



ANNUAL IMPACT REPORT
2024-25

ENSURING

EQUAL HOUSING

OPPORTUNITIES

FOR MORE THAN

50 YEARS



COVER: Regina Chaney (right)
celebrates her retirement with
colleague Monica Mack.

4	Facing headwinds, fueling change A message from our executive director
6	2024-25 in numbers
8	Fair housing enforcement High-impact litigation Trends in fair housing violations New obstacles from DC <i>Pursuing Justice: Tameka Massey</i>
14	Housing counseling First-time homeownership Moves to opportunity Foreclosure prevention <i>Telling our story: HOME in the news</i>
20	Policy advocacy State-level progress Local action <i>Fair Zoning in Richmond</i>
24	HOME on the road
26	Board of Directors
27	Financials

Facing headwinds, fueling change

A message from executive director Thomas Okuda Fitzpatrick

It's easy to feel discouraged.

The past year brought unprecedented attacks on fair housing from the federal government — our partner in fighting discrimination for decades. Virginia's governor vetoed bills passed by the General Assembly that would have expanded tenant protections and promoted affordability. High interest rates joined with new tariffs to boost construction costs, raising prices for buyers and renters and separating more of our neighbors from safe, stable housing.

But we have never shied away from a fair housing challenge.

HOME's founders were no strangers to tough times. They met roadblocks with action — and so have we.

We have **intensified our legal advocacy**, focusing on high-impact cases across the Commonwealth. We have **opened doors** for first-time homebuyers and low-income renters. We have **built alliances** with lawmakers — and **built power** with statewide coalitions — to advance policy solutions for housing justice.

Among this important and necessary work, a few special moments stand out. In April, I had the honor of leading a conversation with Senator Tim Kaine — a former fair housing attorney and longtime supporter of HOME of VA — before a

large audience at the Library of Virginia. Senator Kaine said many things that resonated that night, but I find myself thinking of one in particular.

The Senator spoke about the Virginia he knew when moving here in the 1980s — a state too well defined by its neglect to guarantee fairness in housing, employment, and more. He noted that Virginia then was lagging economically, too. The Senator offered an assessment of Virginia today as thriving, and linked this to one key “discovery” the state has made:

“If you don’t put artificial barriers between people, you can do great things.”

It’s an idea both simple and profound. And it’s a mission we continue to advance, despite the headwinds — indeed because the fight for fair housing continues.

I’m happy to share this annual impact report as a snapshot of our work during the last fiscal year. As winds of change blew against us, we did not fold — we built a stronger foundation to secure equal housing opportunities for all.



2024-25 IN

NUMBERS

At HOME of VA, we don't build housing — we build housing opportunities. Here's a glimpse of how we do it: **pursuing justice**, **opening doors**, and **changing the law**.

272

As Virginia's only statewide fair housing nonprofit, we investigated reports of housing discrimination from **272** residents of cities and counties across the Commonwealth.

70

Fully **one-quarter of these reports** involved discrimination over the source of income rental applicants offered, such as Social Security, veterans' benefits, and Housing Choice Vouchers.

3.5%

When first-generation homeowners work with us, we are able to extend a **3.5% mortgage interest rate** through a partnership with Virginia Housing.

\$14m

Working one-on-one with homeowners at risk of foreclosure, we ensured 39 stayed in their homes, preserving approximately **\$14.1 million in home equity** for Virginia families.

12k

At least **12,000 Virginia seniors and those with disabilities** will get property tax relief through a bill we championed to make law this year.

67

We are founding members of two coalitions, Allies for Housing Action and Commonwealth Housing Coalition, partnering with **67 allied groups statewide** to expand housing access.

38

When our longest-tenured team member, Regina Chaney, retired this year, she had dedicated **38 years** of her career to HOME and the fair housing movement.

Fair housing enforcement

The heart of our mission

At our founding in 1971, fair housing protections were new. The Fair Housing Act of 1968 had only just recently banned bias in the real estate market. And that landmark law did little to guarantee the new rights. That's where HOME and other fair housing groups stepped in.

