



2019 Annual Report

Housing Opportunities Made Equal of Virginia



Our mission is to ensure equal access to housing for all people.

HOME is proud to be a platinum-level GuideStar participant. This is the highest level of recognition offered by GuideStar demonstrating our commitment to transparency.



Dear Partners,

In 2019, we saw tremendous growth for HOME and for equal housing opportunity. Thanks to you and other generous supporters, the Barbara Wurtzel Rabin Fund reached a total of \$797,565 by the end of 2019. Your confidence in our mission allowed us to hire a dedicated Fair Housing Researcher to investigate new, systemic fair housing issues. Unfortunately, we also mourned the loss of the Fund's namesake and HOME's founding Executive Director, Barbara Wurtzel Rabin. We honor her memory by continuing to fight for housing equality with the same passion and vigor that sparked her work as a social justice advocate and civil rights attorney.

In April, HOME held its second *Confronting Barriers: Virginia's Fair Housing Summit*, which drew housing professionals from across the state and speakers from across the country. We engaged in insightful conversations about housing equality and equity that we hope to build upon at the next *Confronting Barriers* summit in the fall of 2020.

October saw the official launch of HOME's brand new program, the City of Richmond Eviction Diversion Program. In just three months, the program was able to accomplish 22% of the program goal to divert 300 evictions. We hope that this will be an important step forward in reducing the number of evictions in Richmond.

In an effort to bring awareness and attention to the devastatingly high eviction rates in Richmond, we created the *Eviction Crisis* exhibit. The exhibit debuted at the Virginia Governor's Housing Conference and has been successful in sparking community engagement and awareness.

Your support has made all of this incredibly progressive work possible. Thank you for your continued passion in creating equal housing opportunities for all people.

Sincerely,

Heather Mullins Crislip, President & CEO
Housing Opportunities Made Equal of Virginia, Inc.



Sean's Path to Housing Stability

Sean works as a contract counselor in Richmond Public Schools. During the summer of 2019, there was unexpectedly just not enough children to keep on a full staff of counselors, so he was unable to work during that time. Even when the school year started back up and he returned to full-time, an administrative hiccup caused a significant delay in receiving his paycheck. Sean knew that he needed to pay rent first and foremost, but the reality was that he just didn't have the money yet.

The unlawful detainer arrived on his door along with a flyer detailing the City of Richmond Eviction Diversion Program (EDP). After Sean applied to the program, he attended HOME's housing stability workshops, which

teach financial literacy as well as renters' rights and responsibilities. He was particularly thankful for the explanation of Virginia's eviction process so that he had a better understanding of the timeline and how it worked. Because he qualified for financial assistance, the EDP paid 50% of the owed rent and Sean paid the remaining half. With the help of his housing stability counselor at HOME, the landlord agreed to participate in the program just as the sheriff had shown up at his door for the eviction.

The EDP program was designed exactly for people like Sean that just hit a bump in the road and need a one-time assist to get back on the road to being a responsible tenant.



"I know rent should be first, but it's part of being the working poor, unfortunately."





City of Richmond Eviction Diversion Program

For many low-income households, one setback - the loss of a job, an unexpected medical bill, car trouble, etc. - could mean a missed rent payment. In Virginia, non-payment of rent could result in eviction within as little as 48 days.

In the fall of 2019, the City of Richmond, HOME, Central Virginia Legal Aid Society (CVLAS), Firms in Service, and the Greater Richmond Bar Foundation launched the voluntary eviction diversion pilot program, the first of its kind in the state. The Eviction Diversion Program (EDP) stops the downward spiral for tenants with a one-time financial assist. The program is designed to prevent an eviction after the process has begun for those who will be able to continue to pay their rent.

Tenants get the benefit of a clean slate and financial literacy education, and landlords get the rent owed and avoid the expense of the eviction and locating a new tenant.

**The program launched October 1,
In the first 90 days the EDP:**

Achieved **22%** of the program goal to divert 300 evictions.

22%

Achieved **37.3%** of the goal to educate 300 tenants in financial literacy.

37.3%

Used **22%** of the financial assistance fund of \$300,000 to help pay owed rent.

22%

Received **487** calls.

Processed **307** intakes.

Approved **76** assessments.

EVICTON CRISIS EXHIBIT

Virginia has 5 of the top 10 highest eviction rates among large U.S. cities and 3 of the top 5 highest eviction rates among mid-size U.S. cities. Why? Not only does Virginia have a significant shortage of available affordable housing for extremely low-income households, it also has a long history of systemic racial discrimination that has prevented people of color from building wealth.

