

Housing Opportunities Made Equal of Virginia, Inc.

2013 Annual Report



*Where you live
makes all the difference*



Dear Friends of HOME,

We've accomplished a great deal in 2013. Thank you for your support, your giving, your time, and your belief in our work of ensuring equal access to housing. HOME accomplishes this in big and small ways. We change lives one at a time through empowering individuals and families with education, counseling, and advocacy. We take on inequities in the system through research, policy, and fair housing enforcement. Our partnerships with other nonprofits, businesses, and governmental entities change the way Virginia views fairness in housing.



I am proud of the work done this past year to strengthen existing partnerships and forge new relationships within the community in order to better serve Virginians. I hope you'll join us in both celebrating our accomplishments and our eagerness to pursue even more positive change in 2014. With your help, we can do big things!

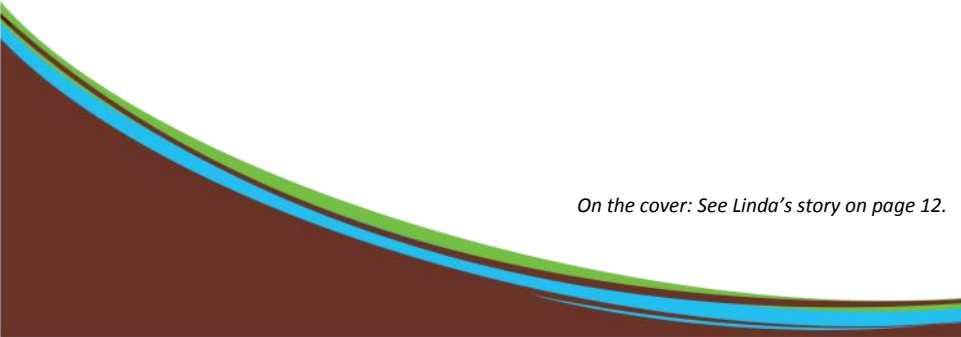
Heather Mullins Crislip
President & CEO



In my first year as chair of HOME's board of directors, I have been delighted to see the growth HOME has made, as well as its diligence in planning for the future. I'm thrilled to continue to lead our board — but even more so to remain associated with this groundbreaking organization.

Velma Ballard
Chair, Board of Directors

On the cover: See Linda's story on page 12.





Housing Opportunities Made Equal of Virginia, Inc. (HOME) is Virginia's only statewide fair housing and housing counseling organization. For 42 years, HOME has offered a variety of programs and services designed to ensure equal access to housing for all people. HOME is a 501(c)(3) nonprofit corporation, a Better Business Bureau accredited charity, a HUD-approved housing counseling agency, and a GuideStar Exchange Silver Participant.

HOME pursues its mission to ensure equal housing access for all people through extensive research, direct housing counseling, group education, fair housing investigations and enforcement, and systemic housing advocacy.



This was a special year, as we celebrated the 45th anniversary of the Fair Housing Act. It reminded us all of how far we have come in our efforts and service to the community, but it also instills even more inspiration to continue the fair housing efforts of Dr. Martin Luther King, Jr. and so many others.

We are proud to share with you our 2013 accomplishments in this year's annual report, and we thank you for all you have done to help.





From January 1 through December 31, 2013, HOME provided direct counseling and fair housing services to 1,041 families and/or individuals in 76 jurisdictions across the commonwealth of Virginia.

Through its new website, Facebook, Twitter, blog, and news media, HOME reached even more people. HOME's website had 328,598 views, an increase of 50 percent from last year, with 39,781 individual visitors. Additionally, HOME's voice was highlighted in over 50 news stories throughout the year with over 1.5 million media hits.

HOME's housing education and counseling staff provided direct services to 971 clients. On average, that means 81 clients per month received educational training and/or direct counseling services. In total, 468 people participated in educational training throughout the year and 503 people received one-on-one counseling.

HOME's fair housing staff conducted 70 fair housing intakes and filed six complaints.

The foreclosure prevention and intervention program provided counseling to 291 new clients to help them avoid foreclosure, and 55 clients received reverse mortgage counseling.

HOME's approach to creating homeownership opportunities for qualified low- to moderate-income residents is based on a rigorous curriculum designed to ensure that our clients have the knowledge they need to make informed financial decisions. In this way, HOME is creating sustainable homeowners who will build wealth over the long term. In 2013, 350 clients were preparing for homeownership through HOME's homebuyer education workshop and/or the financial literacy workshop. Over the course of the year, HOME was able to help 50 families and/or individuals share in the benefits of homeownership in Henrico, Chesterfield, and the city of Richmond with

down payment assistance. By encouraging responsible and sustainable homeownership, HOME and its clients have generated an estimated \$2,402,208 in local economic impact. With just an average of \$8,960 in investment per client (a total of \$448,022 for 2013), HOME is able to use its expertise to return over five times its initial investment. It is clear that promoting responsible homeownership is a win-win situation for first-time home buyers, local jurisdictions, and the local economy.

