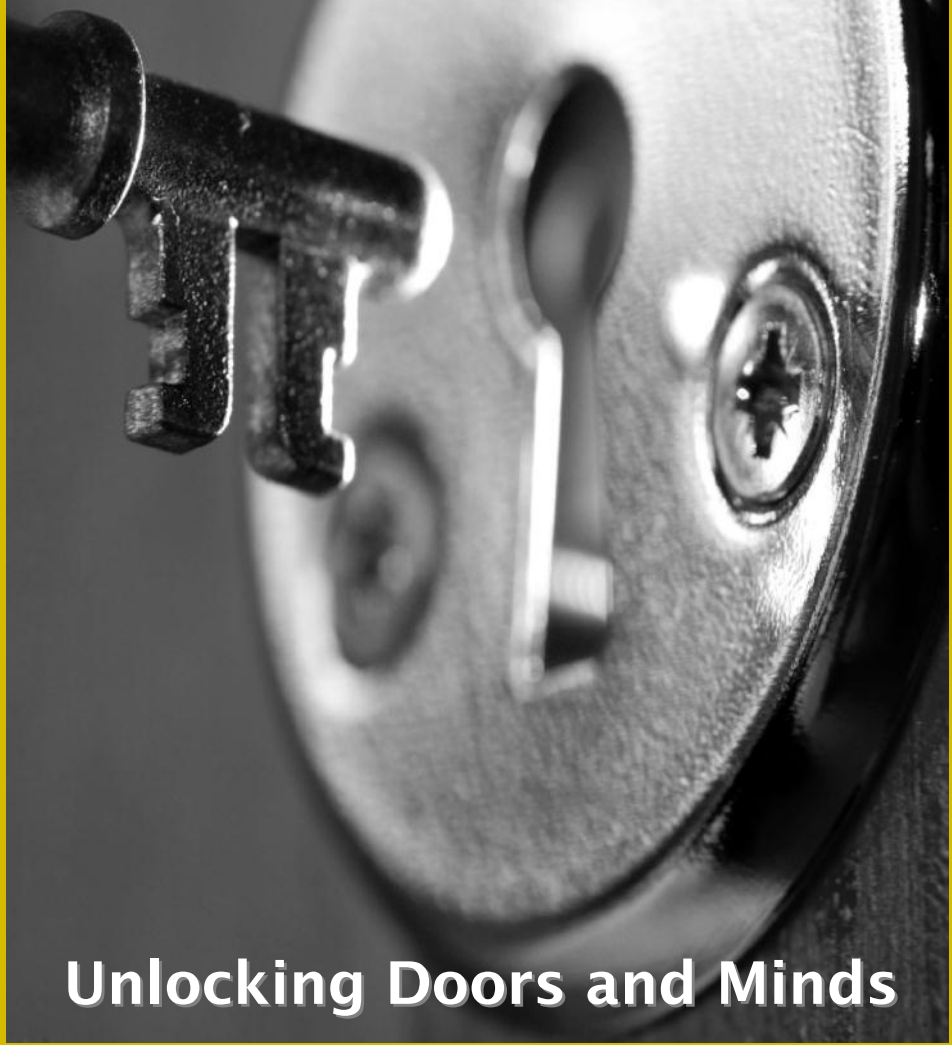
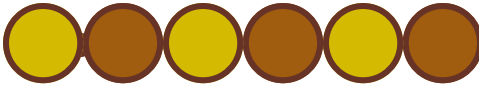




# 2010 Annual Report



**Unlocking Doors and Minds**



# 2010 Annual Report



In 2010, HOME continued to combat housing discrimination, advocate for sound housing policy, assist individuals to become first-time homebuyers and keep families from foreclosure. HOME helped keep the American Dream alive for many Virginians by ensuring equal access to housing for all people.



This past year, HOME received allegations and exposed many inequalities of people facing housing discrimination based on every protected class under law including race, color, religion, national origin, gender, familial status, disability and elderliness.