Housing discrimination has changed since then. But bias remains a persistent feature of housing in Virginia.

Over the past year, we confronted a wide range of obstacles to fairness head-on. And we notched real wins.

HIGH-IMPACT LITIGATION VICTORIES

Chances are, you know someone who relies on Social Security, veterans' benefits, or a housing voucher to pay their rent or mortgage. Thanks to advocacy from HOME of VA and allies, since 2020 it has been illegal in Virginia for landlords to discriminate over the type of income used to pay for housing. But we see property managers break this law daily.

In 2024 and 2025, we settled two major cases tackling this form of discrimination.

Sylvan Homes and College Square Apartments, managers of thousands of units across Virginia, came to the table after our tests revealed that rental inquiries with housing vouchers were turned away.

The federal courthouse in Richmond, where HOME of VA filed some of our 12 cases seeking justice for Virginians last year.



Source of funds bias is deeply harmful. The vast majority of voucher holders in Virginia are women, frequently mothers, and voucher households often include individuals with disabilities — vulnerable neighbors facing major obstacles.

Today, Sylvan Homes and College Square Apartments have changed their policies.

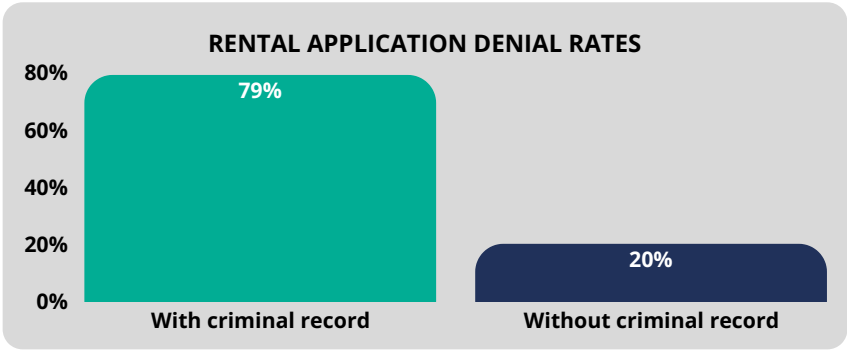
But these victories carry a message beyond *Sylvan* and *College Square*, making clear to landlords statewide that source of funds discrimination will not be tolerated.

TRENDS IN HOUSING BIAS REPORTS

Over the past year, **reports of disability-related housing discrimination again ranked as the most common we received — continuing a years-long trend.** These offenses target some of our most vulnerable neighbors. Landlords block tenants from installing shower bars or using accessible parking. Property managers reject emotional service animals. Neglectful and cruel, these unlawful actions demand redress. And we have stood up for our clients again and again.

Various forms of systemic discrimination are also on the rise. We have noted a particular **increase in bias against rental applicants with records of conviction and incarceration.** These denials of housing, often issued without consideration of the crime that led to the record or when it took place, have shut doors to returning citizens again and again.

This isn't only unfair. It's unlawful. **Criminal record bans have a higher rate of impact on Black Virginians**, who are four times as likely to have been incarcerated as their white neighbors — a disparity driven by well-documented racial bias in arrests, prosecution, and sentencing. When landlords disadvantage certain groups, that violates the law. And it's why we'll stay on the case.



FAIR HOUSING FACES NEW FOES

These challenges come as the federal government retreats from fair housing enforcement.

In January, the Department of Justice froze all its civil rights litigation. HUD later announced 50% staff cuts, targeting its Office of Fair Housing for the most layoffs. At the same time, **the Trump administration's "Department of Government Efficiency" (DOGE) attempted to cancel grants to fair housing organizations like HOME of VA** that handle more than 75% of housing bias reports.

Our fair housing work remains vital, the need for justice urgent.



MAKING

THE

CASE

In June, amid White House calls for drastic cuts to fair housing investigation and enforcement, we convened a meeting with US Rep. Jennifer McClellan, who represents our Richmond district in Congress. We explained the impact of the proposed cuts — not only on HOME of VA, but across the fair housing landscape in Virginia. Invited media amplified the message.