In November, the *Eviction Crisis* exhibit made its debut at the Virginia Governor's Housing Conference. HOME created this exhibit to identify the inequalities and deficits in our systems that have allowed Richmond to have the second highest eviction rate in America.

Richmond's eviction rate is QUADRUPLE the national average

Richmond faces an eviction rate of 11.4% annually, which is four times the national average. HOME set out to identify and raise awareness about this staggering statistic by creating an engaging exhibit that highlights



the key contributing factors that make evictions so devastating.

Based on the work of Matthew Desmond and inspired by the National Building Museum's *Evicted* exhibit, HOME created *Eviction Crisis* using data from Princeton University's Eviction Lab, VCU's RVA Eviction

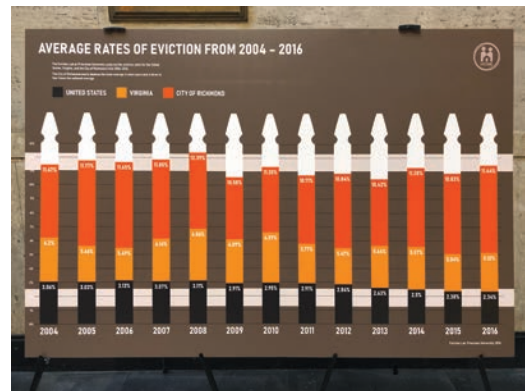


30.9% of renters in Richmond receive an eviction notice in any given year.

Eviction Diversion Program officially launched in October. It was met with great reception and succeeded in sparking conversations about affordable housing, policy reform, and allocation of funds among the Governor's Housing Conference attendees. The exhibit will continue to be open to the public through 2020.

Lab, and other sources. The exhibit threads together social issues and housing trends in our communities to create a cohesive story of the many causes that result in higher than average eviction rates. In particular, data used demonstrates the shortage of affordable housing, the racial demographics of renters, and the staggering cost of eviction beyond just the court and filing fees.

The exhibit made its debut only a month after the City of Richmond



Remembering Our Founding Executive Director

Barbara Wurtzel Rabin passed away on September 22, 2019. Barbara saw the promise and potential of fair housing to engender a more equitable America.

The Barbara Wurtzel Rabin Fund was established with a \$1.5 million fundraising goal to continue Barbara's incredible legacy as a housing equality pioneer and social justice advocate. As HOME's first executive director, her leadership set national precedent in a 1982 U.S. Supreme Court decision, *Havens v. Coleman*, that gave standing to fair housing testers and organizations to sue to enforce the Fair Housing Act.

By the end of 2019, the Fund raised a total of \$797,565! As a result, HOME has hired a dedicated Fair Housing Researcher that is already identifying cases that will have strategic and significant impact on housing policy and law.



Please continue to support The Barbara Wurtzel Rabin Fund at [HOMEofVA.org/Fund](https://homeofva.org/fund) as we honor her work every day.

CONFRONTING BARRIERS



On April 15, 2019, HOME co-hosted its second *Confronting Barriers: Virginia's Fair Housing Summit* with VCU's Wilder School. A wonderful array of expert speakers covered topics such as: Evictions, source of income discrimination, transportation equity, and much more. We were lucky to have Senator Jennifer McClellan speak at the opening plenary and Lisa Rice, president & CEO of the National Fair Housing Alliance give the lunch keynote presentation.

Our next summit will be held in the fall of 2020.

Lighting the Way Award

HOME received a Lighting the Way Award from the SunTrust Foundation. The Foundation supports organizations that build self-sufficient families and more financially confident communities through financial education and counseling. The \$75,000 grant offers support to our new City of Richmond Eviction Diversion Program's financial literacy and money management curriculum and counseling for our new Housing Stability Initiative.



Rising Star & Outstanding Community Service



Two of HOME's staff received statewide honors by the Virginia Association of Housing Counselors, Inc. Toni Jackson, Housing Stability Team Leader, won the Rising Star Counselor of the Year Award given to a counselor with one-to-two years of work in the field. Monica L Jefferson, VP/COO, won the state's Outstanding Community Service award for going above and beyond the call of duty and having an impact in the community and with the clients we serve.

Congratulations, Alex Guzmán!