HOME's Systemic Investigations and Enforcement Team uncovered dozens of potentially unlawful cases in an emerging trend of discriminatory online ads for housing on sites like Craigslist. HOME believes in the elimination of housing discrimination in any form or medium.

HOME's highest percentage of client-filed complaints in 2010 was related to disability. 63% of the complaints regarded housing providers failing to make reasonable accommodations for tenants with disabilities.



Over 40,000 homeowners opened their mailboxes in June to find information about fair housing laws and steps they can take if they feel they have been victims of housing discrimination.





HOME's Foreclosure Prevention and Intervention Team helped keep over 550 Virginia families in their homes with one-on-one support. Over 36,000 homeowners received HOME's *How to Help Yourself Avoid Foreclosure* kit in the mail to help them evaluate their financial situation, understand their options that may help them avoid foreclosure and protect themselves against loan scams.



Senior Economic Advisor Bob Sledd presented the Governor's *Best Housing Program* award to HOME's Foreclosure Prevention and Intervention Team this past November.



The 2010 Virginia General Assembly enacted the Communities of Opportunity Tax Credit Program. Families relying on Housing Choice Vouchers are often turned away from safe, decent, affordable housing in neighborhoods with good schools and quality jobs. The Communities of Opportunity Tax Credit pilot program will lower the concentration of poverty and strengthen the rental market. This expands private market housing options for voucher holders in areas of economic growth and opportunity.

**HOME's 7 Stepping Stones to Housing Equality:**

- Eliminate Racial and Ethnic Disparities in Homeownership
- Eliminate Housing Discrimination and Unfair Practices
- Decrease the Concentration of Poverty
- Lower the Mortgage Default Rate
- De-Segregate Housing Patterns
- Help More People Become Homeowners
- Increase the Availability of Affordable Housing



# Consolidated Financial Statement



## Housing Opportunities Made Equal of Virginia, Inc. Year Ended June 30, 2010

	HOME	Foundation	Eliminating	Total
<b>Revenue and support</b>				
Private grants and contracts	\$ 498,737	-		\$ 498,737
Government grants and contracts	1,698,685	-		1,698,685
Contributions	100,652	-		100,652
Endowment support	750,661	-	\$ (750,661)	0
Net investment income	1,928	\$ 871,726		873,654
Legal settlements	11,125	-		11,125
Miscellaneous	10,952	-		10,952
Fees and services	6,600	-		6,600
<b>Total revenue and support</b>	<b>3,079,340</b>	<b>871,726</b>	<b>(750,661)</b>	<b>3,200,405</b>
<b>Expenses</b>				
Program services	2,902,490	750,661	(750,661)	2,902,490
Management and general	213,635	22,372		236,007
Fundraising	239,314			239,314
<b>Total expenses</b>	<b>3,355,439</b>	<b>773,033</b>	<b>(750,661)</b>	<b>3,377,811</b>
<b>Change in net assets</b>	<b>(276,099)</b>	<b>98,693</b>		<b>(177,406)</b>
<b>Net assets—beginning of year, restated</b>	<b>1,321,054</b>	<b>9,330,761</b>		<b>10,651,815</b>
<b>Net assets—end of year</b>	<b>1,044,955</b>	<b>9,429,454</b>		<b>10,474,409</b>



### Center for Housing Advocacy

Fair Housing Counseling, Systemic Investigations & Enforcement, Planning and Industry Training

### Center for Housing Education

Homeownership Counseling & Classes, Foreclosure Prevention & Intervention Services, Down Payment & Closing Cost Assistance and Financial Literacy Classes

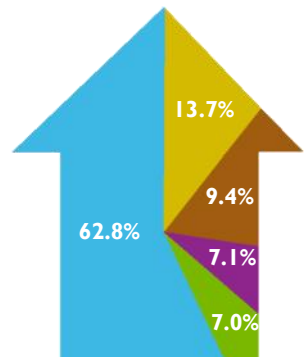
### Center for Housing Leadership

Housing Policy and Research

### Fundraising

### General & Administrative

Fore-



# 15 Steps from Independence



**Sophia Shelton** received devastating news in June of 2010. She was diagnosed with cervical cancer. While radiation saved her life, its side effects caused severe nerve damage in her legs, forcing Sophia into a wheelchair days after her 28<sup>th</sup> birthday.

