



2023 Impact Report

Housing Opportunities Made Equal of Virginia

HOME's Next Chapter

Dear Friends of HOME,

It's hard to believe that it's been just over a year since Heather Crislip passed to me the leadership baton at HOME's 50th Anniversary and told the crowd she can't wait to see what's coming in HOME's next chapter.

Our next chapter will undoubtedly be impacted by the growing challenges in the housing market. The pandemic exacerbated wealth and housing inequities. The constrained housing market has provided unique challenges for our housing counseling clients, with very limited affordable first-time homes and rental units. Our fair housing clients continue to experience discrimination in renting units that are increasingly owned or managed by private corporations—many out of state.

It's appalling that the gap in homeownership rates between Black and White residents of the United States is greater today than it was 55 years ago when the Fair Housing Act was passed. As a society, we must be intentional about ensuring a level housing playing field moving forward, while also working to right the past historic wrongs of segregation and discriminatory housing policies.

In HOME's next chapter, we'll focus on ensuring that federal, state, and local public policies close that gap, we'll find innovative ways to tackle housing discrimination that hides behind smiles and decisions made in corporate offices far from Virginia, and we'll adapt to the quickly changing landscape affecting the growing homeownership and rental needs of our clients.

Thank you for being part of the Fair Housing movement. We cannot do this work without you.



Thomas Okuda Fitzpatrick, Executive Director
Tom@HOMEofVA.org



How HOME Helps

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. 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.

HOME's 2023 Impact



284

Fair housing
intakes



131

Foreclosure
prevention
intakes



278

Move to
Opportunity
clients counseled



67

Successful
moves to areas of
opportunity



229

Superior Tenant
Class Attendees



248

Credit & Money
Management
Class Attendees



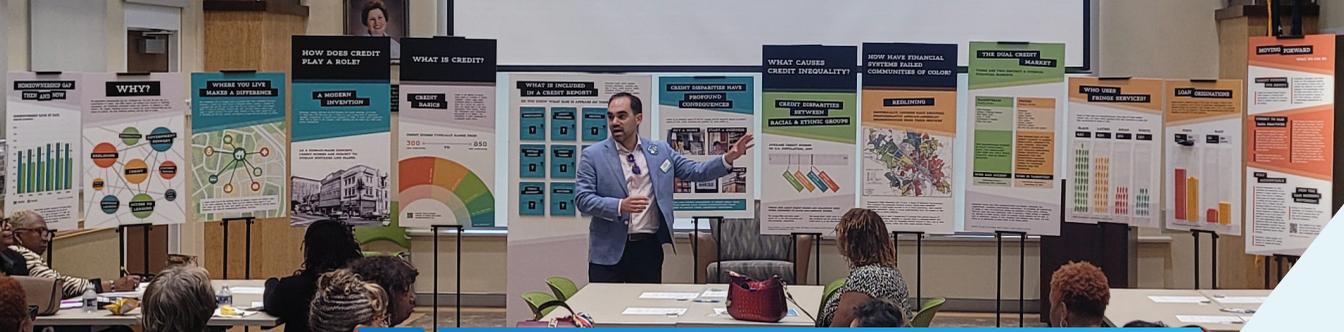
530

Housing Stability
Class Attendees



523

Homeownership
Class Attendees

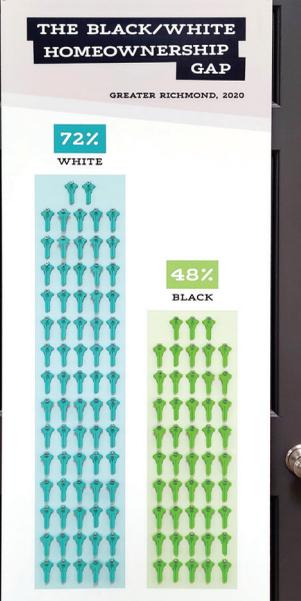


Credit Inequality & Housing Access

HOME created a new exhibit that examines how biased practices in credit and lending contribute to housing inequality and instability. The *Credit Inequality & Housing Access* exhibit explains how credit disparities and dual credit markets of mainstream and fringe financial service providers contribute to the racial homeownership gap, illustrates the profound consequences of these practices, and offers solutions on how to change these systems of inequity.

During spring 2023, the exhibit toured libraries in Richmond City and Chesterfield County. At each of the four locations, HOME hosted discussions about the exhibit and the work we are doing to change the housing landscape in the region.

*Interested in hosting our exhibit or a talk by HOME?
Reach out to Mike@HOMEofVA.org.*



2023 General Assembly Highlights

The General Assembly passed several bills that HOME strongly supported including:

- Requiring the Department of Housing and Community Development to conduct a statewide housing needs assessment every 5 years and a plan to address those needs.
- Requiring landlords to provide written notice to tenants at least 60 days in advance of a rent increase.
- Requiring landlords to give tenants 60 days notice if they plan to evict 50% of their units or 20 units (whichever is greater).