Alex Guzmán, Director of Fair Housing, was appointed by the Governor to the Virginia Latino Advisory Board. In addition Alex received Style Weekly's 2019 Top 40 Under 40 recognition for the young and dynamic people making Richmond a better place.



2,324

Total Clients Served

326

Educated & Trained in
Fair Housing

279

Fair Housing Inquiries
Received

1,977

Housing Counseling and
Education Clients

385

Received One-on-
One Homeownership
Counseling

458

Participated in
Homeownership Classes

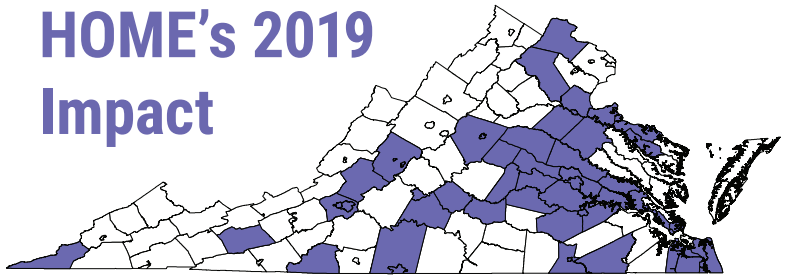
103

Received Downpayment
Assistance

179

Received Foreclosure
Prevention Counseling

HOME's 2019 Impact



In 2019, HOME served 2,324 clients in 99 jurisdictions throughout Virginia.

Fair Housing

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

Housing Counseling & Education

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. 96% of HOME's new homeowners are still in their homes five years later.

Foreclosure Prevention

HOME's Foreclosure Intervention and Prevention Program makes a substantial local impact by working to keep families in their homes. Of the families who completed the entire foreclosure prevention program, 91% of them successfully avoided foreclosure.

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.

Housing Stability Program

HOME's newest service, the Housing Stability Program, is designed to divert and reduce the number of evictions in Richmond. In addition to counseling and financial assistance, the Housing Stability Workshop teaches financial literacy and tenant rights and responsibilities. This program equips clients with the tools to avoid or manage housing instability situations such as evictions.

Money Management & Credit Workshops

HOME's money management and credit classes help clients come away with a deeper understanding of how they can better manage a budget, debt, and credit. This class empowers clients to make responsible financial decisions.

Superior Tenant Trainings

HOME's Superior Tenant trainings counsel clients about their rights and responsibilities in the landlord/tenant relationship to ensure that both parties are aware of their legal obligations.

Policy & Research

HOME's research often serves as the catalyst for change in the housing industry. This year, HOME launched an ad campaign advocating for fair housing protections for sexual orientation and gender identity.

196

Received One-on-One
Rental Counseling

73

Moved to Low-Poverty
Neighborhoods with
Their Voucher

108

Participated in Housing
Stability Classes

76

Avoided Eviction

592

Housing Stability Clients
Inquiries

430

Attended Credit & Money
Management Classes

462

Participated in Superior
Tenant Trainings

883,178

LGBT+ Ad Campaign
Impressions



Cheryl's Fight for Fair Housing

Cheryl knew that Baby needed her as much as she needed Baby. The senior, 78 lb., rescue pit bull, Baby, was prescribed to her as an emotional support animal to help alleviate symptoms of anxiety and depression resulting from being housebound. The apartment complex initially allowed her to have the dog, and they had her doctor's note on file stating the medical need for the animal. However, when it came time to renew her lease, she was told that Baby exceeded the 25 lb. weight limit and was not permitted. If she didn't re-home Baby, then she would be forced to move. Knowing that these terms were discriminatory and illegal based on her disability, she reached out to HOME for advice.

Since all of the information had been communicated verbally, HOME sent a fair housing specialist to record Cheryl's next phone conversation with the apartment management as evidence of the discrimination. The phone call confirmed that the only reason her lease would not be renewed was the weight of her emotional support dog.

After the fair housing complaint was filed, management agreed to make changes to their policies. As part of the conciliation agreement, management settled with Cheryl as relief for the harm the discrimination caused her. They also agreed to make a \$750 donation to Richmond Animal Care and Control on behalf of Cheryl and Baby.

