

Housing Opportunities Made Equal of Virginia, Inc.

2015 Annual Report



MAKING THINGS HAPPEN

www.HOMEofVA.org

HOME makes things happen. You've supported us because of our progress, and we're very grateful for that support. This year, we want to highlight some of the people and events that demonstrate how change happens in our commonwealth.

HOME needs help to make fair housing happen. This year, we feature Katie, who suspected discrimination was occurring in her community, and Anne, who helps uncover discrimination through testing in the field. We are grateful for landlords like Clay and Corinna, who gave a decent, quiet place to call home to a mom of a child with special needs through a housing choice voucher. We are also proud to present you stories about families whose lives have been transformed. Finally, we made progress happen in the General Assembly, pushing closer to providing fair housing protection for people regardless of their sexual orientation or gender identity.



Thank you for your investment in HOME; together, we will make more happen.

-Heather Mullins Crislip, HOME President & CEO



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

HOME creates diverse and healthy neighborhoods by working to ensure that every Virginian has equal access to housing. Neighborhoods of opportunity have good schools, adequate infrastructure, access to transportation and employment, and are the cornerstone of economic development. Ensuring every Virginian has access to neighborhoods of opportunity helps Virginia be one of the best places to live, raise a family, vacation, and conduct business.

In 2015, we provided counseling and fair housing services in **78** jurisdictions to **2,045** families and/or individuals across Virginia.

Our Center for Housing Counseling and Education served **1,379** clients. We helped them gain the knowledge and financial skills they need to become successful, long-term homeowners, avoid mortgage default, and be good tenants, giving them access to neighborhoods of opportunity.

Our Center for Fair Housing provided education and training to **488** individuals. These individuals included housing consumers, elementary school children, and housing industry or government staff.

HOME served 2,045 clients in 78 jurisdictions throughout Virginia.



We had a big year in fair housing investigation and enforcement activities. We received **232** fair housing inquiries that resulted in the filing of **eight** administrative complaints with HUD or the Virginia Fair Housing Office with or on behalf of victims of housing discrimination.

In its first full year, our Move to Opportunity program was successful in moving **34** families with Housing Choice Vouchers to lower-poverty neighborhoods. On average, the program was responsible for moving clients living in neighborhoods with 29 percent poverty rates to neighborhoods with 15 percent poverty rates, directly deconcentrating poverty.

Our policy initiatives involved time at both the Virginia General Assembly, lobbying for added protections to the fair housing laws, and in Washington at the U.S. Supreme Court, contributing to amicus briefs to ensure fair housing protections were upheld. Our research team developed several new reports, as well as had contract work with localities in and out of the state on various fair housing planning initiatives. All of these efforts are explained on the pages that follow.

2

Through news stories and social media, our work reached many more. Our website had **663,253** views, an increase of 18 percent from last year. Over **5,700** people viewed our help page in Spanish. Our website was used by **60,754** unique visitors, an increase of 25 percent from the previous year. Additionally, HOME's voice was highlighted in over **71** news stories throughout the year, reaching an estimated audience of **5,099,067** people.





Housing Policy and Research

In the 2015 Virginia General Assembly session, we advocated for adding protection to fair housing laws for sexual orientation and gender identity. Our proposal died in committee, and we spent much of 2015 building our case through testing. We found through a representative sample that same-sex couples in the commonwealth had a 44 percent rate of discrimination against them when searching for housing. Our 2015 work paid off and made historic progress in early 2016 as SB67 passed the Virginia Senate by a big margin for the first time. However, we still have work to do in the House. We will continue to push for protection in partnership with Equality Virginia, ACLU of Virginia, and the Virginia Housing Alliance.



We and our many partners through the National Fair Housing Alliance advocated hard for the U.S. Supreme Court to reaffirm 45 years of legal precedent to ensure Americans are protected from housing discrimination through the use of disparate impact. Disparate impact ensures that the Fair Housing Act can be enforced when policies appear neutral on their face, but in practice unfairly impact communities of color, persons with disabilities, families with children, and other protected classes. HOME helped draft an amicus brief to the Court, witnessed oral arguments, and rallied at the Court. On June 25, 2015, the U.S. Supreme Court upheld this important tool.

3

We have long been a source of credible housing-related research in the commonwealth. This research often serves as the catalyst for change in the housing systems that drive economic, educational, and social opportunities.

