

Housing Opportunities Made Equal of Virginia, Inc.

2016 Annual Report





In 2016, HOME served **2,392** clients in 75 jurisdictions

720 received fair housing assistance or training

181 called with fair housing complaints

78 people with disabilities received fair housing help

HOME's website had 541,938 views

HOME was mentioned in over **90** news stories throughout the U.S.

1,672 were provided direct services by HOME's Housing Counseling and Education teams (21% increase)

434 participated in group home ownership classes

340 received one-on-one home ownership counseling

188 participated in credit and money management classes

208 received mortgage default counseling

270 participated in tenant rights and responsibilities trainings

68 received reverse mortgage counseling

79 first-time homeowners received down payment assistance

and created \$3,795,486 in economic impact



Dear Friends of HOME,

Since 1971, HOME has responded to a dynamic environment of housing discrimination and housing needs across our commonwealth.

Every day, we help families overcome obstacles to housing access. No housing story is the same. This year we wanted to tell some of our more unusual stories in our annual report. In over 45 years, we've learned that every challenge is unique. Every journey has its own

hiccups. HOME's housing counselors are here to help families one-on-one, and our policy and research teams challenge the larger systems that limit housing choice.

We build community wealth through our housing counseling programs. This summer, HOME awarded our 2,000th down payment assistance grant since the inception of the program in 1991. Over the past 26 years, we estimate that our new homeowners have infused \$96,088,000 into our local economy through the purchase of their home, and 96 percent of our new homeowners are still in their homes five years later.

We are so proud of the progress that we achieved in 2016. In the year ahead, HOME will respond again to the changing landscape in housing, and we hope we can count on your continued support. There are large threats to fair housing and equal opportunity on the horizon; we anticipate renewed attempts to weaken fair housing laws and the ability to enforce them. HOME will always be here to protect the fair housing rights of all Virginians, but the funding sources that sustain our work are already under attack, which threatens to limit the scope of our impact.

We appreciate your advocacy and financial support to ensure equal access to housing for all people. Your help may be even more important in the years ahead. We hope you will stay engaged with us. Thank you for being a friend of HOME.

-Heather Mullins Crislip, HOME President & CEO

The Excluded Communities: A Spatial Analysis of Segregation report and exhibit examine how segregated housing patterns limit access to financial resources, entrench poverty, concentrate environmental hazards, and create poorer health and educational outcomes. It is a compelling argument for why where you live makes a big difference in what your life looks like and why our region must make economic and racial integration a priority.

EXCLUDED COMMUNITIES COMMUNITIES tinyurl.com/

tinyurl.com/ ExcludedCommunities

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.





Robert's home ownership story is not typical. He inherited a house that was already in the process of foreclosure. His home ownership story and the story of the foreclosure all occurred in one short period of time.

In 1963, Robert's grandmother bought a house for \$10,000 in Petersburg. She paid off the house decades ago. Then came the home repair scam, the kind that often

victimizes seniors.

Her home with no mortgage suddenly had a payment of \$800 per month and debt totaling \$65,000. She died in July 2016, leaving Robert as heir to debt on a home with repairs that weren't done right and payments already behind.

Still in grief over her passing, Robert received a letter of foreclosure from the mortgage company. He was devastated and lost. He didn't know where to turn or how to resolve the problem. He talked to Central Virginia Legal Aid Society, who referred him to HOME.

Within 24 hours, Robert's housing specialist at HOME was on his case. She led him through the process and gave him weekly updates. Robert said, "She was not just concerned about the welfare of the house, but the welfare of me." He now feels great and has a payment that he feels is manageable.

"Without HOME, I would not have been able to get through this process ... nobody else was able to jump in right away and help me get these things taken care of." —Robert





Toxic House Mold Impacts Disabilities and Is a Fair Housing Issue

Info and excerpts from a feature story by Brice Polender and Jacob Taylor, University of Richmond students

A case of mold and mildew in an apartment is not necessarily a fair housing violation. But for a person like Karen, who has a compromised immune system, the effects of toxic house mold can be debilitating. The Fair Housing Act requires that reasonable modifications, such as mold remediation, be made for people with disabilities.

