



Housing Opportunities Made Equal of Virginia, Inc.

2017 Annual Report

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 **housing counseling & education** team helps Virginians become successful, long-term homeowners, be superior tenants, avoid mortgage default, and manage their money more responsibly through group education classes and one-on-one counseling. These programs include foreclosure intervention and prevention, pre-purchase counseling, down payment assistance, rental mobility, reverse mortgage counseling, as well as home buyer and financial literacy education.

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.

Thank you for your continued support of HOME.

HOME had a historic year. We were awarded the Inclusive Community Award at the Virginia Governor's Housing Conference. We entered into one of the largest agreements ever between a private fair housing organization and a financial institution, and we helped to create better opportunities for hundreds of families. You'll read about a few of these families in this report.

We pursue fair housing investigations and identify cases that have significant impact on not just individuals, but cases with broad impact on fair housing law and housing policy. One case or one policy change can impact thousands of lives.

Our housing counseling team works hard to have well-educated, well-informed, and financially-prepared housing consumers in order for them to make good choices to create long-term housing stability and wealth for their families.

HOME is humbled to have financial support from our donors, governmental and corporate funders, and foundations that believe strongly in our services and our mission. We are in a strong financial position to perform our mission, yet we are careful to protect the valuable resources you have entrusted to us.

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Thank you for valuing housing equality. Thank you for believing in our work. Thank you for your partnerships, your financial support, and your volunteer work behind the scenes.



Virginia is a great place to call HOME.

Heather Mullins Crislip
President & CEO

**In 2017, HOME served 2,550 clients
in 70 jurisdictions
throughout Virginia.**



HOME'S IMPACT

HOME works to ensure that every Virginian has access to housing choice. We help create diverse and healthy neighborhoods of opportunity, those with good schools, adequate infrastructure and access to transportation and employment. HOME is proud of the ways we've made the commonwealth a place of opportunity.

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Here are the numbers:

Fair Housing

HOME's Center for Fair Housing ensures that fair housing laws are upheld across the commonwealth, thereby protecting the housing choices of all Virginians. HOME accomplishes this task in a variety of ways, primarily through education and outreach and the enforcement of the Fair Housing Act.

In 2017, HOME's fair housing team provided fair housing education, training, and direct services to 796 individuals across the state. HOME received 217 fair housing inquiries; 181 of these were for individuals who believed their rights under the Fair Housing Act had been violated.

HOME was particularly active in fair housing investigation and enforcement activities. Over the course of the year, HOME recruited 46 new testers who conducted 151 test parts to uncover discrimination in the housing market. HOME also assisted 100 individuals with disabilities and filed seven administrative complaints with HUD or lawsuits on behalf of victims of housing discrimination.

Enforcement of the Fair Housing Act is not limited solely to investigations and litigation; a critical element is education and outreach. Over the year, the fair housing team provided fair housing education to 539 individuals that also included graduate students, social workers, and housing industry or government staff.



Housing Counseling & Education

HOME's Center for Housing Counseling and Education expands housing opportunities for individuals by helping them gain the knowledge and financial skills needed to be successful, long-term homeowners, avoid mortgage default, and be good tenants. In 2017, HOME's Center for Housing Counseling and Education provided direct services to 1,736 clients, a four percent increase from 2016. On average, HOME provided educational trainings and/or direct services to 144 clients per month.

HOMEOWNERSHIP

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 sustainable homeowners who will build wealth over the long term. Clients that successfully complete the required curriculum and meet other financial criteria are eligible to participate in HOME's Down Payment Assistance (DPA) Program. In 2017, 466 clients participated in homeownership education classes, 344 received one-on-one homeownership counseling services, and 81 clients received down payment assistance. By encouraging responsible and sustainable homeownership, HOME and its clients generated an estimated \$3,891,574 in local economic impact. Promoting responsible homeownership is a win-win situation for first-time home buyers, local jurisdictions, and the local economy. Additionally, 96 percent of families that complete HOME's pre-purchase counseling and down payment assistance programs consistently avoid foreclosure throughout the five-year affordability period.