In 2015, we expanded our reach when our consulting services team traveled to Jefferson Parish, La. to prepare their Analysis of Impediments to Fair Housing Choice. This document, a requirement of HUD, helps communities identify their challenges in segregation and fair housing and makes recommendations to address them.

We were contracted by the City of Richmond to examine the lending patterns of the city's largest mortgage lenders. The report uncovered significant disparities in the origination and denial rates of loans based on race/ethnicity of the applicant and the minority composition of the neighborhood. African-American applicants, regardless of income, were less likely to receive a home purchase loan or refinance loans. In fact, the disparity between black and white borrowers increased as income increased. We have been working with the city and select lenders to develop strategies to overcome these disparities.

EXCLUDED COMMUNITIES



We unveiled the findings of a year-long research project that examined the historical causes and current implications of racial segregation across the commonwealth. The “Excluded Communities” exhibit revealed that Virginia still suffers from intense segregation.

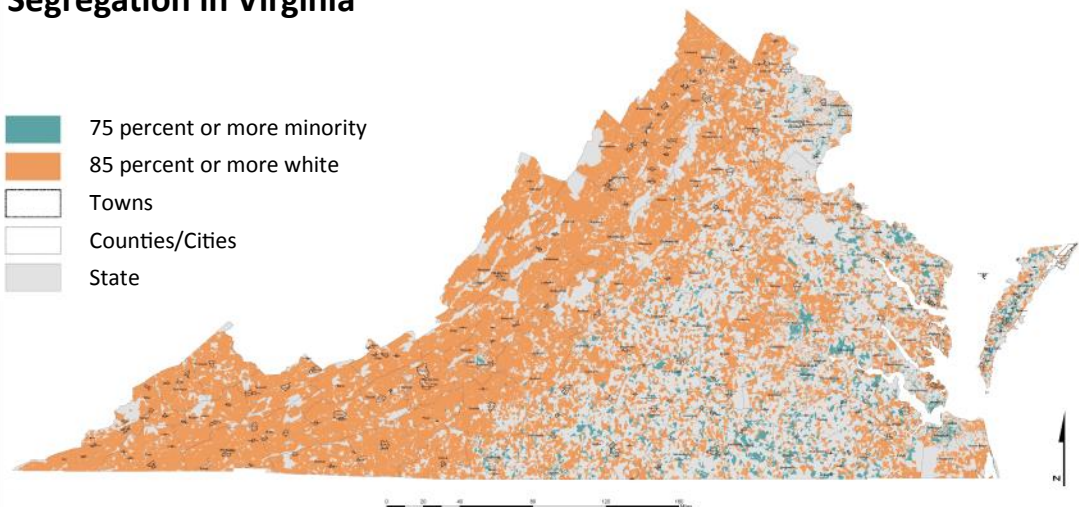
Highly concentrated minority communities experience higher rates of unemployment and poverty, lower school performance, and elevated exposure to environmental hazards. These communities are excluded through political decisions that perpetuate historic patterns of segregation and limit housing opportunities in the commonwealth.

This research debuted at the Virginia Governor’s Housing Conference in 2015, where our staff presented the findings and the map exhibit was prominently displayed during the entirety of the conference.

Look for the study to be exhibited and discussed at The Valentine in Richmond later in 2016.

4

Segregation in Virginia





Fair Housing

Our Center for Fair Housing ensures that fair housing laws are upheld across the commonwealth, thereby protecting the housing choices of all Virginians. We accomplish this task with every tool available.

In 2015, we provided fair housing education and training to **488** individuals across the state. These individuals included housing consumers, elementary school children, and housing industry or government staff. Additionally, we conducted **three** continuing education legal seminars for attorneys across the state.

We were particularly active in fair housing investigation and enforcement activities. We received **232** fair housing inquiries; **181** of these were for individuals who believed their fair housing rights had been violated. We recruited **47** new testers who conducted **82** tests to determine the extent of discrimination in the rental housing market. We also assisted **78** individuals with disabilities and was also responsible for filing **eight** administrative complaints with HUD or lawsuits with or on behalf of victims of housing discrimination.

We receive more complaints based upon disability than any other protected class. One example is in the design and construction of new apartments. Since 1991, the Fair Housing Act requires all newly constructed multifamily dwellings meet minimal accessibility standards.