Karen moved from the West Coast with her dog to start a new life in a new town. She suffers from Chronic Inflammatory Response Syndrome (CIRS), which is an acute and chronic condition caused by the biotoxins in mold. For Karen, the symptoms from CIRS include joint pain and swelling, migraine headaches, spatial-relations issues, vertigo, blurred vision, itchy eyes, and respiratory issues, as well as extreme fatigue. Above all, the most problematic impairment Karen suffered from was to her overall cognitive function.

These cognitive impairments made her search for an adequate apartment all the more difficult. Karen knew she would have to find an apartment with a very low mold count using expensive and specialized testing. She was always upfront with property managers that she needed to conduct this testing, at her expense, prior to moving into a complex.

Karen eventually found a housing complex in Richmond that she could afford. Before moving in, she needed to conduct the tests for mold. The test came back in the questionable range, so she decided to sign her lease anyway and began an extensive cleaning process. Throughout the cleaning process, Karen became sicker. She decided to take a break from cleaning and get some fresh air when she noticed a flight of stairs leading to a basement she had not known existed. Karen followed the staircase and entered the basement to discover a horrifying amount of mold in plain sight. (See pictures on page 9.)

Karen reminded the people at the leasing office that she had been upfront about her health problems and the testing results. They were extremely unhelpful, refusing to let her out of her six-month lease or return her deposit. After much back and forth, she eventually did get out of the lease. However, she was not refunded her deposit or the first month of rent, even though she had not moved in yet. Karen lost over \$2,000 in this process. The leasing office told her they were aware of the mold in the basement when





she signed the lease. They would not confirm nor deny if the mold was toxic.

Karen then called the Better Business Bureau and was referred to HOME. Her condition of CIRS qualifies as a disability under the Fair Housing Act. HOME wrote a letter for Karen explaining her rights that she could send to leasing agents or landlords.

Under the Federal Fair Housing Act, it is unlawful discrimination for a management company or landlord to deny a person with a disability a reasonable accommodation as it may be necessary to afford such person full enjoyment or access to housing.

Before getting in contact with HOME, leasing agents had refused to work with Karen. They told her she would need to pay a deposit that only held the apartment for 24 to 48 hours. If the mold testing was not completed by then, the apartment would no longer be held for

her and she would lose the deposit. Given that the mold testing took a week, she found herself at an impass.

But once the leasing agents were informed about Reasonable Accommodations for People with Disabilities, they had no issue working with Karen. "It wasn't until I found Regina [at HOME], and she wrote that letter that the tables turned," Karen said. She was able to find two places that worked. She is now comfortable in a complex that tested zero for mold.



It is unlawful to deny a person with a disability a reasonable accommodation to enjoy full use and access to their housing.



From Public Housing to Homeowner:

Mother, Daughter Face Many Difficulties Finding Affordable Housing

Excerpt from a feature story by Kay Dervishi and Andrew Wilson, University of Richmond students

This past Thanksgiving, Rashay and her daughter woke up in their new Henrico County home with a lot to be thankful for.

Rashay started living in public housing at the age of six. Only three years later, her mother was evicted for drug use and Rashay started life on the streets as a nine year-old. Although her grandmother had custody of her from that point on, she



spent her time bouncing between friends' houses, never having a home of her own. She dropped out of school in the seventh grade and never had a chance to go to high school.

She eventually found her own housing at the age of 20 and lived in a public housing unit. Finally in stable housing, she felt inspired to return to education and received her GED at the age of 21. One year later, she gave birth to her daughter, who is now 14 years old.

These changes in her life encouraged her to find a better place to raise her daughter. She found a consistent job and felt as if she no longer belonged in the neighborhoods where she grew up. "When my income had changed, I had changed," Rashay said.

Rashay started working with HOME to begin her home ownership dream. HOME helped her clean up past debt, establish good credit, and begin a savings plan. She went back to staying with friends and family in order to save up enough money for the house.