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MOVE TO OPPORTUNITY PROGRAM

HOME's Move to Opportunity Program helps participants in the Housing Choice Voucher Program rent quality housing in high opportunity neighborhoods in the Richmond Metropolitan area. HOME prepares clients to be responsible tenants, performs housing search assistance, and continues to provide support after placement. HOME also works directly with landlords to assist with necessary paperwork, ensuring that participation in the program is a simple, straightforward, and efficient process. In 2017, HOME provided one-on-one rental counseling to 201 clients and were successful in moving 52 clients to lower poverty neighborhoods. The program was responsible for moving clients from neighborhoods averaging 34 percent poverty to neighborhoods averaging 14 percent poverty.

FORECLOSURE PREVENTION

HOME's Foreclosure Intervention and Prevention Program made a substantial local impact by working to keep families in their homes. In 2017, HOME provided mortgage default counseling to 210 clients and 35 clients received reverse mortgage counseling. Of the families who completed the entire foreclosure prevention program, 93 percent of them successfully avoided foreclosure. Over a three-year period, an average of 85 percent of homeowners avoided foreclosure.

SUPERIOR TENANT TRAININGS

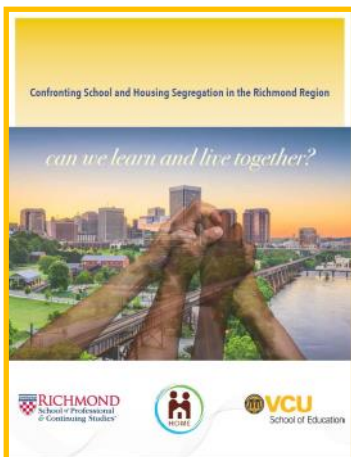
HOME's Superior Tenant trainings drew 166 attendees. Clients in this program are counseled as to their rights and responsibilities in the landlord/tenant relationship. Ensuring that both parties are aware of their legal obligations is of critical importance, particularly for residents of cities like Richmond in which 55 percent of households are renter-occupied.

MONEY MANAGEMENT AND CREDIT WORKSHOPS

HOME's money management and credit classes served 229 participants. Clients who take this class come away with a deeper understanding of how they can better manage a budget, debt, and credit. They are taught to set personal financial goals, create a spending plan, understand good credit and the credit scoring process, and read and fix their credit reports.

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Policy and Research



HOME has 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 2017, HOME's research department in collaboration with Virginia Commonwealth University and the University of Richmond released a report exploring the intersection of housing and school segregation. The report, "Can We Learn and Live Together?" was well received and has been the catalyst for many community conversations. HOME also contracted with the City of Richmond to update its Analysis of Impediments to Fair Housing.



At the 2017 Virginia Governors Housing Conference, HOME was honored to receive the *Inclusive Community Award* for its Move to Opportunity Program.

HOME's Move to Opportunity Program helps create inclusive communities by assisting Housing Choice Voucher (HCV) holders rent quality housing in neighborhoods of opportunity in the Richmond metropolitan area. HOME teaches Housing Choice Voucher families to be responsible tenants, performs housing search assistance, prepares families for their move to a new neighborhood, and continues to provide support for program families and landlords after placement. HOME's innovative outreach to landlords helps to increase the number of landlords in low-poverty neighborhoods who are willing to take housing choice vouchers. HOME's mobility specialists work directly with property managers and landlords to help assist with necessary paperwork and ensure that participation in the program is a simple, straightforward, and efficient process.

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A recent Harvard University study, examining the longitudinal impacts of low-income children who move to a lower-poverty neighborhood before age 13, showed that they have higher college attendance rates and an annual income 31 percent higher than children who stayed behind.

The Move to Opportunity Program has the potential to fundamentally change the future of children of families using Housing Choice Vouchers, making our region more economically and socially integrated and improving the long-term income of low-income children raised in neighborhoods of opportunity.

Watch a video about HOME's Mobility Program produced by the Governor's Housing Conference using the QR code or this link: <https://tinyurl.com/HOMEmobility>.



Helping Voucher Holders Find a Better Place to Call Home

My'Shanniece and her two boys are now happy residents in their new apartment in Glen Allen, and she says the family of three is doing better than they have in years.

"I work at a call center and I feel good; so, so happy," she says. "I feel uplifted, like I have a chance again." Today, the family lives in an area with a low crime rate, easy access to everything they need, and her boys are happy with their new school. Above all, she says she is very happy that the family now has stability. Not too long ago, an undiagnosed medical condition contributed to the family living in and out of homeless shelters for six years.