In December 2015, HOME and the National Fair Housing Alliance (NFHA) settled a housing discrimination case with Hunt Investments, Walter Parks Architect, MGT Construction, and other entities. The case alleged that the Defendants violated the federal Fair Housing Act by failing to design and construct 151 units at Shockoe Valley View apartments in compliance with accessibility requirements. In addition to retrofitting the complex to be accessible for people with disabilities, the Defendants also agreed to pay \$600,000 in damages, costs, and attorneys' fees. From the proceeds, we will establish a \$100,000 accessibility fund in 2016 to help retrofit other homes in the community for greater accessibility.



Watch the video at
<http://bit.ly/1pK1sbm>

Behind the Scenes

Anne* saw Martin Luther King, Jr. speak in the early 1960s. She remembers him talking about housing and saying that property values do not go down when black families move in. They go down when white families leave. These words left a lasting impression.

Anne has been a tester with HOME for eight years. She was introduced to HOME and our testing program through a friend of her daughter-in-law. “She thought I would be interested in doing it, and I was indeed,” she explained. Anne’s dedication to fair housing is a result of the values she was raised with, her career working with people with disabilities, and the great deal of diversity found within her own family. She believes that everyone should be given equal opportunity.

When asked about why being a tester is different from other volunteer activities, Anne explains, “As with all volunteer activities, it’s something that is close to my heart. Something I really believe in.” In addition to her own work with HOME, Anne has also successfully recruited other testers who she believed would be moved by our mission. Anne is a true advocate, and it is people like her who are helping to build the fair housing movement and achieve its purpose.

6

What is Testing?

Testing is a simulated housing transaction designed to obtain evidence of any differential treatment based on an individual’s protected class status. Stated simply, a test is conducted typically by sending two individuals with similar profiles and housing needs but with different protected class statuses, such as race, to the same available housing unit to see if they are treated differently because of their protected class. Tests can occur in the rental, sales, insurance, or lending markets of a housing transaction. Without tests, most housing discrimination goes undetected.

Testers take on various roles and profiles. They do not try to trap the housing provider or cause him or her to discriminate. They perform a task similar to a restaurant critic by observing and recording their experiences. Testers are sometimes also referred to as “secret shoppers” or “auditors.”

The tester’s job is to gather information, much like anyone on a housing search or when seeking a loan, and to observe how a housing provider treats prospective housing tenants, mortgage applicants, or home buyers. After each test, the tester will complete a detailed account of what occurred during the test and submit to our staff.

(*Name changed to protect identity)

Thank you to all our testers that are working behind the scenes!



