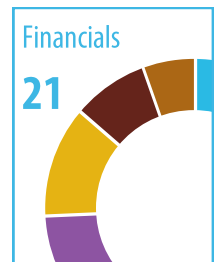
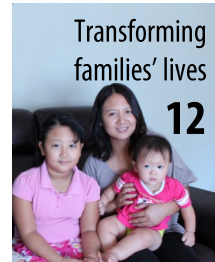




Housing Opportunities Made Equal of Virginia, Inc.

2014 Annual Report



Thanks to your support, 2014 was an incredible year for HOME. Last year, we brought constructive, effective change not only to the structure of our organization, but to individuals throughout the commonwealth. We created access to services for over 1,000 families in 75 jurisdictions across Virginia, and we touched thousands more lives through our systemic work in fair housing.

Internally, we scrutinized how we apply our resources in order to do an even better job of preserving our capital. Overhead expenditures are down 56 percent compared to 2012. Private giving, thanks to you, has stepped up to help support our services and will continue to play a critical role into the future. Furthermore, we have stabilized our endowment to guarantee that we are able to ensure equal access to housing for years far into the future.

We continue to educate and protect communities across Virginia. From rooting out and standing up to systemic forms of discrimination to helping individuals facing injustices in renting, HOME's fair housing work creates an equal playing field. Our fair housing team had 22 active or settled cases in 2014. Additionally, our research team helped localities across Virginia create fair housing plans, and our Mapping RVA exhibit changed mindsets in Richmond by succinctly displaying how eliminating housing discrimination is the key to a fair and equal society.

In 2014, we won other great victories. Early in the year, we added a new program to our repertoire called "Move to Opportunity," which helps those with housing choice vouchers move to neighborhoods with greater opportunities and lower poverty rates. We added research-based evidence to the debate over whether Virginia should add protections for sexual orientation and gender identity to the Virginia fair housing law, and we saw a resulting shift in attitudes in the General Assembly. We have also expanded our staff expertise to provide all of our services in both English and Spanish.

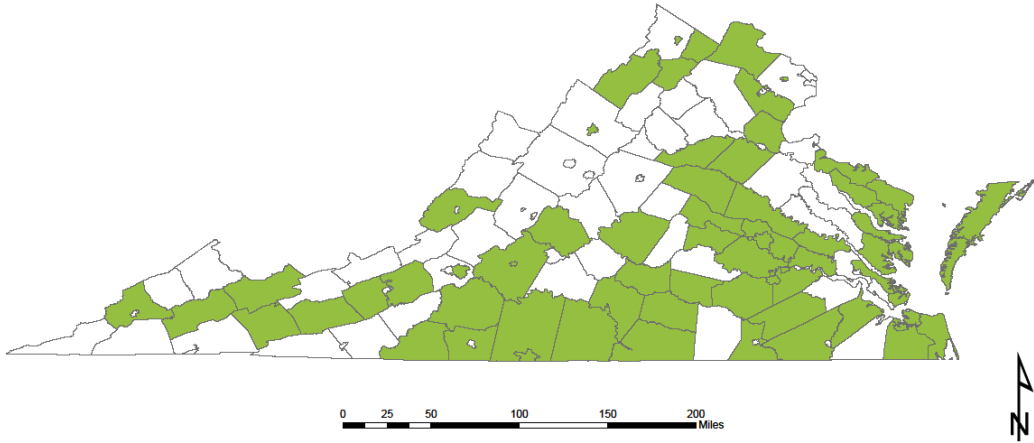
While we work to increase the reach of our services, we have maintained the quality of service provided to each individual and family. Currently, 96 percent of our first-time homeowners are still in their homes five years later, and 85 percent of those who enroll in our foreclosure prevention services are successful at avoiding foreclosure.

I hope you will take some time to read this annual report and better understand the multifaceted approach HOME is taking to ensure equal access to housing. As always, we thank you for your support.

Heather Mullins Crislip
President & CEO



HOME served 1,058 clients in 75 jurisdictions throughout Virginia.



2

By working to ensure that every Virginian has housing choice, HOME helps create diverse and healthy neighborhoods. Neighborhoods of opportunity — those with good schools, adequate infrastructure, and access to transportation and employment — are the cornerstone of economic development. Ensuring that all Virginians have access to these social assets will guarantee that Virginia remains one of the best places to live, raise a family, vacation, and conduct business.