A Richmond native, My'Shanniece decided to move her family from Florida back to Richmond in November 2017. She applied for and acquired a housing voucher so she could find a good place for her family to live but knew she would face major challenges. "Because of my spotty work history, I knew my credit wasn't that good," she says.

Health problems have impeded My'Shanniece's ability to maintain consistent employment. By the time she arrived in Richmond, her condition had grown so severe that it would take her months to recover.

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She moved into a hotel with her two sons, not wanting to trouble her family with providing a place



for them to live. After a brief time, she decided to move in with her mother while looking for a permanent home for her family of three.

"I applied to live in several places, but got turned down," she says. During her search, she was directed to HOME for help, and she says everything changed.

She spoke with a HOME mobility counselor and the two worked as a

team to find My'Shanniece a living environment that was suitable for her and her children.

The family moved into the new apartment in December of 2017, her health issues are now under control and she has a job that she loves.



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**“I feel uplifted,
like I have a chance again.”**

“We are able to have more family time because everything is stable,” she says. After several years of battling homelessness, My’Shanniece says she loves the size of the apartment, the quiet neighborhood and she is getting to know her neighbors.

“Now that I have the voucher, I feel more secure,” she says. “I just needed a chance and HOME helped make this happen for me and my family.”

HOME’s Move to Opportunity Program works with housing choice voucher holders to find properties in low-poverty neighborhoods that will accept vouchers.

Mortgage Lending in Minority Communities



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In 2015, HOME was commissioned by the City of Richmond to conduct a study of mortgage lending in the city. That report revealed significant disparities in the origination and denial rates of loans based on the race/ethnicity of the applicant and the minority composition of the neighborhood. Black applicants, regardless of income, were less likely to receive a mortgage. In fact, the disparity between black and white loan outcomes increased according to income.

HOME continued to investigate regional mortgage lending activity and in 2017 brought concerns it had about under service in minority communities in the Richmond region to government regulators and to Wells Fargo directly.

In July 2017, HOME and Wells Fargo Bank announced a partnership agreement to increase homeownership opportunities and expand mortgage lending to African Americans and African-American neighborhoods in the Richmond metropolitan region. It is one of the largest agreements ever reached involving a financial institution and an individual fair housing organization.

The partnership provides for over \$4 million in financial support to HOME in the form of program support and down payment assistance. “Differences in homeownership between African Americans and white Americans are the foundation of wealth inequality in Richmond and across the country, and HOME is committed to rooting out these differences in opportunity to reduce racial gaps and inequities and build a strong middle class,” said Heather Crislip, president and CEO of HOME.



The partnership agreement invests in the community by providing HOME with \$3,000,000 over four years to enhance and support its homebuyer education and counseling, foreclosure prevention, and financial literacy programs. These investments will allow HOME to expand access to credit in Richmond's underserved communities and make the dream of homeownership real to qualified first-time homebuyers throughout the region.

Wells Fargo will also provide \$1,000,000 over four years in down payment assistance to low- and moderate-income first-time homebuyers in the region. HOME has established the Stepping Stone Down Payment Assistance Program which provides assistance to the entire Richmond Metropolitan Area.

As part of the partnership, HOME will work with Wells Fargo to conduct fair housing compliance testing at Wells Fargo branches and provide other monitoring and training assistance.

Richmond Free Press

Wells Fargo to give \$4M to HOME to expand black home ownership

Jeremy Lazarus | 7/21/2017, 11:54 a.m.

Five years ago, banking giant Wells Fargo paid more than \$200 million to settle documented government allegations that it deliberately charged African-American borrowers higher fees and interest rates on home loans.

Two years ago, a Richmond study commissioned by City Councilwoman Ellen F. Robertson and undertaken by fair housing watchdog Housing Opportunities Made Equal found that major lenders, including Wells Fargo, denied mortgage loans to African-Americans at far higher rates, regardless of income.

HOME later conducted a compliance investigation of Wells Fargo to see if it continued such practices. HOME took the results to government regulators and directly to the bank for an explanation.

Buying a Home for the First Time

Ashley and Riley met as students of Patrick Henry Community College in Martinsville, a small locality where Ashley was born and raised. The newlyweds relocated to Richmond, moving in with Riley's mother. Expecting their first child, the young couple was eager to find a home of their own.

As the first-time, would-be homeowners began their search, they quickly realized they needed help in finding a home they could afford. A realtor and loan officer both recommended the couple contact HOME for some guidance and assistance.