Fair Housing Priorities This Year

Criminal History

Recent federal fair housing guidance states that it may be illegal for housing providers to refuse to rent to someone because of their criminal background without considering the nature of the crime(s), how old the record is, and any rehabilitative efforts since the conviction. This is because landlords who refuse to rent to anyone with a criminal record may be disproportionately limiting housing choice for people protected by the Fair Housing Act. Because of the stark racial disproportionalities that exist across the criminal legal system, a ban on any applicant with a criminal record in an apartment community would likely violate the Act because it would severely

limit housing opportunities for Black and Latino housing applicants without making the community safer.

This past year, HOME continued extensive advocacy and investigations on the impact of criminal history on housing opportunities. As a result we filed and settled several cases arguing that criminal history should not limit your opportunity for a second chance. A new model policy for how to evaluate criminal history in rental applications was developed in one case that we advise property managers to adopt.

Read the new policy and learn more at HOMEofVA.org/CriminalHistory.

Emotional Support Animals

Because of the bad press and misunderstandings that emotional support animals received in 2019 in the public eye, HOME ramped up its outreach efforts and advocacy for people with disabilities who have emotional support animals.

Not to be confused with service animals — which are individually and specially trained animals that work or perform tasks, and are recognized by the ADA — emotional support animals help alleviate symptoms of a disability, can be prescribed by physicians, and do not need to undergo special

training. Under the Fair Housing Act, Housing providers are required to make reasonable accommodations, when asked, if the change is necessary to allow a person with a disability full use and enjoyment of their housing.

Learn more at HOMEofVA.org/ESA.



Cheryl's emotional support dog, baby.

Cassandra's Persistence to Homeownership

Cassandra's journey of persistence began early at age 12 when her mother passed away. By 15, she was working on her own and by 16 she had her first child. As a single mom of four children, she moved to the suburbs and rented for 18 years. She may have set the record as HOME's longest client, as she started her homebuying process in 2007 and it wasn't until 2019 that she bought her home.

There were many reasons it took so long to prepare and to find just the right place. Cassandra's daughter has Cerebral Palsy and the medical bills were extensive. She had to take on student loans in order to study to become an LPN, to work one-on-one with kids with special needs. She struggled with illness, a bad accident, and bad relationships. Even through all these setbacks, Cassandra remained persistent. She worked hard on her credit, paying off one debt at a time until she was finally ready.

Her income was now just high enough to disqualify her from receiving HOME's other sources of financial assistance. Fortunately, HOME had new resources through the Stepping Stone Program which is available to those who are just over that income cap. With Stepping Stone and VHDA assistance, she finally bought her first home. With a few modifications, the house is now accessible, has first floor bedrooms & bathroom, and has an open concept living area that allows a wheelchair to easily maneuver. Now a grandmother of six, Cassandra has a place to host her entire family for meals and entertainment and a home that is safe to care for her adult daughter.

After everything she has been through, she maintains an infectiously positive attitude. Her advice, "You're gonna hit bumps in the road, but be persistent."



"You're gonna hit bumps in the road, but be persistent."





Teela's Promise of Homeownership

As a single mother, Teela promised her two daughters that by the time they became teenagers, she would have bought a house. The process to buying a house, however, was not as straightforward as she had hoped. She spent years working on her finances and paying off some debts to ensure she was ready for homeownership. Buying a home seemed to have its own language and felt very foreign to her. That's why she was so grateful that the classes she attended at HOME had industry experts speaking to their own professions. They covered topics and information that she had never thought of before. When she felt overwhelmed by the documents, the waiting, and the possible issues, her housing counselor grounded and empowered

her to purchase her home with confidence. With the added help of HOME's Stepping Stone downpayment assistance, she finally purchased a newly built home in Lakeside.

In her new home, both of her daughters now have their own rooms, something that made them both so happy after sharing a bedroom together for years. Teela is particularly pleased with her open concept kitchen which allows her to host family gatherings for the holidays.

After three years of hard work and hustling, Teela fulfilled her promise to her daughters and happily enjoys the privacy, security, and investment of her own home.

Thank you to all of our donors, sponsors, partners, & volunteers.

Gail & Randy Allen

Michael Allen

Ms. Michele Allen

Anonymous

Orlando C. Artze

Velma J. Ballard, Ph.D.

Mx. Kelly Barnum

Gladys Belcher

The Honorable James W. Benton Jr., Esq.