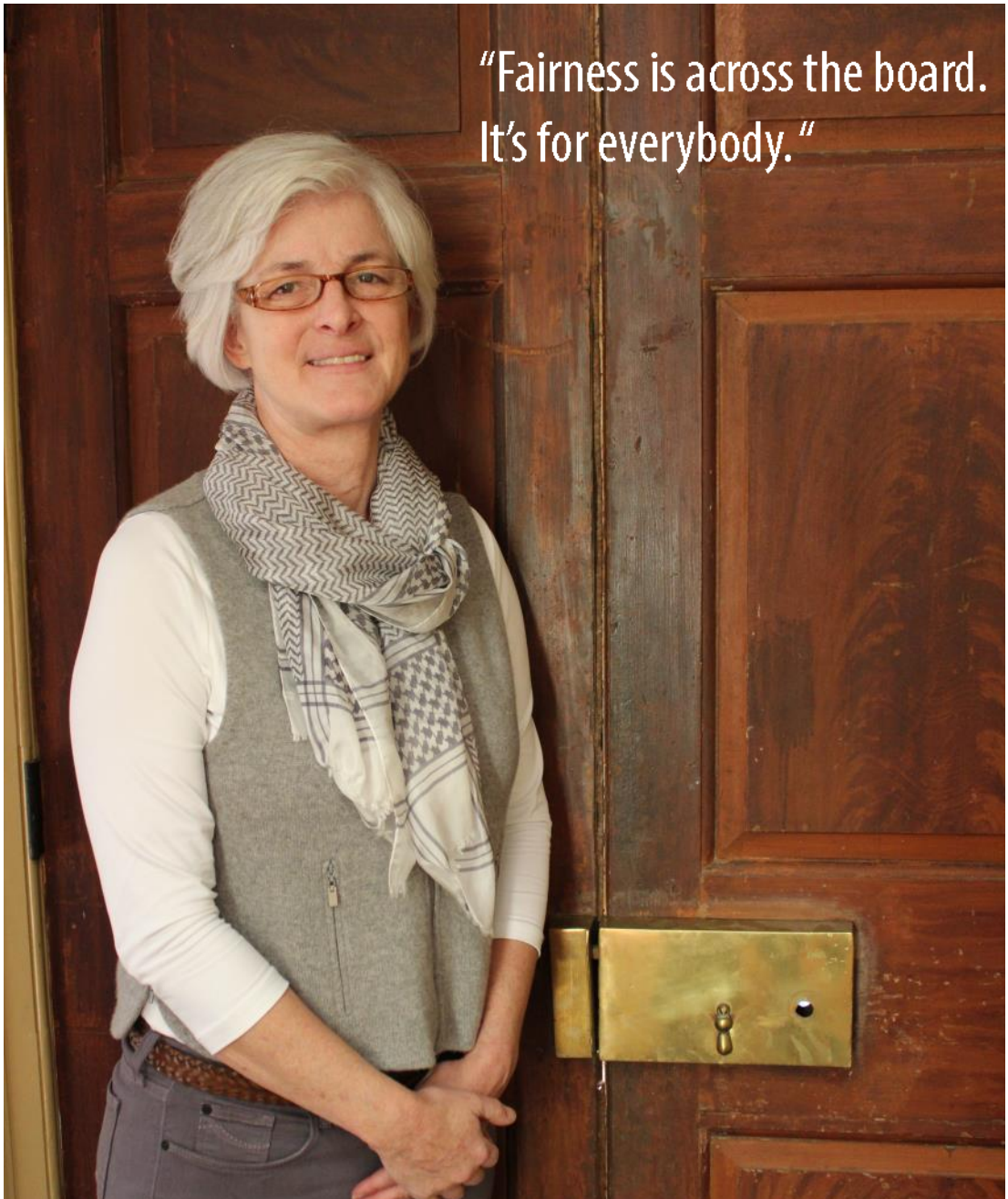
Be Liberty Thine

Growing up, Katie had many life instances that made an impact on who she is today as a person. She lives in rural Goochland County in the same house that her parents inhabited for 30 years. One of Katie's favorite features of this home, built in 1774 by a member of the House of Burgesses, is the living room fireplace inscription: "Be liberty thine." These words from so long ago help her remember an important life motto from her dad that has stuck with her all these years. He taught her that fairness is across the board. It's for everybody. Katie said, "I think my parents modeled the idea that if there's something wrong, you have to do something about it. You can't go home and go to sleep and let other people work it out."

Fast forward to 2015: she never thought those words would stick with her so clearly when she witnessed a suspected case of housing discrimination. About a half-mile down the road was a home for sale. Katie was in a neighborhood group that was using the home as a meeting place one day. The owner said that a real estate agent was on her way to tour a family through the house. An African-American family arrived to see the house while the meeting continued. The owner gave an eye-roll when she saw the family touring the home. That awkward moment passed, but the owner later told Katie: "Oh, and about what happened at the house last night, you don't have to worry about that." Katie wasn't sure how to react other than telling the owner that if she knew her well she wouldn't make such a statement about that African-American family.

Katie reflected on that moment saying, "You can't put something out there and say because of the color of your skin you can't be there or because of your sexual orientation you can't be there. I've been lucky enough to have this house come to me and my dearest hope is that it will stay in the family now and that my kids can be here, my grandkids can be here. We have a niece who is of mixed race and I thought what if it was her? What if it was our niece? It's just all the what ifs. And it has to stop. It just has to stop."

"We have to change hearts. If we don't change hearts, to me, that just creates more of a platform for arguing, misunderstanding, and that leads to anger. I want people to treat each other in such a way that we don't need laws and we don't need policing anymore. My mom always wanted to treat people as you want to be treated. Where did that go? Where do we want to go if we don't want to go to fairness? To me, where are you sending yourself if you're not sending yourself to kindness and inclusion? What does a person say to a child that didn't get to live somewhere because of the color of their skin? Who's going to do that to my grandchild? Who's going to stand up if one of my grandkids are gay or chooses to marry someone who's black? I don't want to still be fighting this fight when my grandchildren are this age."