With the help of HOME's down payment assistance, Rashay and her daughter moved into their house in Highland Springs in late November 2016. The two love the home and the quiet neighborhood. The mortgage payment is now more affordable than the rent Rashay paid in public housing. She also admits that she is unique compared with most people with her background and attributes her success to her education. "For me to be able to get out, it's like one out of 10," Rashay said.

Home Ownership: A Path to Prosperity

Excerpts from an article called Paths to Prosperity by Tina Eshlemen, Richmond Magazine.

Home ownership can be a pathway to greater wealth. But discriminatory lending practices have created obstacles, says Brian Koziol, director of research at HOME.

"If you look back through history, there's a very clear record of laws being enacted to deny housing choice, and therefore wealth accumulation and access to opportunity, to specific populations," he says.

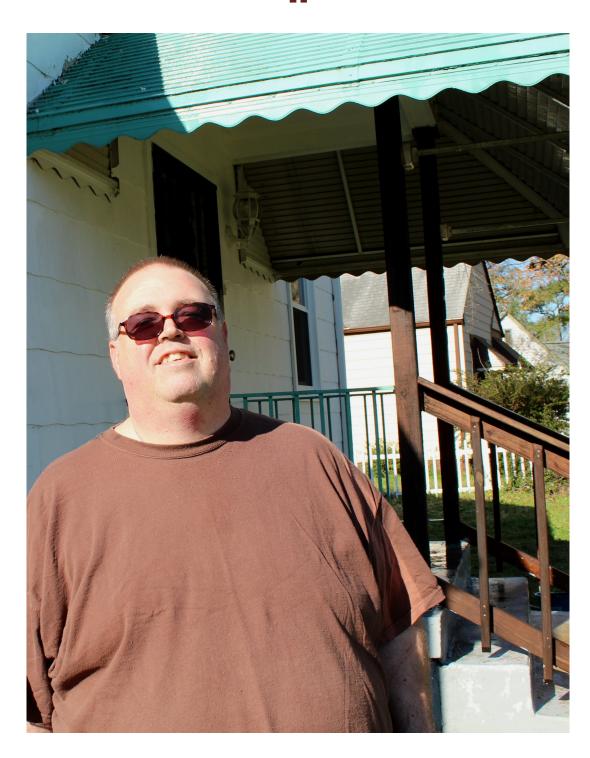
One way that HOME is working to level the playing field is by offering down payment assistance to low-income households (those at 80 percent of the area median income or below are eligible to apply) up to \$10,000. Operating in Henrico and Chesterfield counties and the city of Richmond since 1989, the down payment program has provided assistance to 2,000 loan applicants as of this past fall, he says.

Henrico County resident Howard, 55, is one such recipient. As someone with a felony conviction on his record who is working a minimum-wage job at a fast-food restaurant, he says there's no way he could have come up with a down payment on his own. But with HOME's assistance, he closed on a two-bedroom, 840-square-foot house in eastern Henrico — the first place he can truly call his own.

"It gives you something to invest in," he says, adding that he's painting the house and plans to install new windows.

"It gives you something to work on, something to look forward to." And, he adds after a pause, "some self worth."

Howard overcame the stigma of incarceration and now is a homeowner and a productive member of his community.



Housing Policy at the Virginia General Assembly

In 2016, HOME worked to prepare for the Virginia General Assembly session by closely participating in proceedings about four issues.

Here's an update of these issues in the 2017 session.

1. Adding sexual orientation and gender identity to the Virginia Fair Housing Law

Senator Wexton's (D-Loudoun) SB822 passed the full Senate 25-14 with bipartisan support. Unfortunately, the bill died in Subcommittee #4 of the Housing General Laws Committee on a party line vote.

HOME's legislative champions Senator Wexton and Delegates Simon and Levine will be back next year with similar bills. And HOME will help them keep the positive momentum going! Former Virginia delegate and current Virginia congressman Scott Taylor (R-VA Beach) introduced a bill in the U.S. Congress to add sexual orientation and gender identity into the federal Fair Housing Act, which would be an even bigger win.