In 2014, HOME provided counseling and fair housing services to 1,058 families across Virginia. Through our website, Facebook, Twitter, blog and news media, HOME reached many more. HOME's website had 563,757 views, an increase of over 235,000 from last year, had 52,915 individual visitors (13,000 more than in 2013). Additionally, HOME's voice was highlighted in over 85 news stories throughout the year with over 10 million media impressions.

10 million media impressions



HOME expands housing opportunities for individuals, helping them gain the knowledge and financial skills they need to become successful, long-term homeowners, avoid mortgage default, and be good tenants. On average in 2014, HOME provided educational trainings and/or direct services to 79 clients per month. In total, 282 clients participated in homeownership education classes, 197 clients received one-on-one homeownership

counseling services, and 209 clients participated in HOME's credit and money management classes.

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 creates homeowners who build wealth over the long term. Those clients who successfully complete the required curriculum and meet other financial criteria are eligible to participate in HOME's Down Payment Assistance (DPA) Program.



Served 1,058 families

Through our Foreclosure Intervention and Prevention Program, HOME was able to make a substantial local impact by working to keep families in their homes. Additionally, forty-three clients received reverse mortgage counseling to help them use the valuable equity in their home, and 230 clients participated in HOME's superior tenant trainings, where they learned 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, where more than half of the households are renter-occupied.

3

\$2,161,980 in local economic impact 

By encouraging responsible and sustainable homeownership, HOME and our clients have generated an estimated \$2,161,980 in local economic impact. With just an average of \$8,960 in investment per client (a total of \$403,200 for 2014), HOME is able to use its expertise to return over five times the 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.

HOME ensures that fair housing laws are upheld across the commonwealth, thereby protecting the housing choices of all Virginians. In 2014, HOME provided services and investigation to 105 fair housing clients and filed 10 fair housing complaints.

Creating opportunities is part of HOME's core mission to ensure equal access to housing for all people.



Mapping Inequality: A Community Conversation

As a followup to our *Mapping RVA* exhibit in 2013, HOME and the Library of Virginia partnered in 2014 to present an enhanced exhibit, which includes maps from the Library of Virginia's own holdings alongside the maps created by HOME's director of research, Brian Koziol. The exhibition was an examination of a series of historical maps that chart how poverty has evolved in Richmond over time. *Mapping Inequality: A Community Conversation* marked the opening of the exhibit, during which Gregg Kimball, Director of Public Services at the Library of Virginia; Brian Koziol, Director of Research at HOME; and John Moeser, Senior Fellow at Bonner Center for Public Engagement, University of Richmond; led a discussion about the effect that federal housing policy, city zoning ordinances, and legislation have had on the concentration of poverty and diversity in the city.



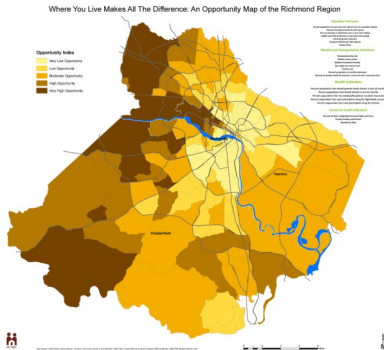
The Washington Post

Search



Sign In

Trying to make it in a neighborhood with a 70 percent poverty rate



In October, *The Washington Post* featured HOME's *Mapping RVA* research in an installment of *Richmond: The legacy of poverty*, a series of articles written by Tina Griego tracking the city's plans to combat poverty. Each article focused on a different facet of poverty and the impact on the lives of those living below the poverty line. In this article, "Trying to make it in a neighborhood with a 70 percent poverty rate," Griego discusses the importance of affordable housing on one's access to

opportunity. *Mapping RVA* illustrates the historic roots of white flight and loan disinvestment in minority neighborhoods that led to modern-day areas of concentrated poverty.

5





Scan to view report

Seventeen states in the U.S. prohibit housing discrimination based on sexual orientation, gender identity, and gender expression, and an additional four states and 240 local jurisdictions protect citizens from housing discrimination based on sexual orientation. **Virginia is not one of them.**

HOME seeks to change this with the help of other organizations, community members, and legislators. In order to

provide sufficient evidence of discrimination to the General Assembly, HOME conducted a study of the rental market in Richmond to assess the rate of discrimination based on sexual orientation. You can find our final report, "A Study of Housing Discrimination Against Same-Sex Couples in Virginia" on our website. HOME found a 31 percent rate of differential treatment where same-sex couples were treated worse than different-sex couples seeking rental housing. At the 2014 Virginia Governor's Housing Conference, HOME's Morgan Barker gave a presentation on current national research and the results of our study.