Thank you Katie for speaking up!



Housing Education & Counseling

In 2015, our Center for Housing Education and Counseling provided direct services to **1,379** clients. On average, we provided educational trainings and/or direct services to **115** clients per month. In total, **374** clients participated in group homeownership education classes, **290** received one-on-one homeownership counseling services, and **214** clients attended our credit and money management class. We also provided one-on-one rental counseling to **194** clients.

Our superior tenant trainings saw **324** attendees. 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 creates good relationships and stability and is important for cities like Richmond, in which more than half of the households are renter occupied.

Foreclosure Intervention and Prevention

Through our foreclosure intervention and prevention program, we were able to make a substantial statewide impact by working to keep families in their homes. In 2015, we provided mortgage default counseling to **219** new clients and **61** new clients received reverse mortgage counseling.

9

Gregory is just one example of those that called HOME for help. Gregory paid his bills on time every month. His mortgage, he thought, was fine until one day he started getting notices that he was behind on his mortgage payments. Hours on the phone turned into months as he tried to straighten out the mess with his mortgage servicer.

Gregory is a veteran with disabilities and had an exemption from paying the City of Richmond's property taxes. His servicer made an error and started withdrawing his property taxes, thereby making his payments always behind. He finally called us for help after he saw a flyer showing his house for sale. People had started coming by his house wanting to see it and walking through his yard.

We were able to get the paperwork straight, stop the foreclosure proceedings, and help file a complaint against the servicer.

"Without HOME, I would have lost my home," Gregory explained.



>

Thank you Gregory for being persistent and not giving up on your home!



Homeownership

We create homeownership opportunities for qualified low- to moderate-income residents through a rigorous curriculum that empowers clients with the knowledge they need to make informed financial decisions. In this way, we establish sustainable homeowners who build wealth over the long term. Clients who successfully complete the required curriculum and meet financial criteria are eligible for our down payment assistance program. In 2015, we helped **47** clients share in the benefits of homeownership. By encouraging responsible and sustainable homeownership, we and our clients generated an estimated \$2,258,074 in local economic impact. It is clear that promoting responsible homeownership is a win-win situation for first-time home buyers, local jurisdictions, and the local economy.

Our down payment assistance focuses on Central Virginia in partnership with the City of Richmond, Chesterfield County, Henrico County, and the Commonwealth of Virginia. In 2015, HOME was excited to have a large investment from Bon Secours Health System to provide down payment assistance to zip codes 23231 and 23223 in the East End of Richmond and Henrico. This economic empowerment from a private entity is transformational.

- 11 Our partnership continues with the City of Richmond, Project:HOMES, and the Better Housing Coalition in North Church Hill. The city's revitalization efforts allow the building of well-designed, high-quality, energy-efficient, architecturally appropriate homes with down payment assistance provided to carry on the tradition of providing affordable housing to hard-working Richmonders.



These are new affordable houses built by our nonprofit partners. We provided housing education and down payment assistance for these eight first-time homeowners in North Church Hill of the City of Richmond.

"I really appreciate all the help you have given me during this process. Also, the classes were a big help in teaching the dos and don'ts of the whole home buyer journey. HOME is awesome!"

-Monica



12

Monica used the Bon Secours down payment assistance funding to become a first-time homeowner in eastern Henrico County.



BON SECOURS HEALTH SYSTEM



A Chance at a Better Neighborhood and a Better Life

Our Move to Opportunity program helps those with Housing Choice Vouchers rent quality housing in high-opportunity neighborhoods in the Richmond metropolitan area. We train clients to be responsible tenants, prepare them for their move, and continue to provide support after placement. We also work directly with landlords to assist with necessary paperwork, ensuring that participation in the program is a simple, straightforward, and efficient process.



In 2015, we were successful in moving **34** clients to lower-poverty neighborhoods. On average, the program was responsible for moving clients living in neighborhoods with 29 percent poverty rates to neighborhoods with 15 percent poverty rates.

The Housing Choice Voucher program is the federal government's major program for assisting very low-income families, senior citizens, and people with disabilities to afford decent and safe housing in the private market. Voucher holders are empowered to find their own housing where they want to live, including single-family homes, townhouses, and apartments, rather than living in traditional public housing developments.