In the past year, 157 clients received rental counseling and 43 participated in HOME's rental workshop. Clients in this program are counseled as to their rights and responsibilities in the landlord/tenant relationship. Ensuring that both parties are aware of their legal obligations is of critical importance, particularly for residents of cities like Richmond in which more than half of the households are renter-occupied.

Policy and research unveiled a significant research project depicting the implications of federal housing policy and local land-use decisions on housing choice in the greater Richmond region. This project was entitled *Mapping RVA*. Research staff were also awarded numerous opportunities to engage with the public. Research analyst Mike MacKenzie spoke on opportunity and segregation at TED^x Grace Street, as well as on proposed federal fair housing regulations at the annual Governor's Housing Conference.

HOME also provided substantive research and testimony to support a joint effort between HOME and the Virginia Poverty Law Center to add lawful source of income to the list of protected classes under the Virginia's fair housing law. Unfortunately, the proposed legislation did not get a hearing.

HOME was awarded the contract to author the city of Richmond's analysis of impediments to fair housing choice. This document, a requirement of HUD, is a major component of fair housing planning for all jurisdictions receiving federal community development funding.



*Wanda and her children
in front of their home.*

To celebrate the 45th anniversary of the Fair Housing Act, HOME unveiled a significant research project depicting the implications of federal housing policy and local land-use decisions on housing choice and segregation in the greater Richmond region. This multimedia fair housing installation entitled ***Mapping RVA: Where You Live Makes All the Difference*** enjoyed an extended stay at the University of Richmond's Downtown Art Gallery and became a critical educational component to housing discussions throughout the Richmond region. Since then, it has been touring libraries throughout the metro Richmond region and has been presented as the topic at many speaking engagements.

HOME is the only housing nonprofit in Virginia that specializes in fair housing enforcement. As such, we have a special responsibility to the community to raise awareness about fair housing and the promise of true housing choice. By presenting housing research visually in Graphic Information System (GIS) maps, the problems that prevent our region from growing economically become clear, and we can begin a discussion on how to take action to create positive change for everyone in the Richmond region.

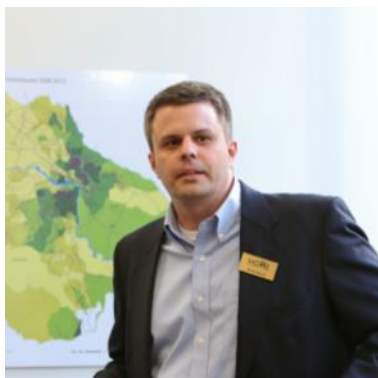
HOME's research director, Brian Koziol, examined the historical connection between state and federal housing policies and the long-lasting effects of these policies on concentrations of poverty and growth, lending patterns, homeownership, the housing crisis, and educational outcomes for children.





MAPPING RVA

WHERE YOU LIVE MAKES ALL THE DIFFERENCE



You can see all the maps on our website at www.HOMEofVA.org or use this QR code to take you there.

HOMEofVA.org/MappingRVA

CRYSTAL

When Crystal was eleven, she and her family moved to Richmond. At first they rented, but they worked hard and eventually were able to own a home of their own. However, due to family issues and unforeseen circumstances, the family was forced to sell, and they were back to renting. When Crystal graduated in 2007, she decided she was ready to become a homeowner with her mother, Gracie. However, they were not making enough income to afford the down payment on a home. Gracie worked in manufacturing, and Crystal was an office manager because she could not find any jobs as a teacher or instructor. Both earned just enough to pay the bills.

The two were just about ready to give up their dream when a member of Crystal's church recommended they get in touch with HOME. With the help of a counselor and the homeownership program, Crystal received down payment assistance and found the home of her dreams. Now Crystal is free to focus on her teaching career and possibly earning her Ph.D.