"They suggested we look into homeownership classes and down payment assistance," Ashley says. "In the first-time homeowner's class, we learned everything about buying a home: inspections, loan processing, and everything else."

Within a month, they started looking at homes in Northside Richmond. Realizing the homes there were out of their price range, Ashley says they expanded their search to other areas in the city. They started by looking at houses located in areas they were familiar with such as homes near Jahnke Road, the Forest Hill and Westover Hills areas, and Church Hill. But after looking at several houses in these preferred areas, they still could not find the right fit for their family.

Riley became discouraged, but Ashley was determined.

"I found a house and told the realtor I wanted to see it," she says. "Of all the houses we saw, everything about

this one was right." The couple qualified for and received down payment assistance from HOME. If they live in the house for at least five years, they do not have to pay back the grant.

Ashley said the process went smoothly for the most part, but there was one particularly difficult part of the process. "Waiting to find out if we got the house or not – the anticipation – was the worst part, because we were so ready to move forward but had to be patient."

They closed on their new home on June 30, 2017 and they moved in two days later. In the short time they have lived there, Ashley says they are quickly and easily adjusting to their new





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neighborhood.

“We met a couple across the street who is the same age as we are,” she says. “Our kids love animals, and after we met another neighbor who has dogs, our kids play with them while my husband and I talk with our neighbor.”

Prior to their new home, Ashley says the family had always lived in apartments and townhomes. A major perk for the kids in their new home: a big back yard to play in, and their own individual rooms for the first time.

“It feels like we have always lived in this house,” Ashley says. “It feels like it’s always been our home.”

“In the first-time homeowner’s class, we learned everything about buying a home: inspections, loan processing, and everything else.”

Saving a Home From Foreclosure



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Gloria began her career as a licensed practical nurse and quickly set her sights on advancing in her career. After earning her bachelor's degree in nursing, she moved on to complete two advanced degrees – a master of science in nursing and health care administration, and a master of business administration. Demanding much of herself drove her determination for success and propelled Gloria into leadership positions in the nursing field for the Virginia Department of Corrections and Virginia Department of Nursing.

With so much success in her professional career, and in her personal life as a wife and a mother, the Prince George County native never anticipated that returning to where she grew up would be accompanied with severe financial hardship. "I look back, and sometimes, like the song says, 'I wonder how I got over, how did I make it over,'" she says, referring to the classic Mahalia Jackson gospel song, with a laugh.

She did not have the most pleasant memories of growing up in Prince George County, so agreeing to move back was not an easy decision. "I didn't want to move back," she says, after living most of her adult life in Washington, D.C. and Philadelphia. "I grew up in Prince George County during forced



segregation, and when I graduated high school I said I'd never move back to the South."

But when her husband was diagnosed with a terminal illness, his wish was to return to Virginia and raise their four children here. She remained in the house after her husband's death and when she found love again, was in the relationship for 15 years. Though the couple never married, their finances became intertwined. When the relationship ended, Gloria says adjusting to one income was a challenge. But a tightening of her budget was just the beginning of a devastating streak of financial misfortune and adversity.

Her house burned down. She then had to endure the painful process of having debris cleared from the fire, hiring a builder to construct a new home on the same site, and the headaches that accompany insurance paperwork to get it all done. Her debt began to mount during this period because Gloria found out that the house was underinsured at the worst possible time – after the fire.

Once constructed, Gloria moved back into the house with her two youngest children. While she was happy to move into her new home after being displaced for several months, she missed the home she had shared with her husband. Problems with the new construction also soured her new homecoming and resulted in additional costs, contributing to the growth of her debt.

"I filed Chapter 13 bankruptcy and because of my misunderstanding, I stopped paying my mortgage because I thought it was included in the bankruptcy." By the time she figured out that her home had not been included in the bankruptcy, she was three years behind on her mortgage. She contacted HOME and began working with a foreclosure prevention counselor. But distracted by her brother's rapid health decline, she did not follow through on her paperwork.

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"My brother was in and out of the hospital," she says. "He died in December." Through the hardship of caring for her brother and grieving his death, she says her foreclosure prevention counselor was sympathetic about her circumstances. But, she was also stern about the necessity of Gloria turning in her paperwork to save her home. Ultimately, Gloria's counselor negotiated a loan modification. A process that can take more than 30 days took only a couple of weeks.