PURSUING JUSTICE

Like most of our clients, Tameka Massey never knew she would call HOME of VA.

A year into the pandemic, Tameka and her husband, Andre, applied for an apartment in York. They had a housing voucher — and the landlord rejected them on account of their voucher status. This proved the start of a difficult journey.

Tameka and her family were forced to move, as their existing landlord had rented out their unit. Their next stop was a cramped hotel. In the tight quarters, Andre — who had only one lung — came down with COVID, which led to pneumonia. A little over a year later, he fell sick again. His damaged lung couldn't recover. After a brief illness, he died.

Tameka reached out to us, hoping something could be done to address the unlawful

act that opened this grim chapter of her family's story.

Over four years passed as her case slowly worked through the Virginia Fair Housing Office (VFHO).

Finally this June, we were permitted to argue fiercely on her behalf — and the VFHO Board determined that Tameka had experienced unlawful discrimination. The Attorney General's office is now pursuing restitution.

Nothing can heal all that Tameka has lost. But she remains strong — and today, a measure of justice is near.





Housing counseling and education

Making fair housing a reality, one family at a time

For decades, our commitment to fair housing has extended to counseling and education — one-on-one with neighbors striving to secure safe, stable housing.

We boost housing access through homeownership, rentals in high-opportunity neighborhoods, and foreclosure prevention. Each strategy expands possibilities for Virginia families.

OPENING DOORS TO FIRST-TIME HOMEOWNERSHIP

We work with first-time buyers to make homeownership a reality. **In 2024-25, we helped 82 Virginians get the keys to their first home** — one of our highest single-year totals.

How do we do it? Our approach combines HUD-certified classes, budget counseling, and for many clients, down payment assistance and interest rate reductions.

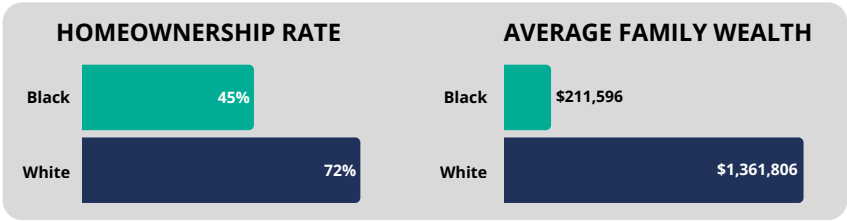
Our “12 Steps to Homeownership” curriculum demystifies the home buying process and promotes long-term housing stability. And we coordinate with lenders and real estate agents right through closing day.

The Black-white homeownership gap is large and growing. Family members help fund more than a third of first mortgages, so this divide leaves many Black families unable to build wealth through homeownership. And this drives the larger racial wealth gap, with the average Black family holding



Working closely with real estate agents, lenders, mortgage officers, and local governments, we connect first-time buyers with affordable opportunities for homeownership.

just 15% of the average white family's wealth. These forces have created a homeownership landscape divided by race.



When HOME of VA educates first-time buyers while providing down payment assistance and interest rate reductions, we help to close the wealth gap. **We're building financial legacies that can uplift families for generations.**

PROMOTING OPPORTUNITY THROUGH MOBILITY

Our Move to Opportunity program empowers recipients of Housing Choice Vouchers — the federal government's largest source of housing assistance — to secure safe, stable rentals. **In 2024-25, we supported 53 voucher holders moving to areas of greater opportunity across the Richmond region.**

Housing vouchers are designed to help families move to neighborhoods with good jobs, chosen schools, and reliable healthcare. But bias in the market and high housing costs make many vouchers unusable — with only 61% of voucher holders nationwide able to find homes of their choice.

Our work writes a different story. When families with vouchers work with HOME, 82% secure safe, stable housing.

Our counselors provide one-on-one guidance throughout the housing search. We educate voucher holders on their rights, and we call landlords to advocate for our clients. We work with each family to create personalized action plans and household budgets. We even offer up to a year of post-move support — ensuring that moves lead to lasting stability.