"I feel like somebody gave me a gift that I can't even possibly put a price tag on ... it's an opportunity to own something that you probably wouldn't be able to otherwise." - Crystal

"Thank you for all your support throughout the whole process and your willingness to fight for my rights. You are an inspiration." - Sherene



Sherene called HOME after she filed a fair housing complaint against her local housing authority. She is an African-American single mother of three who receives disability benefits. She was seeking to use her housing choice voucher to move out of a low-opportunity area into a neighborhood that she felt was a safer place to raise her children to excel. When she found her dream home and successfully applied to live there, a staff person at the housing authority suddenly reduced the amount of her voucher and told her to look instead in a community that is even more impoverished than where she started. She felt that he did this because of her race and disability. HOME then intervened and advocated on her behalf during the HUD investigations and settlement process. Fortunately, Sherene was able to move her family into the home of her choice, and after a few months, her case was successfully settled.

Sherene now wants to help others as a life coach. She created a website called beautifulbeginningsministry.com to encourage and empower people to be all they can be and not to settle for less.

In February, Catherine came to HOME because she was frustrated with her living situation and really wanted to purchase a home. Her housing became unstable when her husband died and she found herself living in a motel for three years. The motel was pest-infested and had lots of drug activity, which made her fear for her safety. On top of the weekly rent expenses, Catherine was also spending a substantial amount of money on storage fees and eating out constantly. This situation had rendered her unable to save any money.

Catherine was referred to HOME for help by a real estate agent. She attended the homeownership classes and set up an appointment with one of HOME's pre-purchase counselors. The counselor helped her realize that she did not have sufficient savings for the down payment in order to obtain the necessary financing to purchase a home at that time. Catherine and the counselor established an action plan to get her on the road to homeownership. During a follow-up call, Catherine informed the counselor that her social security income had finally begun. This additional income accelerated her ability to save and make the dream of homeownership possible. Counseling continued, and Catherine soon met all program requirements and was mortgage ready.

As a first time homebuyer, Catherine felt vulnerable in her dealings with the lender and realtor. HOME's counselor helped Catherine work through the insecurities by providing additional guidance and support. Her realtor had suggested she not get a home inspection. However, HOME's counselor encouraged Catherine to get it done by a licensed inspector and explained that it is in her best interest to verify that the home is in good condition. The counselor even accompanied Catherine to the home inspection since the realtor's actions did not appear to align with Catherine's best interest. There were some minor repairs needed, and they were taken care of by the seller. After spending three years in a motel, Catherine entered the New Year happily cooking dinner in the kitchen of her new home.





Linda has been a homeowner for over two decades, but over the past few years, her mortgage payment became unmanageable. Since it was an adjustable rate mortgage, her payments were constantly going up. At first she could manage, but when it went above \$1100 a month and her hourly wages weren't enough to cover the change in expenses, she knew something had to give. She tried to work with her mortgage company to negotiate a rate she could afford, but they wouldn't budge. Linda continued to make every payment on time, even when it meant cutting other expenses. She's always had excellent credit, and she's very proud of her ability to save where she can in order to keep her bills paid.

Finally, she couldn't do it anymore. Linda was afraid she'd have to sell her house and move into an apartment if her mortgage company wouldn't help her refinance her loan. She didn't like the thought of moving into an apartment: it would be expensive, and she would have less space. Plus, she loves her house; she calls her back porch her "peace place." She'd never have a spot like that in an apartment.

It was around this time that one of her friends told her about HOME. She thought, "Well, I've tried everything else, let me just call and see." After telling the counselor her situation, she was told HOME could help. Linda was thrilled, calling it "a miracle, because nobody else [would] help me."

Linda and her counselor worked together to compile all the necessary paperwork to send to her mortgage company, and within six months Linda was able to get a fixed rate HAMP loan, lowering her monthly payments by over \$300. Now, the adjustment process is complete, and she is overjoyed to have it all behind her. Today, she's enjoying her house without the fear of having to move. "I sit out there [in my back yard] and just enjoy... it's just a peaceful place. And why would I want to leave that?"

"I've always paid all my bills on time... I'm used to always paying bills on time and working, [I've] never been out of work... [but] nobody would help me... for years, up until now." -Linda