The voucher program relies on private landlords being willing to accept the voucher, and the stories about families and landlords connecting are just amazing. Clay and Corinna are small landlords in Richmond who were approached by a prospective voucher holder to rent one of their properties. Clay's and Corinna's perception of the voucher program was that they didn't want to mess with it. They thought the program was about Section 8 complexes and not a single-family situation. Our landlord liaison Valerie Barracato went over the program and explained all the details, answered all their questions, and detailed how their participation would change a family's life. They were convinced that it was a fantastic program and the right thing to do. Clay and Corinna take pride in renovating their properties to a level where they would live there. "We want to be the un-landlord. This program is a wonderful fit for us. When we had doubts, Valerie assured us she would take care of everything."

Tori* was their first tenant under the program. She wanted to get her kids away from the crime and the noise. She has two kids; one has autism, and the neighborhood kids and adults were bullying him. She needed a place for him that would meet all his sensory needs of space and quiet. In March 2015, she

"We're happy.

We're content.

We're at peace."

-Tori



14

moved into this new home. “We are now quite relaxed, the kids in particular, in our new home.” Her son can now go out into the yard and play in a safe environment. She now looks forward to getting her kids to college and she herself plans on going back to school for psychology to help kids on the autism spectrum. “We’re happy. We’re content. We’re at peace.”

Tori is so thankful to Valerie for her help and thankful for Clay and Corinna for giving her a chance for a better neighborhood and a better life. “She is a wonderful person and you feel like you are helping out,” said Corinna.

Would you recommend this program to other landlords?

“Yes, give it a chance, don’t let the negative stereotypes cloud your judgment. Go through this program, don’t let a good situation go by.” said Clay. Corinna then said, “You are doing a really good thing too. You are providing for a family who is trying to get away from the crime. You are helping them have a better future, a place to go.”

(*Client name changed to protect identity)

Thank you Clay & Corinna for giving a family a chance

A Dad's Journey to Keep the Family Intact

Jason, a dedicated single father, was living in Harrisburg, Pa., with his three kids. His kids were being bullied at school and he did all he could to make it stop. Eventually, he decided they would find a better place, and they chose Richmond.

Jason was a Housing Choice Voucher holder in Pennsylvania, so he applied to have the voucher transferred to Virginia. He was so determined to find a place quickly that he enrolled his kids in school.

While waiting for his voucher to be transferred, his temporary housing options ran out and his money soon dried up even for cheap hotel rooms. He could not find affordable housing, even with odd jobs. The weather was cold and they found themselves homeless with no money and no place to go. They went to the bus station where they knew it would be warm. Cramped on the bus station benches, they slept there for three nights. Every morning, he would take all three kids on the city bus to ensure they arrived safely to school. He then hit the streets to look for jobs and housing. At the end of the school day, he repeated the process to get them home. After three days of sleeping in the bus station, the police were called. The officers who responded took great compassion on the family and paid out of their own pockets for another couple nights in the hotel. The police called social services, who paid for another week.

15

To compound matters, his Pennsylvania voucher transfer somehow fell through the cracks, never ported to Richmond, and subsequently expired.

This family's nightmare turned from days to months now. Jason then found Regina Chaney at HOME. Regina is a housing specialist who for the last 29 years at HOME has been helping and fighting the system for families. She worked hard to get his voucher reinstated and ready for use. But they still needed a place to sleep. She tried to find them shelters. It was hard to find shelters for a man with kids. The only way he could have shelter was to separate himself from the kids, and he wasn't breaking up the family. Regina worked her network of providers and friends, and their generous support bought them some more time at the hotel. Jason found a place, and the landlord was ready to take the voucher, but his new Virginia voucher was still being processed. Eventually, the voucher arrived. Regina worked with the landlord to allow them to move in early. Jason, his two sons, and his daughter finally had a place that was safe, warm, and affordable. He now works at a temp agency and at a moving company. He also is working on his fork lift license.

When his twelve-year old-daughter was asked about the ordeal, she was not embarrassed at all. She looks up to her dad and knew her dad was there to protect her and was doing everything he could to keep them together.

Thank you Jason for keeping your family intact.



Dear HOME,

My name is Malia. Earlier this year, my dad, my brothers, and I were homeless. But now, we have a house that we love.

What I love about my new house is my room and the backyard. The reason I like my room is because it not too big or too small, it's just right for me.