We are determined to ensure that people of any sexual orientation, gender identity, or gender expression be protected under the law from housing discrimination.

Move to Opportunity Program

In the spring of 2014, HOME introduced a new program designed to help families with housing choice vouchers move to areas of low poverty. The Move to Opportunity Program does just what its name suggests: helps families with housing choice vouchers move to neighborhoods with better opportunities. Staff work with families through individual housing counseling and housing searches, and we recruit and work closely with landlords to educate them on the voucher program and tax credits and help them through the leasing process with the various housing choice voucher administrators. This program is good business for landlords and transforms the lives of the families we serve.



The City of Richmond, Better Housing Coalition, Housing Opportunities Made Equal, and Project:HOMES have joined forces to offer new, affordable homes where many were previously lost in the northernmost edge of historic Church Hill. The 38 new homes provide well-designed, high-quality, energy-efficient, architecturally appropriate homes that carry on the tradition of providing affordable housing to hard-working Richmonders. HOME offers downpayment assistance and homebuyer education for these buyers.



Breaking Language Barriers

Over the past year, HOME welcomed four new full-time bilingual staff members to the organization. With a staff member fluent in Spanish in each department, HOME hopes to extend our capacity to communities we previously had difficulty reaching.

7



Valerie Barracato works as a landlord liaison for HOME's Move to Opportunity Program.



Brenda Dorazio joins the foreclosure prevention team to help those in crisis keep their homes.



Pedro Salazar works as a housing counselor to guide first-time homebuyers through the purchasing process.



Alex Guzmán joins the fair housing team to combat discrimination in housing.



On October 21, HOME and the National Fair Housing Alliance (NFHA) filed a federal housing discrimination suit against Hunt Investments, LLC, and other entities alleging discrimination against people with disabilities. The complaint alleges failure to design and construct Shockoe Valley View Apartments in accordance with the disability requirements under the federal Fair Housing Act.

8



HOME won a case in the City of Danville against John Sylvania Matthews III, a landlord of several mobile homes. HOME investigated and confirmed the landlord's racially discriminatory practices, including making discriminatory statements, steering African-American homeseekers to less desirable housing, and refusing to rent to

African Americans. Matthews told HOME's white tester that a rental unit was available and move-in ready while only several hours later he denied availability and steered an African-American tester towards other properties.



HOME joined other organizations across the country in accusing Fannie Mae contractor Cyprex of race discrimination in Richmond and three other U.S. cities. The complaint addresses the failure of Cyprex to maintain homes in communities of color in Richmond, Baltimore, Kansas City, and Orlando. In all four cities surveyed, investigations found lawns littered with trash, invasive plants, unsecured doors and windows, and open holes in the structures of homes in communities of color. Homes maintained by Cyprex in white neighborhoods were rarely neglected.

After investigating properties in Hampton Roads, HOME joined another complaint against Deutsche Bank for discriminating in much the same manner. Just like in the other cities, HOME found significant amounts of trash, overgrown and invasive plants, unsecured doors, and holes in the building structures of homes in communities of color, while rarely finding the same problems in white neighborhoods.



9



HOME filed a complaint against The Towers Retirement Community, owned by Retirement Unlimited, Inc., for an alleged fair housing violation against people with disabilities. The Towers required residents using motorized mobility devices to pay an additional \$1,500 security deposit and obtain liability insurance. Towers residents who use motorized mobility devices were barred from using the property's transportation services, despite the fact that a mandatory monthly transportation fee was included in their rent cost. Moreover, Towers residents were required to undergo assessment of disability by Towers staff. Applicants and residents of The Towers who do not use powered mobility devices are not subject to these additional onerous requirements.





In the apartment complex where Sharon lived with her young son, there always seemed to be some commotion going on. Though she liked her neighbors, there were too many of them in too close a proximity, and it seemed like their noise filtered into Sharon's unit at all hours of the day and night. "I don't like living in this apartment," Sharon's son once told her. "[It] doesn't feel like home."

Sharon and her son hadn't always lived in the complex; years earlier, her ex-husband had received a house as a gift, and their son had been born while they were living there. Sharon wanted that again — a house of her own, someplace quiet and tranquil

with a hammock. Plus, her mother was in poor health, and Sharon wanted a peaceful home where she could care for her. Despite being emotionally ready to buy a home, she wasn't yet secure financially. So Sharon returned to college and worked tirelessly to earn her degree in education. Her son was very supportive and proudly showed up for her graduation to watch her walk. "I'm doing all this for us," she told him, "so that we can buy a house and have a better life."