2. Preventing extra hurdles for group homes serving people with disabilities

Senate majority leader Senator Tommy Norment's (R-Williamsburg) SB1373 would have erected hurdles to owners and operators of group homes for people with disabilities. Sustained advocacy by many interest groups, including HOME, caused Senator Norment to effectively kill his own bill on the floor of the Senate. This was after the bill passed the Senate Local Government on party lines. HOME was relieved this bill didn't get more support this session, but HOME is braced for similar attacks on the rights of people with disabilities next session.

3. Protecting the rights of people with disabilities to have assistance animals

In response to the housing industry's request for a new law detailing the parameters of reasonable accommodation requests for assistance animals, and after about two dozen drafts, SB1228 (Senator Barker, D-Alexandria) and HB2006 (Delegate Carr, D-Richmond) passed their respective chambers and went into a conference committee. The final version passed by the General Assembly that will be on Governor McAuliffe's desk is very broad (and certainly much broader than the alleged problem articulated by the proponents of the bill), but likely doesn't do harm to the Virginia Fair Housing Law.

4. Opposing enabling legislation for nuisance ordinances which likely have disparate impacts on race and gender

So-called "nuisance ordinances" allow localities to fine owners of rental property when an "excessive" number of calls for police service originate at the property. To avoid these fines, landlords often evict tenants that call the police. SB1183 (Senator Rosalyn Dance; D-Petersburg) and HB1934 (Delegate Betsy Carr; D-Richmond) would authorize Virginia localities to pass such ordinances. As you can imagine, these ordinances can often have a disparate impact on victims of domestic violence, who are disproportionately women. Accordingly, HOME and several groups opposed this legislation. Fortunately, both bills were left in committees, meaning they are dead for the year.

The most effective advocacy occurs off-session, and in legislators' districts, when they have more time to learn about HOME's issues and develop relationships with housing advocates.



HOME's Policy Advisory Committee (PAC) convened bi-monthly to consider a range of policy topics. In August 2016, the PAC helped HOME compose and submit a letter to the Virginia Housing Development Authority commenting on proposed changes to the Qualified Allocation Plan for Low-Income Housing Tax Credits (LIHTC). As the nation's biggest driver of the creation of affordable housing, the LIHTC program must be administered in a way that affirmatively furthers fair housing. HOME staff and PAC members were proud to submit a public comment letter to VHDA emphasizing that affordable housing should be done through a fair housing lens and that affordable housing choice should be increased in communities of opportunity.

15

HOME's 2016 Fair Housing Cases



HOME worked on 181 new complaints in 2016. Here are just a few that settled this year.

Executives, inc. Rescinds English-Language Policy

HOME, Executives, inc., and CBP Properties, LLC, jointly settled a fair housing complaint alleging that a policy maintained by Executives, inc., that at least one lease signer be able to sufficiently communicate in English, constitutes discrimination based on national origin. HOME alleged that the policy unfairly excluded otherwise qualified families from obtaining the housing of their choice because of their national origin.

A Spanish-speaking home seeker attempted to view a rental home listed by Executives, inc. Her bilingual daughter had accompanied her to be an interpreter. The home seeker was allegedly denied access to see the home when the office receptionist learned that no adult would be on the lease that could speak "sufficient" English.

HOME investigated the claim and confirmed Executives's policy of requiring at least one applicant to speak English to the satisfaction of property management. HOME then filed a formal complaint with the U.S. Department of Housing and Urban Development (HUD), and HUD referred the case for investigation to the Virginia Fair Housing Office.

To settle HOME's claims, Executives, inc. has changed its language policy, which now instructs staff to provide housing opportunities to prospective tenants regardless of their English proficiency. Executives's staff will continue to attend regular fair housing training. Executives will also reimburse HOME for costs and expenses incurred during the investigation. The original complainant settled her own fair housing complaint with Executives, inc. to the satisfaction of both parties.