"She would not give up on me," Gloria says.

"I am so grateful to HOME because they helped me save my home."





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Twenty years ago, Housing Opportunities Made Equal and three individuals filed a lawsuit in Richmond Circuit Court that would change insurance practices across the country and result in the largest jury verdict in civil rights history. The complaint was filed by HOME's attorneys, Tim Kaine, Tom Wolf, and Rhonda Harmon. The case outlined charges of racial discrimination in the provision of homeowners insurance in the Richmond, Virginia metropolitan area.

The Case that Changed the Buying and Selling of Homeowners Insurance in America

HOME had investigated complaints by testing similar properties in African-American and white neighborhoods and found evidence that Nationwide had a practice of denying property insurance policies to past, present, and prospective homeowners in African-American neighborhoods. HOME alleged that Nationwide and its agents embarked upon a calculated effort to discriminate against



African Americans by not issuing homeowners insurance in any significant degree in African-American neighborhoods and cities.

After a three-week trial, the jury awarded a historic \$100.5 million verdict for HOME, a precedent that changed insurance practices across the country. After several years of appeals, the case ultimately settled for \$17.5 million resulting in the establishment of the Virginia Equal Housing Foundation that supports HOME's ongoing civil rights work.

The resulting benefits were two-fold: discriminatory practices were held to be legally and morally wrong and also proven to be harmful for the industry's profitability. Because of this case, urban residents with the potential to be good customers now have increased access to homeowners insurance, and the industry has reaped the benefits of expanding their business into new markets.



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In 2017, HOME presented *Redlining in Richmond: HOME v. Nationwide* at the Black History Museum and Cultural Center of Virginia. The exhibit showed, through actual trial exhibits and archives, how HOME, a very small fair housing organization at the time, took on one of the largest companies in the homeowners insurance industry for redlining African-American neighborhoods and won the case.



In September 2017, HOME hosted a fair housing conference, *Confronting Barriers: Strategies for Housing Equality*. With the help of the L. Douglas Wilder School of Government and Public Policy at

Virginia Commonwealth University and an array of supportive sponsors, HOME was able to host a summit featuring local and national experts, who spoke on our responsibility to affirmatively promote equitable access to opportunity in our communities. Participants learned about school segregation, affordable housing and health outcomes, housing needs for people with disabilities, and heard of the need for higher economic investment in communities of color. Sara Pratt of Relman,

Dane, and Colfax and Leon Andrews, the Director for Race, Equity, and Leadership at the National League of Cities, delivered the inspiring morning and lunch keynotes. With almost 200 attendees, the conference was a success for all those hoping to lower barriers to fair housing in the commonwealth.



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

Housing Opportunities Made Equal of Virginia, Inc.**YEAR ENDED JUNE 30, 2017****Revenue and support**

Grants and contracts	\$ 1,816,232
Contributions	576,165
Loan repayments	100
Miscellaneous	91,128
Legal settlements	121,273
Total revenue and support	2,604,898

Expenses

Program services	2,605,390
Management and general	131,267
Fundraising	97,351

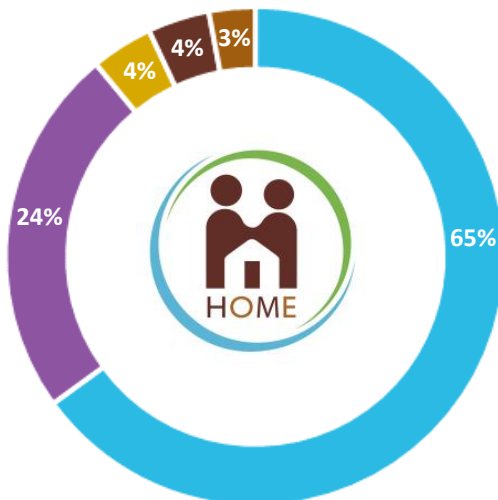
Total expenses	2,834,008
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Change in net assets	(229,110)
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Net assets – beginning of year	1,046,794
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Net assets – end of year	\$ 817,684
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Percentage Breakdown of Functional Expenses

Housing Counseling and Education (65%)

Fair Housing (24%)

Housing Research & Policy (4%)

General & Administrative (4%)

Development (3%)



Moving to 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 access to housing 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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