Denied Housing Because of Her Child

In March 2020, Sara [name changed] was searching for housing just as the COVID-19 pandemic started. Between schools closing and lost wages as a restaurant server, her situation became more and more desperate. She thought she finally found an affordable apartment near her job. After setting up a viewing with the owner, Lawrence Everett, she was eager to apply. However, once she mentioned her toddler son, Everett stated that he did not rent to families with children.

Knowing that couldn't be legal, Sara quickly looked up HOME and reported the incident. After being refused the apartment, she bounced between renting hotel rooms with her son and living out of her car when he was not present. It was one of the hardest times she had ever endured.

“ I wanted to make sure my son and I, and other parents that may find themselves in a similar predicament, never endure the same struggles.”



Top 4 Discrimination Complaint Types Received by HOME:

1. Disability
2. Source of Funds
3. Race/Color
4. Familial Status

HOME helped Sara file a complaint with the Virginia Fair Housing Office (VFHO), complaining that Everett had unlawfully denied her housing based on her family status. After VFHO found the complaint to be credible, HOME and Sara filed a federal lawsuit in 2022. The lawsuit settled for \$70,000. Additionally, per an agreement with the Virginia Attorney General, Everett stepped away from his role as property manager.



The work we do to help clients like Sara is possible because of our testers and investigators. HOME's testers can uncover housing discrimination and gather evidence for cases. Apply to be a HOME tester:

[HOMEofVA.org/BecomeaTester](https://homeofva.org/BecomeaTester)



Learn more about fair housing protections in Virginia:

[HOMEofVA.org/FairHousing](https://homeofva.org/FairHousing)

Because of the People Who Cared

Kai is a domestic violence survivor who does not give up. When her first chance at homeownership fell through because she could not count the wages from her part-time job towards her loan, she turned to community organizations for help.

Kai found a house through the Maggie Walker Community Land Trust, which sells to qualified buyers homes below market value by retaining ownership of the land on which the homes are built. With this reduced loan size, Kai was able to qualify for a loan.

At HOME, Kai got her finances in order and received Eviction Diversion Assistance to pay off a past judgment. After completing HOME's homebuyer education classes and with some down payment assistance, Kai moved into her new home.

She credits her success as a homeowner to "the people who cared."



300

Homeownership
clients counseled

Thank You for 35+ Years of Service

Since 1987, Regina Chaney has diligently served members of the community in various roles and positions at HOME. Regina has helped families buy their first homes, prevented families from being evicted from their homes, advocated for clients' fair housing rights, and acted as a mentor and teacher on a wide variety of housing topics.

She inspires passion in everyone she meets to always dismantle racism and to uphold the values of equality and compassion. Thank you, Regina, for your 35+ years of passionate dedication.



Don't Give Up, Trust the Process

Michael came to HOME in 2019 hoping to become a homeowner. Unfortunately, credit was his biggest barrier to achieving that goal. After some hard work and with the help of HOME's classes and housing specialists, he improved his credit and established a manageable budget.

Eventually, the only thing that stood in his way was the outstanding debt he just couldn't eliminate on his own. Fortunately, HOME's Eviction Diversion program was able to assist in clearing the debt.

In November 2022, Michael closed on his home. His greatest joy is that he can provide a safe home for his two children to grow up. His advice to others in similar situations is, "Try not to get frustrated, don't give up, and trust the process."



3,970

Eviction diversion
applications processed



Celebrating HOME's 50th Anniversary

Since 1971, HOME has been leaving a mark on the history of fair housing. From establishing organizational standing to taking on insurance giants for redlining to advocating for new lawful protections, HOME has been at the forefront of the movement. We are proud of the progress we have made and cannot wait to see what we can accomplish in the next 50 years.

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2023 Financials*

Year Ended June 30, 2023

Revenue and Support

Grants and contracts	\$ 3,889,204
Contributions	1,929,508
Miscellaneous	20,044
Legal settlements	17,502

Total revenue and support **5,856,259**

Expenses

Program services	5,698,303
Management and general	35,055
Fundraising	120,380

Total expenses **5,853,738**

Change in net assets **2,521**

Net assets – beginning of year **4,249,781**

Net assets – end of year **\$ 4,252,302**

*Based on preliminary unaudited financial figures.
Contact give@HOMEofVA.org with questions or to receive financial statements.

Thank you, HOME supporters!

We rely on the generosity of supporters who share in our mission to ensure equal access to housing for all in Virginia. Thank you for investing your time and money in our work. Your contributions are vital to our fair housing, education, and counseling work, as well as the long-term financial health of the organization—thank you for your support! While HOME is primarily funded by local, state, and federal grants and contracts, we deeply appreciate and value every donation we receive that supports our general operating expenses and allow us to advocate for effective public policy reforms.

626 East Broad Street, Suite 400. Richmond, Virginia 23219
804-354-0641 | VA Relay: 711 | www.HOMEofVA.org