PREVENTING FORECLOSURE

Our counselors also help families avoid foreclosure. **In 2024-25, 39 families at risk of losing their homes remained in their homes through our support.**

Foreclosures destabilize neighborhoods through declining property values and tax revenue, and they have an outsized impact on Black homeowners given existing wealth gaps.

And we feel new headwinds. Recently, the Mortgage Bankers Association reported increased defaults among those with Federal Housing Administration loans — often, first-time buyers of color. Reduced savings and higher mortgage rates have prompted borrowers to take on higher debt-to-income ratios, leaving less flexibility for financial setbacks.

We work closely with each client facing the risk of default, scrutinizing household budgets for savings potential and advocating with lenders to change loan terms. As a result, **while 62% of homeowners at risk of foreclosure lose their homes, 65% of those working with HOME of VA remain in their homes.** Our impact flips the script.

TELLING

OUR STORY

We keep you posted on our work through emails, social media, and reports like this one. But the fair housing movement has never tried to reach only to those already in the know. We raise awareness beyond our supporters through regular outreach to media.

From 2024-25, news about HOME of VA appeared in 23 local, regional, and national publications. An article in June featured Dana Wyatt, a Housing Choice Voucher holder who worked with us to secure a safe, stable rental for her family.

Dana was denied housing by seven landlords. It's possible that they were all breaking the law. We're investigating each one.

"At times, I was ready to give up," Dana told us. "It was so stressful." For a while, the few places willing to rent to her weren't habitable. "They call it a Housing Choice Voucher," she said, "but I don't really have a choice."



Dana shouldn't have had to struggle like this. She has two school-aged kids. She's 41 now, and first applied for a voucher when she was 18. She was living in an area where she told us she saw shootings, heard violent

arguments, hid her children from “bodies in the streets.” Years ago, she helped her father with his voucher application — and he was successful. But until this year, Dana's number hadn't come up.

We put Dana in touch with a reporter at the *Virginia Mercury* to offer crucial context for a story on proposed federal funding cuts for housing vouchers.

“It's a smack in the face,” Dana told the reporter, a quote that became part of the article's headline. Soon, four additional media outlets republished the story, as Dana's insights traveled far and wide.





Policy advocacy

Fixing broken systems to advance fair housing

Just as landmark legislation — the 1968 Fair Housing Act — gave rise to HOME of VA, we know that **changing the law is key to righting wrongs** of housing policy past and ensuring that all our neighbors have the freedom of housing choice.

For decades, we have built alliances with lawmakers, fellow advocates, and everyday residents to create policy solutions that promote housing access. **Some of our past efforts have shifted paradigms.** For example, years of advocacy with allies led to the Virginia Values Act, signed in 2020, making Virginia the first state in the South to guarantee LGBTQ+ protections in housing, employment, public spaces, and credit applications.

But we've never rested on our laurels. **Today, our state-level policy work is more vibrant than ever**, as we champion roughly a dozen bills during each session of the Virginia General Assembly to promote fair, safe, stable, and affordable housing. **We have also made major strides in local policy change**, pursuing zoning reform in some of Virginia's most populous cities and counties.

STATE-LEVEL PROGRESS – AND ROADBLOCKS

During the 2025 General Assembly session, **we ensured the passage of six bills** through the Virginia House and Senate — most with bipartisan support.



Together with fellow members in the Allies for Housing Action coalition, we called on lawmakers to support fair housing bills during this year's General Assembly session.

We celebrated this spring when **the governor signed one of these bills into law**. It requires cities and counties in Virginia to expand and improve property tax relief programs for elderly and disabled Virginians. It's a law we pushed with allies — including voices of supporters like you!

This bill will help seniors and homeowners with disabilities to live independently, stay in their homes, and age in place. It empowers Virginia's cities and counties to offer payment plans for past-due property taxes, and it requires local governments to make residents aware of these supports.

Unfortunately, the governor vetoed our other bills — even those with backers on both sides of the aisle.