Early on in her search, Sharon knew HOME "was an awesome program." HOME's education classes taught her how to clean up her credit score, get her finances in order, and how to prepare for the home-buying process. Although her housing search was long, Sharon ended up buying the first home that she had seen. The house is newly built, eco-friendly, and has a yard spacious enough to accommodate her son's long-desired tree house. Although Sharon's mother passed away before Sharon could achieve her dream of buying a house, Sharon grows a garden in her yard with "all of the flowers and some of the things she used to plant." Sharon adds, "Just knowing that this home represents a dream that she had for me... [is] very touching."

For Sharon, owning her own home truly is a dream come true. She even bought that hammock that she's always wanted. "I just lay in that hammock and just relax, and I just enjoy my peace."



In her own words:

My name is Ah Char Wood. I grew up in Burma. It is close to China. It was very difficult to live there. So we went to Malaysia. In Burma, we are very poor people. It was difficult to live there. When we do homework, we have no electricity, so we find candles. When we don't have light from candles we use wood for fire and we do homework. In the rainy season, our roof has holes. That is real for my life. Even when it rains at night our blanket was wet. In 2006 I was so afraid to live there. There was a lot of police and [it was] not legal to live there. So we were sent by the government as a refugee to America. We went to Oklahoma City but came to Richmond where there was a full-time job. [My husband] has a very safe job and he is a hard worker.

Until last year, I never thought I could buy a house in America or anywhere. Only my husband was working and [we] had the three kids. We had income problem and daycare problem. We can't take kids to daycare because it is very expensive. I then found HOME and I got to apply for the program to buy a house to help with the downpayment.

I am very grateful and very happy to live here because I never thought I could buy or own a house like this and I am so happy to own this house.

I always tell my friends to build their credit and keep one job and not move around. If you like that job you have to be patient in your job and build your credit. I share with them my story.

I went to the classes and they explained a lot of things. They teach us a lot of things to own a house. Ms. Sandra helped me. She explained to me again and again when I didn't understand. HOME got me an interpreter with Catholic Charities.

I have three kids, Nana, Peter, and Gloria, and they are very happy here, and they get to play around here. When we lived in an apartment I always tell them don't jump because someone downstairs and close the door carefully. Now here they can play whatever they want and they can play outside.

It's a big dream for me.



13

From Burmese refugee to Richmond homeowner, Ah Char and her family are living the American dream. But Ah Char didn't stop with helping just her family: she is helping others reach their dreams too.

Thank you, Ah Char, for being a perfect example of how investing in one person helps creates opportunities for many others with your "pay it forward" actions.





14

Angéle was a single mother and a responsible homeowner who had lived happily in her house alongside her son for several years. She took pride in her home and especially loved caring for her garden. All was well when her loan holder approached her about refinancing her mortgage. Angéle trusted the information that they gave her and agreed to refinance.

The first hint of the storm brewing came when the bill for Angéle's next mortgage payment arrived 300 dollars higher. Her mortgage company accused her of not reading the fine print. Without her realizing it, her loan holder had coerced her into a refinancing plan for which she was not qualified. Angéle struggled to make each monthly payment while trying to work with her bank to modify her loan, but the unending amounts of paperwork they requested from her made hope feel further and further away.

For five long years, Angéle lived this nightmare. She then lost her job, and spent all of her retirement savings to try to keep her house. Angéle even went to a company that promised to help her repay her loans, but it turned out to be a scam — they took her money and then did nothing. There was never any reprieve. Her home had become a sort of limbo for the living — devoid of any joy that Angéle once found in her home. For five years, she made no changes to her house. She even let her beloved garden wilt and wither.

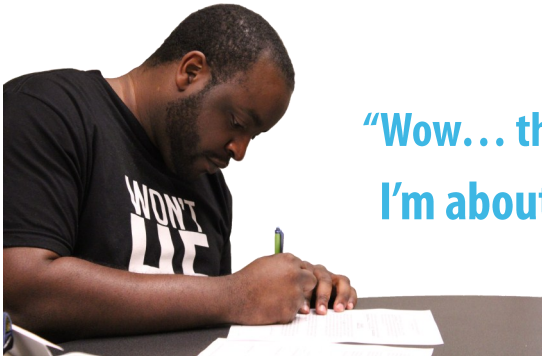
After five years, Angéle was ready to give up the fight, let go of her house, and move with her son into an apartment. But just when all hope seemed lost, Angéle heard about HOME. Angéle decided to give it one more try, and almost instantly, her housing counselor was able to lift some of her heavy burden. Angéle said, "[Her counselor] basically took over, which was a relief



because I didn't want to do the fighting anymore. I didn't want to do the phone calls anymore. I didn't want to submit the papers a hundred times a month anymore. I was just... tired of it all."