Returning home, Sophia faced yet another obstacle. Her townhouse, situated at the top of a steep hill, was no longer accessible without help from her husband and children. **Fifteen steep cement steps** separated Sophia from her home and independence.

Frustrated with the inaccessibility and her lack of mobility, Sophia went to the leasing office for help. They told Sophia that there were **no accessible units available**. Her only option was to move.



Sophia began the search for a new home. However, when she asked to be released from her current lease as a reasonable accommodation due to the needs of her disability, Sophia was ignored, harassed through unsubstantiated charges and fees, served with a Summons for Unlawful Detainer and refused a refund of her security deposit. Sophia felt helpless and daunted by the overwhelming process of the legal system. After hearing in the news about other HOME cases against her landlord, **Sophia turned to HOME** for advice and assistance just as victims of housing discrimination have for the past 40 years. HOME's counselors investigated her allegation, counseled her about her options and helped her file a fair housing complaint.

Sophia is now in a new, more accessible home and continues to pursue her case against her former housing provider.

helpless



hopeful



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*\*A special thanks to our  
Friends of HOME Society  
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*We have made every  
attempt to ensure the  
accuracy of this list. If*



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## Government Funding



City of Richmond  
Chesterfield County  
Commonwealth of Virginia  
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Henrico County  
United States Department of Housing and Urban Development



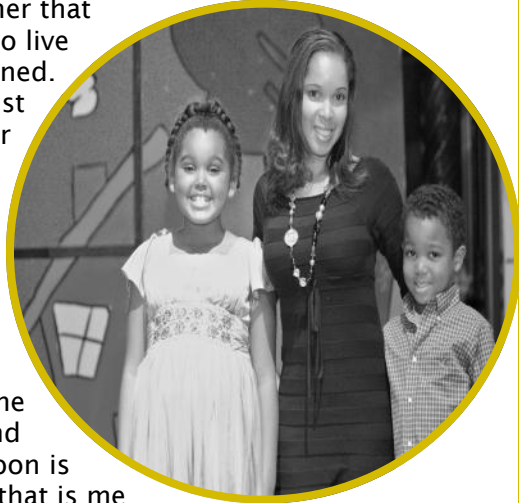
# No Kids Allowed

**Frances Owens** first saw the townhouse she decided to call home in 2009. It was the perfect place for her and her two children. Frances signed a lease and looked forward to a new home with separate bedrooms for her growing children and a yard large enough for a family dog. Her family was ready to move on and up into their new life.

Frances finished all the final preparations for the big move: prepared utilities for transfer, gave notice on her current apartment's lease, and switched her children to a daycare close to their new home. The family grew more excited with each day and began to plan their holidays at their new home from Thanksgiving dinner to the exact location of the Christmas tree.

Three days before moving in, Frances received a devastating email informing her that **children were not allowed** to live there. Frances' plans were ruined. Unlawful discrimination against the Owens family dashed their hopes.