Language is a barrier for many in our commonwealth, but that should not deny a person access to housing.



Meadowbrook Apartments in Chesterfield County Changes Policy

HOME settled a housing discrimination case with W.S. Carnes, Inc., owner of Meadowbrook Apartments complex in North Chesterfield. The case alleged that the defendants violated the federal Fair Housing Act for failing to accept Social Security Disability Insurance (SSDI) as income. The complaint contended that refusing to accept disability income for housing discriminates against someone because of their disability, which is a violation of the Fair Housing Act.

A Hopewell woman brought to HOME's attention Meadowbrook's policy against accepting SSDI as a sole source of qualifying income. After an investigation that included fair housing testing, HOME filed a formal complaint with the U.S. Department of Housing and Urban Development (HUD). In the complaint, HOME claimed that this policy constituted housing discrimination against people with disabilities because 100 percent of SSDI recipients are disabled.

The settlement includes a \$20,000 fund that Meadowbrook Apartments will set aside to make reasonable modifications to the units or complex as requested by people with disabilities or on its own initiative. Another \$20,000 will be used to compensate HOME for the time and resources used in the investigation.

In addition, W.S. Carnes, Inc. will train relevant staff at all of their rental properties on fair housing laws. It will also market Meadowbrook's housing opportunities and its reasonable modification fund to Richmond-area disability advocacy groups. The fund will help make units and common areas at Meadowbrook more accessible to people with disabilities and could include features such as ramps, grab bars, widening of doorways, and other improvements.

Every time a person is denied access to the housing of their choice because of their membership in a protected class, it limits free choice to housing.



HOME Launches Housing Accessibility Fund



HOME launched its \$100,000 housing accessibility fund to serve seniors and people with disabilities of all ages in the Richmond metro region.

HOME made its first award of \$25,000 matching funds to project:HOMES to provide accessibility modifications

including: 19 wheelchair ramps, 29 grab bars, 17 railings, 10 shower chairs, three handheld shower heads, and three ADA toilets.

HOME was excited to partner with project:HOMES to help people with mobility disabilities enjoy full use of their home. With limited accessible rental options in the metro Richmond region, more help is needed to create more accessible housing for those in need.

This fund was created from a housing discrimination case that HOME and the National Fair Housing Alliance settled with Hunt Investments, LLC; Walter Parks, Architect, PLLC; MGT Construction Management, Inc.; and other entities alleging that Shockoe Valley View apartments were out of compliance with the federal Fair Housing Act accessibility

requirements. We hope to add to the resources in the fund and to the accessible housing stock in the region.

The Fair Housing Act requires all new multi-family housing built after 1991 to be accessible and usable by people with disabilities.



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Together, we are making a difference.

Thank you.

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

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 and 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,

HOME's research team conducts meaningful, systemic fair housing research and presents analyses and trends statewide. As consultants, this team leverages HOME's

classes, and credit and money management classes.

reverse mortgage counseling, superior tenant classes, home ownership

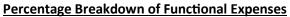
national reputation in fair housing, as well as our staff, to produce revenue for the organization while maintaining our mission focus.

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, 2016

Net assets – end of year	\$ 1,046,794
Net assets – beginning of year	615,829
Change in net assets	430,965
Total expenses	2,685,385
Fundraising	84,907
Management and general	160,574
Program services	2,439,904
Expenses	
Total revenue and support	3,116,350
(*Misc. includes subleasing income)	
Miscellaneous*	88,874
Legal settlements	299,233
Contributions	1,022,118
Grants and contracts	\$ 1,706,125
Revenue and support	



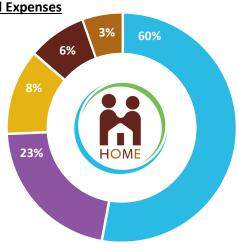
Housing Counseling and Education (60%)

Fair Housing (23%)

Housing Research and Policy (8%)

General and Administrative (6%)

Development (3%)





Creating Opportunity by Overcoming Obstacles

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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