Before



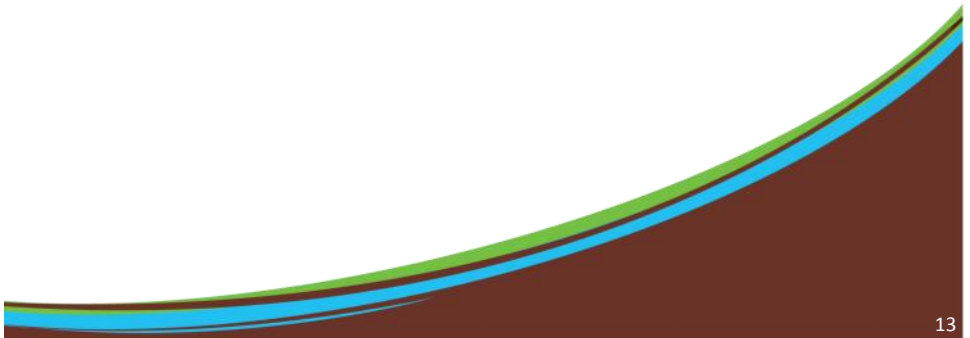
After

REBEKAH

Rebekah called HOME because she has limited mobility due to physical disabilities, and her landlord had promised to build her a ramp when she moved into her rental house. But after months, there was still no accessible entrance to her home. There were stairs at both the front and back entrances of her home. She fell ill and by the autumn, she was completely unable to enter and exit her home with her motorized device. Under fair housing law, landlords are required to allow reasonable modifications.

HOME worked with her and connected her with Project:HOMES. They typically only work with homeowners, but were able to arrange for a volunteer group to come out to her rental property to install a ramp. “In January, on the coldest day of the year, six beautiful men were in my backyard putting up a ramp.” She noted that they had “such dedication, such teamwork, [and] camaraderie,” and that she was “so grateful” for the teamwork assistance.

Every person’s case is different, and not everyone has someone to call for assistance. HOME is here to help and works with partners across the state to ensure everyone has equal access to housing.



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IN-KIND

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*AmeriCorps VISTA National
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 HOME for a full year.

We are very grateful for new supporters that 2013 brought, as well as a resurgence of support from key players in HOME's history!

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We have made every attempt to ensure the accuracy of this list. If you find an error, please make us aware by calling Bethany Evans at 804.354.0641.



HOME's president and CEO Heather Crislip was awarded Leadership Metro Richmond's Servant of the Year award. She is pictured here with 2014 board member Dr. Ed Ayers and former HOME board member Dr. John Moeser.

Ensuring equal access to housing for all people.

HOME's mission is achieved through the work of its four focus areas:

HOME's **fair housing** team protects the housing choices of all people from external barriers by assisting and protecting victims of housing discrimination, investigating fair housing violations, and educating and training the housing industry and consumers.

HOME's **counseling & education** team helps Virginians become successful, long-term homeowners, avoid mortgage default, and manage their money more responsibly through group classes and one-on-one guidance. These programs include foreclosure intervention and prevention, pre-purchase counseling, down payment assistance, and homeownership and financial education classes.

HOME's **research** team conducts meaningful, systemic fair housing research and presents analyses and trends statewide. As consultants, this team leverages HOME's national reputation in fair housing, as well as our staff, to produce revenue for the organization while maintaining our mission focus.

HOME's **policy** endeavors create change in the housing systems that drive economic, educational, and social opportunities. HOME researches key housing issues and builds partnerships to help influence legislative measures at Virginia's General Assembly.



Housing Opportunities Made Equal of Virginia, Inc.

YEAR ENDED JUNE 30, 2013

Revenue and support

Grants and contracts	\$ 1,182,256
Contributions	1,512,051
Net investment income	647
Legal settlements	8,045
Miscellaneous	6,178
Loan repayments	9,434

Total revenue and support **2,718,606**

Expenses

Program services	2,357,429
Management and general	250,090
Fundraising	191,610

Total expenses **2,799,129**

Change in net assets **(80,523)**

Net assets – beginning of year **882,792**

Net assets – end of year **\$ 802,269**

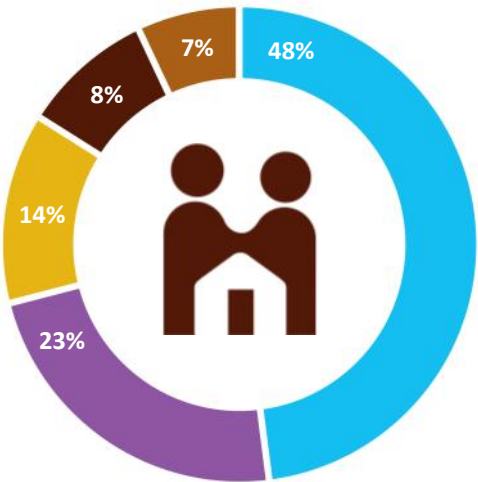
Housing Counseling
and Education (48%)

Fair Housing (23%)

Housing Research & Policy (14%)

General & Administrative (8%)

Development (7%)





Where you live makes all the difference

Housing Opportunities Made Equal of Virginia, Inc.

626 E. Broad Street, Suite 400

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