Mr. & Mrs. Victor K. Branch

Dr. Alan Briceland

Derek Brown

Mr. Orran L. Brown

Mike & Kathy Burnette

Mr. Keith E. Caleb

Mr. Joseph P. Casey

Sonia Chesson

in memory of Barbara Wurtzel Rabin

Cindy Coco

Dr. Mary Colfer

Ingrid Creppell

Heather Mullins Crislip & Andrew Crislip

William & Arlene Crislip

Lee & Paula Davidson

Dr. & Mrs. Philip H. Davidson

Ms. Kimberly E. Dickerson

Ms. Marcia C. DuBois

Mr. Eric Dunn

Gloria & Howard Fabry

Karen Finch

Mrs. Nancy Finch

Mr. Thomas Okuda Fitzpatrick

Dr. Virgil L. Franklin

Judith Freeman

Ned & Casey Freeman

Melanie Folstad

in memory of Barbara Wurtzel Rabin

Janine Goodman

Neva Grant & Ethan Burger

in memory of Barbara Wurtzel Rabin

Mr. Andrew Haugh

Mr. & Mrs. LeRoy J. Haugh

Jennifer Herriot

in memory of Barbara Wurtzel Rabin

Ms. Brenda Hicks

Inge Horowitz

Jane Hotchkiss

Ms. Kate Howell

Corey Humphrey

Mr. Alan Hutson, Jr.

Mr. Chris Jefferson

Mr. Reginald & Mrs. Monica Jefferson

The Honorable Tim Kaine

Phyllis Katz

William Kramer

in memory of Barbara Wurtzel Rabin

Margaret Le Beau

Irene E. Leech

Mary Fran & Fletcher Lowe

Monica & William Mack
Chris & Nancy Malone
Orna Malone
Ann Marks
Ms. Christie Marra
Ward & Sandie Marstiller
Julie McConnell, Esq.
Charles & Carter McDowell
Marianne S. McGhee
Nelson Melton
Barry Merchant
Alan & Jere Mollen
Sabrina Morgan
Mr. J. Michael Muldowney
June & Donald Mullins
Loren Murphy
Sharon & Larry Murphy
Ms. Barbara Myers
Hope T. Norman
Steve & Wendy Northup
Caroline Parker
in memory of Barbara Wurtzel Rabin
Barbara Pedrotty
Marcia C. Penn
Melissa Peskin
Tim Pfohl
Nealie & James Pitts
Mr. & Mrs. Agustin E. Rodriguez
Jim & Jane Rothrock

Liz & John Rupp
Tierra Sampson
Mr. Demetrius Shambley
Sherry Sharp
in memory of Barbara Wurtzel Rabin
Erica Sims
Jason Stamm
Dr. M. D. Pete Stith, Jr.
Dr. & Mrs. Donald M. Switz
Mrs. Sue Taylor
Malvin C. Teich
Dr. & Mrs. Glenn C. Thomason
Mr. Michael Thorne-Begland
Tim & Terri Treinen
Ms. Terri Perry Tyson
Mr. James E. Ukrop
Mr. Daniel P. Watkins
Joanne Weiss
in memory of Barbara Wurtzel Rabin
Ms. M. Diane Whitfield-Tyree
Derica Williams
Tom & Carol Wolf
Daniel Wurtzel
Irene & Alan Wurtzel
Judy Wurtzel
Sharon Wurtzel

Corporations & Foundations

Altria Group Inc.	Fulton Bank	Richmond Memorial Health Foundation
Amazon Smile Foundation	George Mason Mortgage, LLC	The SunTrust Foundation
BB&T	Genworth Foundation	Unitarian Universalist Community
The Bob and Anna Lou Schaberg Foundation	Herndon Foundation	Virginia Equal Housing Foundation
Bon Secours	Kroger	Virginia Housing Development Authority
The Boston Foundation	Nararo Foundation	Wells Fargo
The Community Foundation for a Greater Richmond	Richmond Friends Meeting	

Federal, State, City, & County

Chesterfield County	Commonwealth of Virginia Campaign	U.S. Department of Housing and Urban Development
City of Richmond	County of Henrico	Virginia Department of Housing and Community Development

In-Kind

BBB Serving Central Virginia	Greater Richmond Bar Foundation	UR Downtown
Central Virginia Legal Aid Society	Robert Schwemm	Virginia Commonwealth University
Firms in Service		