Frances compared her family's experience to a deflated balloon: "With each breath, it is filled with hope, a promise, a future, stability, security, a better life and better opportunities—but with one pin or one decision it pops and everything that filled the balloon is gone and it is now deflated—that is me and my children." The unlawful discrimination endured by Frances is not a unique experience. **Her case is only one of the 372 allegations of housing discrimination received by HOME in 2010.** HOME's fair housing counselors helped Frances by investigating her complaint and counseling her on her rights and options. HOME continues to provide guidance and advocacy as her case progresses through the judicial process. Thanks to our supporters, HOME has helped defend the rights of people like Frances for the past 40 years and continues to fight injustice in housing.



discouraged  determined



## In-Kind Donors

American Family Fitness	Gus's Shoe Repair	David Riley
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BlackFinn	House of Carpet	Robert Schwemm
Bonvenu	Jake and Friends	Julia Scott
Carol Buckingham	James Limousines	Seasonings Fine Catering
Buddy's Place	Jane Henley Pottery	Six Burner
The Camel	Kakes by Kim	Stir Crazy
Capital One	Aimee Helen Koch	Studio M
Carpet Care of Virginia	LaSabrosita Bakery	Kristin L. Thompson
Connie Chamberlin	Lavender and Lace	Troutman Sanders LLP
CleanEST Cleaning Service	Lewis Ginter Botanical Gardens	V for the Home
Club Z! Tutoring	Living	Valentine Richmond History Center
Cordial Cricket	Massino's Cassino	Virginia Housing Coalition
The Crossings Golf Club	Toni Maxey	Virginia Museum of Fine Arts
Davis & Main	Morris Design	Visual Arts Center of Richmond
Doubletree Hotel Richmond Downtown	A Moveable Feast	Wheat Systems Integration LLC
Fierro Bella	Jason Mraz	Wyldology
Firehouse Theater	Amy Nelson	YMCA Greater Richmond
Fit 4 Life Personal Training	R Ideas Jewelry	
Jackie Fostek	Richmond Flying Squirrels	
Gelati Celesti Heavenly Ice Cream	Richmond Marriott West	
	The Richmond Symphony	
	Rigby's Jig	



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Melody Bates Harris	Loraine Schroeder	
Corey Humphrey	Brantley Scott	

*Thanks to our volunteers from Hands on Greater Richmond and to our volunteer testers who must remain nameless due to their roles in fair housing investigations.*



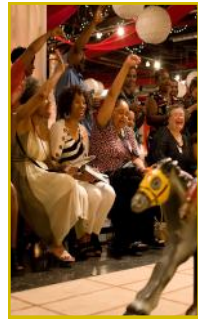
## 2010 Board of Directors

### HOME would like to thank our 2010 Board:

Victor K. Branch, Myrtle Brown, Joe Casey, Claire Cardwell, Carla P. Childs, M. Maxine Cholmondeley, Edward B. Freeman III, Thomas J. Gallagher, David C. Gould, Donita Harper, Darrell V. Hill, The Rev. Canon J. Fletcher Lowe, Jr., Stephen A. Northup, Esq., Walter J. O'Brien, Jr., Nealie V. Pitts, Agustin E. Rodriguez, James A. Rothrock, Patrick M.P. Taylor, Tiffany Taylor-Minor, & Rev. Joseph N. Waddy

### Bet on HOME

In May, HOME held its first *Bet on HOME* casino event bringing together our community to share in a night of fun and fundraising. The occasion was a chance for HOME to remind attendees that the odds are stacked against many people when they search for housing. Bet on HOME was not only a good time but also a time for doing good.



### Friends of HOME presents Unequal Access: A Journey Toward HOME



In November, HOME and The Conciliation Project partnered to create a night of theater and conversation. The play revealed prejudices that are still present today by highlighting true stories from HOME's files of housing discrimination in Virginia. The ensuing dialogue was riveting as many in the audience told their own stories of injustice. The event was a reminder that discrimination is still very real in Virginia.



Did you notice our new anniversary logo? Join us throughout 2011 as we celebrate 40 years. Thanks to the Pro Bono Services and Brand Team at Capital One for helping us develop our new look.

**Housing Opportunities Made Equal of Virginia, Inc.**  
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[www.phoneHOME.org](http://www.phoneHOME.org)



*Ensuring Equal Access to Housing for All People*