Virginians want these laws. Many of our representatives support them, too. We need leadership in the governor's office to expand housing access and affordability.

LOCAL ACTION

While we remained deeply engaged in state-level lawmaking, this past year saw HOME of VA bring our fair housing perspectives to a new arena — local policy.

Right now, in varying but consequential ways, the City of Richmond along with Chesterfield and Henrico Counties are all rewriting rules about how and where we can build homes.

Here's what makes this moment full of potential: These localities — collectively home to some 945,000 Virginians — are updating their housing rules for the first time in decades,

before most of their current residents were born. The results will shape the Richmond region for a generation to come.

Historically, zoning has often divided communities. In fact, Richmond was an unfortunate pioneer: Virginia's capital established some of the earliest race-based zoning in 1911.

Things have changed, but we're engaging in rezoning efforts because the rules remain unfair. **We see real potential to boost housing access through zoning reform.**

Get to know these initiatives: **Richmond's Code Refresh, Chesterfield's ZOMod and Land Use Plan, HenricoNext.** In the months ahead, we'll have opportunities for you to learn about each one, engage, and make sure your voice is heard.

FAIR ZONING

This spring, as the City of Richmond advanced efforts to overhaul its zoning rules, we spoke up for reforms to ensure broad access to new housing and prevent displacement.

In an RVA Magazine op-ed and later on a VPM podcast, executive director Thomas Okuda Fitzpatrick and City Council member Ellen Robertson led the call for "fair zoning."



ON THE ROAD

We continued to take the fair housing message statewide over the last year.

For colleagues in the housing industry — landlords, real estate agents, and fellow advocates — **we presented more than 100 talks** on the fundamentals of fair housing law and current trends in enforcement.

We also **convened public programs** in Charlottesville, Richmond, and Newport News

to examine the past, present, and future of housing access.

This series of events concluded with **longtime HOME supporter Senator Tim Kaine**, a former fair housing attorney. He shared lessons from his career and spoke of federal pathways for expanding fair housing in Virginia.





Every year, we reach audiences of all types, all across the state. We **educate** housing professionals on fair housing fundamentals. We **share knowledge** with fellow advocates to improve our collective work. We **connect** with public audiences with expert voices to make clear what's at stake when we fight for equal housing access. Through **more than 100 events statewide in 2024-25**, we made sure our voice was heard.



2024-25

BOARD OF

DIRECTORS

Officers

Christy Omarzai, *Chair*

Dale Batten, *Vice Chair*

Mona Raza, *Vice Chair*

Stephanie Theofanos, *Vice Chair*

Elizabeth Hancock Greenfield, *Secretary*

Monica Brown, *Treasurer*

Sharon Stewart-Murphy, *Immediate Past Chair*

Directors

Carol N. Brown

Eric Dunn

Julie McConnell

Marianne S. McGhee

Victor McKenzie, Jr.

Dessie B. Nash

Kevin Osborne

Agustin E. Rodriguez

Juan Santacoloma

Michael J. Thorne-Begland

Grace Washington

Daniel P. Watkins

2024-25 Financials

Year ended June 30, 2025

Revenue and Support

Grants and Contracts	\$1,807,321
Contributions Restricted	\$2,779,043
Contributions Unrestricted	\$631,538
Legal Settlements*	\$541,314
Miscellaneous	\$39,322

Total Revenue and Support **\$5,798,538**

Expenses

Program Services	\$5,595,206
Management & General	\$82,030
Fundraising	\$121,302

Total Expenses **\$5,798,538**

** Legal Settlements include prior years counted towards FY25*

THANK YOU



We rely on the generosity of supporters who share our vision for vibrant, inclusive communities where everyone has the freedom of housing choice.

Thank you for investing your time and money in fair housing! We cannot not do this work without you.



Housing Opportunities Made Equal of Virginia
PO Box 26120, Richmond, VA 23260
Phone: 804-354-0641 | VA Relay: 711
@homeofva on Facebook, Instagram, and Bluesky