The reason I like my backyard is because it is big. We can plant a garden and play freeze tag. And we also have a hose to water the plants AND SPRAY MY BROTHERS!

I just love this house SO MUCH, and I just want to say THANK YOU!!!!!!

Thank you Malia for believing in your dad.



“Fair Housing Organizations—One of the best in the United States [is] Housing Opportunities Made Equal, absolutely fantastic organization. “

- Senator Tim Kaine

HUD 2015 National Fair Housing Training and Policy Conference, September 1, 2015



Ayuda en Español

Our commitment to the non-English speaking population has never been stronger. In order to accomplish our mission of ensuring equal access to housing for all people, we continue to expand our Spanish communications and outreach in order to help more families with their housing needs. In 2015, 10 percent of our clients were Hispanic. We created many new Spanish brochures, website information, advertising, outreach, and intake support. We now have ample staff that speak Spanish to have fully functional education, outreach, and in-person counseling with all of our client services.

In addition, we continue to develop partnerships with other service providers and churches as well as the Latino Round Table.



2015 Board of Directors

OFFICERS

Thomas Okuda Fitzpatrick, Esq.

Chair

Christine E. Marra, Esq.

First Vice Chair

Victor K. Branch

Second Vice Chair

Marcia C. DuBois

Secretary

Katja H. Hill, Esq.

Treasurer

Velma J. Ballard

Immediate Past Chair

DIRECTORS

Dr. Edward L. Ayers

Orran L. Brown, Esq.

Joseph P. Casey, Ph.D.,

Cindy L. Davis, CBO

Kimberly E. Dickerson

Edward B. Freeman III

Thomas J. Gallagher

S. Corey Humphrey

Sharon Stewart-Murphy

Walter J. O'Brien, Jr.

Daniel P. Watkins, Esq.

Tiffany Taylor-Minor

Individuals

Gail Allen

Anonymous

Anonymous

Anonymous

Lauren Austin

Ms. Velma Ballard

James Benton

Glen Besa

Sarah Boehm

Mr. and Mrs. Victor K. Branch

Dr. Alan Briceland

Ms. Betsy Brinson and Mr. Gordon Davies

Mr. and Mrs. R.H. & Esther M. Bunzl

Mike and Kathy Burnette

Angela Cain

Mr. Keith E. Caleb

Michael Cao

Heather and Andrew Crislip

William and Arlene Crislip

Paula and E. Lee Davidson, Jr.

Cindy L. Davis, CBO

Mrs. Gail E. Davis

Elizabeth Deane

Mr. Rutledge M. Dennis

Kimberly E. Dickerson

Ms. Marcia C. DuBois

Jacqueline and Daniel Dwyer

Bethany R. Evans

Mr. and Mrs. Mark W. Evans

Gloria and Howard Fabry

Thomas Okuda Fitzpatrick, Esq.

Ms. Jacqueline Fostek

Dr. Virgil L. Franklin

Ned and Casey Freeman

Mr. Thomas J. Gallagher

Rhonda Gilmer

Mr. J. Carroll Graham

Mr. and Mrs. Bradley H. Gunter

Andrew Haugh

Mr. and Mrs. LeRoy J. Haugh

Thank you donors and
volunteers. You are helping to
make a huge difference.

Dr. and Mrs. James L. Hecht
Ms. Brenda Hicks
Braxton and Katja Hill
Ms. Kelly King Horne
Corey Humphrey
Ms. Carolyn Huxford
in honor of Helen Hardiman
Mrs. Dianne Huxford
Joyce B. Johnson
The Honorable Tim Kaine
Ms. Phyllis Katz
Ms. Betty King
Mr. Guy M. Kinman, Jr.
Beverly Koerin
Amber Lautigar
Ms. Irene Leech
Mrs. Jean Le Roy
Donna Lloyd
Mary Fran and Fletcher Lowe
Monica and William Mack
Mike MacKenzie
Mr. Christopher Malone
Ann Marks
Christine E. Marra, Esq.
Mr. Ward Marsteller
Julie McConnell
Carter and Charlie McDonnell
John V. Moeser, Ph.D.
Allen and Jere Mollen
Mr. J. Michael Muldowney
June and Donald Mullins
Sharon and Larry Murphy
Barbara and William Myers
Robert Newman
Adam and Rachel Northup
Steve and Wendy Northup
Walter J. O'Brien, Jr.
Dale Pittman
Nealie and James Pitts
Virginia and John Ritchie
Liz and John Rupp
Mr. James A. Rothrock