Volunteers

Don Beatty	Faithea Flowers	Julie McConnell	Tim Schulte
Joie Boykins	Vicki Horst	Zack Miller	Smitty Smith
Aubrey Brown	Kate Howell	John Moeser	Sara Surface
Carol Brown	Bill Hughes	Randy Moore	Heather Tanner
Warren Brown	Ryan James	Viva Moore	Ms. Van Tompkins
Michael Cao	Izzy Khalil	Rick Nathan	Angel Valez
Inez Cost Clubb	Jonathan Knopf	Rebecca Nichols	Cameron Vannor
David Conmy	Brandi Lambert	Chris Parks	John Ward
Shadia Cormier	Marco Lebron	Lane Pearson	Sarah Warner
Carrie Coyner	Diana Lemus	Stephanie Prentice	Marty Wegbreit
Elmer Diaz	Regina Day Lewis	Yvette Preston	Mary White
Eric Dunn	Paul Locke	Cecilia Ramos	Rock White
Kevette Elliott	Kenneth Logan	Bruce Richardson	Chip Wright
Jo Gehlbach	Christie Lomax	Richard Rollins	
Karen Gerber	Fletcher Lowe	Chris Rowe	
Elizabeth Greenfield	George Lyle	Lesley Shields	

2019 Financials

Year Ended June 30, 2019

Revenue and Support

Grants and contracts	\$ 1,593,564
Contributions	1,823,147
Miscellaneous	9,128
Legal settlements	21,623

Total revenue and support 3,447,462

Expenses

Program services	3,304,486
Management and general	88,487
Fundraising	62,005

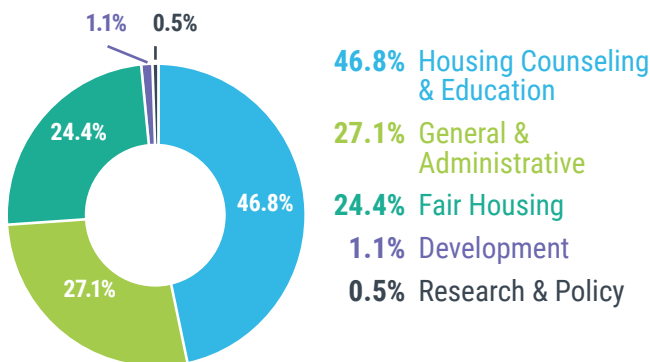
Total expenses 3,454,978

Change in net assets (7,516)

Net assets – beginning of year 4,353,661

Net assets – end of year \$ 4,346,145

Functional Expenses Breakdown



2019 Board of Directors

OFFICERS

Agustin E. Rodriguez
Chair

Eric Dunn
Vice Chair

Marianne S. McGhee
Vice Chair

Sharon Stewart-Murphy
Vice Chair

Edward B. Freeman III
Secretary

Velma J. Ballard, Ph.D.
Treasurer

Christine E. Marra, Esq.
Immediate Past Chair

DIRECTORS

Kimberly E. Dickerson

Marcia C. DuBois

Thomas O. Fitzpatrick, Esq.

Sherrie L. Harris

S. Corey Humphrey

Demetrius Shambley

Chris Jefferson

Michael J. Thorne-Begland

Terri Perry Tyson

Daniel P. Watkins



Our mission is to ensure equal access to housing for all people.

HOME was born out of the necessity to enforce the Fair Housing Act and as long as discriminatory practices prevent access to housing, we will be here to protect the rights of all Virginians. At a time when unequal access to housing and credit contributes most to our growing wealth gap, our multi-faceted approach is a powerful catalyst toward furthering fair housing.

To accomplish this, we focus our efforts on three key areas:

Fair Housing Enforcement

Everyone has a right to choose where to live, free from discrimination. We investigate instances of discrimination in the housing industry, and dismantle systemic discriminatory practices on a statewide level. Our leadership in fair housing continually sets national precedent for equality.

Housing Counseling & Education

Every year we help hundreds of clients take advantage of new housing opportunities and give them the knowledge to become, and remain, successful tenants & homeowners. Ultimately we help clients achieve housing stability and, if they are ready, homeownership.

Housing Policy & Research

By researching past housing trends and analyzing the economic impact of segregation and discrimination, we are able to gain a better understanding of how to remedy current issues. By working with legislators, we can impact the landscape of housing issues.

Housing Opportunities Made Equal of Virginia, Inc.

626 East Broad Street, Suite 400, Richmond, VA 23219
804-354-0641 • VA Relay: 711 • help@HOMEofVA.org • HOMEofVA.org

facebook.com/HOMEofVA • [twitter: @HOMEofVA](https://twitter.com/HOMEofVA) • youtube.com/homeofvirginia