Finally, two days before Christmas, HOME was able to inform Angéle that her years of torment were over: her loan modification had gone through, and she could finally afford it. It was the best gift Angéle could have hoped to receive. Angéle's home is her own again; it no longer feels like limbo. With a reasonable mortgage again, Angéle is looking forward to making home improvements that she couldn't afford before. Most of all, she can't wait to revive her garden. It's been a long time since it was last in bloom.

Evan



**"Wow... this is really coming true,
I'm about to be a homeowner!"**

15

Evan is the man with a plan. Since graduating college, he's been plotting his way through what he calls the "undiscovered country." The first several steps on that path are finding full-time employment, paying off the interest on his loans, and buying his own home. Evan lived with his parents after college, getting his bearings and saving up money from his part-time job. Through that position, he was able to move up to a full-time position within the same company. Evan then used his first paycheck to become current on his school loans. Finally, he felt ready to begin the process of becoming a homeowner.

Knowing very little about the process, Evan did some research and was able to find HOME through a friend. HOME's counselors were happy to help him on his path to homeownership. Evan credits the success of buying his first home to the partnerships he forged between his realtor, his lender, and HOME. He stressed how important HOME's homeownership classes were and how he was able to use the knowledge learned to his advantage. Though the road through the "undiscovered country" is long ahead of him, Evan now has the secure foundations to keep him steady on his journey.

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And a special thanks to all those we cannot mention by name who help with our fair housing work.

A Legacy of Creating Opportunities

19

In October 2014, Sandra Coles retired after 25 amazing years of service to HOME and our community. Sandra was loved and revered by her clients, colleagues, other nonprofit housing providers, and industry professionals as the go-to person for housing counseling and education.

We estimated that Sandra provided group education to over 6,800 individuals with over 2,500 individual counseling sessions and provided nearly 1,000 families with down payment assistance to purchase their first home. In addition, she served for eight years on HOME's board of directors.



Thousands of lives were made better because of her devotion. Thank you Sandra!

"Ms. Coles was able to answer all my questions that arose...I had many! She was so supportive. I really felt she wanted me to succeed. She was wonderful."

-Rita, 2014 first-time homeowner

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, be superior tenants, 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, rental mobility, reverse mortgage counseling, 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, 2014

Revenue and support

Grants and contracts	\$ 1,316,212
Contributions	1,034,779
Loan repayments	14,924
Miscellaneous	4,693

Total revenue and support	2,370,608
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Expenses

Program services	2,174,859
Management and general	205,276
Fundraising	135,276

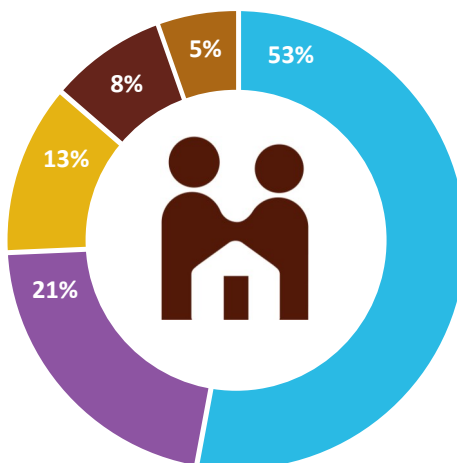
Total expenses	2,515,411
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Change in net assets	(144,803)
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Net assets – beginning of year	802,269
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Net assets – end of year	\$ 657,466
---------------------------------	-------------------

21



Housing Counseling and Education (53%)

Fair Housing (21%)

Housing Research & Policy (13%)

General & Administrative (8%)

Development (5%)



Creating Opportunity

Housing Opportunities Made Equal of Virginia, Inc. (HOME) is Virginia's only statewide fair housing and housing counseling organization. Since 1971, 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, housing counseling, group education, fair housing investigations and enforcement, and systemic housing advocacy.

Housing Opportunities Made Equal of Virginia, Inc.

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