John Sarvay
Paul and Ingrid Sell
Mr. and Mrs. Wallace Stettinius
James and Elizabeth Stutts
Askia Suruma
Mr. Patrick Taylor
Mrs. Tiffany Taylor-Minor
Mr. Malvin C. Teich
Timothy and Theresa Treinen
Mr. James E. Ukrop
Daniel P. Watkins
Orna and Richard L. Weinstein
Ms. M. Diane Whitfield-Tyree



Corporations & Foundations

Amazon Smile Foundation
Bank of America Charitable Foundation
Bon Secours Health System
Carmax Foundation
The Community Foundation
 Serving Richmond and Central Virginia
Gravel Hill Baptist Church
Kroger
Mosaic Café International
National Fair Housing Alliance
Richmond Friends Meeting
Rust Consulting
Sticky ToGoGo
SunTrust Bank
Toast
Village Bank Mortgage Corporation

Federal, State, City, and County Funders

Chesterfield County
City of Richmond
Commonwealth of Virginia
Henrico County
Jefferson Parish, Louisiana
United States Department of Housing and Urban
 Development
Virginia Department of Housing and Community
 Development
Virginia Housing Development Authority

In-Kind Contributions

BBB Serving Central Virginia
LeClairRyan
Library of Virginia
Ogletree, Deakins, Nash, Smoak, & Stewart, P.C.
Richmond Association of REALTORS
Robert Schwemm
Sacred Heart Center
Troutman Sanders LLP

University of Richmond Downtown
Virginia Association of REALTORS
Virginia Department of Housing and
 Community Development
Virginia Housing Development Authority

Volunteers

Latoya Asia	Julie McConnell
Kelly Barnum*	Linda Melton
Joie Boykins	Zack Miller
Mike Cao	John Moeser
Claire Cardwell	A J Nunnally
Elena Cussatti	Kelvin Oliver
Jo Gehlbach	Chris Parks
Elizabeth Greenfield	Lane Pearson
Kate Howell	Agustin Rodriguez
Judi Jurey	Chris Rowe
Snehee Khandeshi*	Lesley Shields
Chelsea Strelser*	Tillman Simms
Brandi Lambert	Smitty Smith
Glenn Lewis	Heather Tanner
Christie Lomax	Frances Toro
Fletcher Lowe	Sarah Warner
George Lyle	Mary White
Myron McClees	Catina Wright

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

*Americorps VISTA members who joined HOME for
a year of service.



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 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, 2015

Revenue and support

Grants and contracts	\$ 1,629,360
Contributions	729,750
Legal settlements	58,028
Miscellaneous*	50,738

(*Misc. includes subleasing income)

Total revenue and support **2,467,876**

Expenses

Program services	2,278,205
Management and general	135,558
Fundraising	95,750

Total expenses **2,509,513**

Change in net assets **(41,637)**

Net assets – beginning of year **657,466**

Net assets – end of year **\$ 615,829**

22

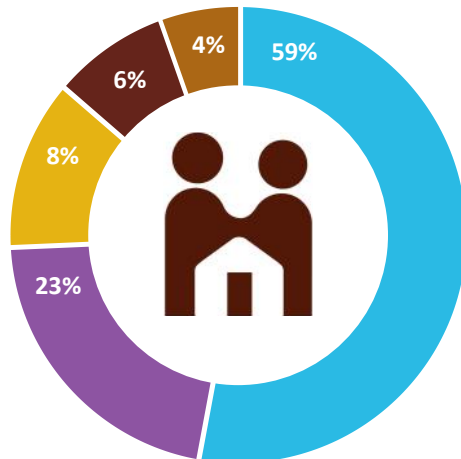
**Housing Counseling and
Education (59%)**

Fair Housing (23%)

Housing Research & Policy (8%)

General & Administrative (6%)

Development (4%)





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.


626 E. Broad Street, Suite 400
Richmond, VA 23219


804.354.0641 VA Relay: 711


help@HOMEofVA.org

www.HOMEofVA.org



 www.facebook.com/HOMEofVA

 [@HOMEofVA](https://twitter.com/HOMEofVA)

 homeva.wordpress.com

 youtube.com/homeofvirginia

 [Google +](https://plus.google.com/)

