2025 Annual Impact Report



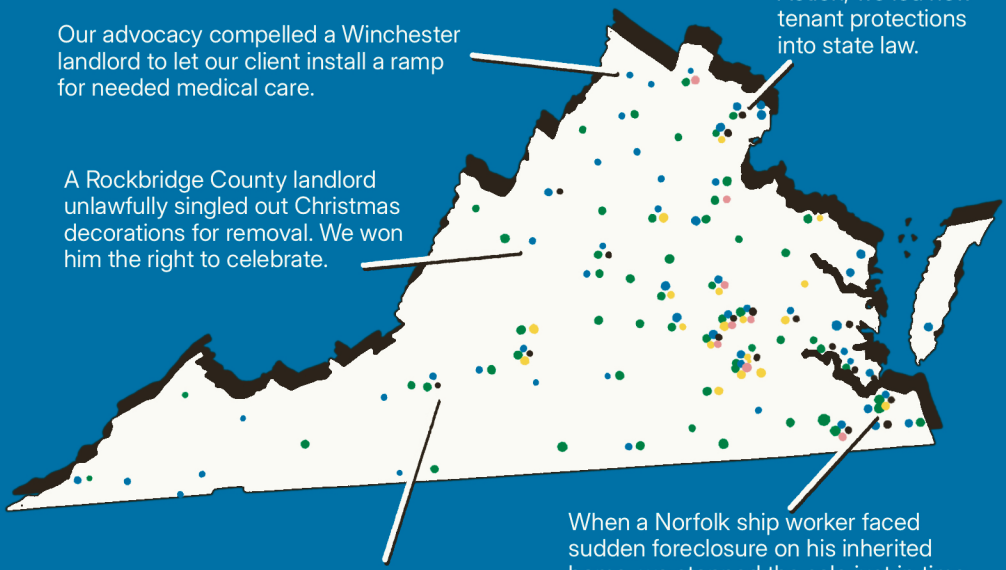
HOUSING
OPPORTUNITIES
MADE EQUAL
of Virginia

We're building housing opportunities

Our advocacy compelled a Winchester landlord to let our client install a ramp for needed medical care.

With Northern Virginia partners in Allies for Housing Action, we led new tenant protections into state law.

A Rockbridge County landlord unlawfully singled out Christmas decorations for removal. We won him the right to celebrate.



When a Norfolk ship worker faced sudden foreclosure on his inherited home, we stopped the sale just in time.

We collaborated with statewide partners at the Governor's Housing Conference in Roanoke.

- Fair housing enforcement
- Foreclosure prevention
- First time home purchase
- Rental voucher counseling
- Outreach event

all across Virginia

the freedom we cannot live without

A message from executive director Thomas Okuda Fitzpatrick

Too often in housing, the greatest freedom is the freedom to profit. We the people have commodified a basic human right.

In this year of our country's 250th, it's worth reflecting: when America's founders wrote that every person has certain "unalienable" rights, they borrowed a word from property law. Things that are unalienable cannot be sold, transferred, taken away. This was one of the founders' most radical claims: **some things sit outside the market, and should not be for sale at any price.**

Housing didn't make their list. But none of the freedoms named in our founding documents survive without it. There is **no life, no liberty, no pursuit of happiness for anyone unfairly denied safe, stable housing** — a fundamental right warped into a product, bought and sold.

This is what gives discrimination its teeth. Bias quietly held is unfortunate, but powerless. Give it the force of the market — a landlord who shuts doors, a lender who denies, an agent who steers — and that discrimination turns devastating.

For more than a half-century, HOME of VA has defended housing rights and pushed to expand access. This report is a record of that fight over the last year.

Through enforcement of fair housing laws, education and empowerment for homebuyers and renters, and policy solutions to fix broken systems, we're standing up for your rights and those of your neighbors.

When HOME was just five years young, the United States celebrated its 200th birthday. As we consider our nation's 250th, HOME remains a bulwark against bias — the only nonprofit in Virginia with a mission to fight housing discrimination, recognized and depended upon for our tenacity and expertise in the face of ever-evolving threats.

We're grateful for your support, and we hope you will stick with us.



OUR IMPACT IN 2025

328
housing discrimination reports filed

3.5%
mortgage rate available through our Virginia Housing partnership

$28m
home equity preserved for Virginia families

We defend civil rights in housing and earn justice.

Last year, Virginians sent us **328 reports of housing discrimination** — more than ever before, and nearly a quarter more than the year prior.

What did discrimination look like in 2026?

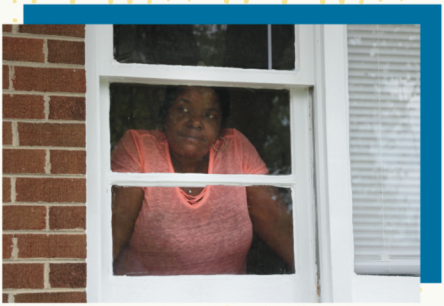
For one, it looked like the threat faced by Harold, a senior on Social Security Disability Income along with seven million other Americans. These payments are tied to birth dates, often after rent is due. When Harold asked to change the due date, his landlord charged him late fees for over a year. He had to take a part-time job to keep up. HOME of VA supported Harold in filing a complaint and ensured he was **refunded, with interest, and a settlement.**

We also stood with Dana, Deborah, Kimyade and others with housing vouchers denied rentals over the source of their income — a form of discrimination illegal in Virginia. We secured settlements from landlords that send a message to all others: **this discrimination will not be tolerated.**

We saw the continuation of a long-running trend, as **Virginians with disabilities again sent us the largest number of discrimination reports**. We met grandparents blocked from installing shower bars, neighbors with emotional support animals told to choose between health and housing.

Nancy, a senior mobile home resident in Winchester, battled terminal cancer for months while her landlord refused to let her build a wheelchair ramp.

We secured wins for these and many more neighbors, doing what we've done since 1971: defending rights, earning justice.



For an article in Virginia Mercury covering our work with voucher holders unlawfully denied housing, Deborah Ragsdale told a reporter just how much depended on her HOME of VA housing counselor, Teneika Jones: "If I didnt have her, if I didn't have her voice, I don't know where I would be today."

We build housing opportunity.

More than 30 years ago, **we leveled up our fight for fair housing** — opening doors through education and empowerment of first-time homebuyers and renters.

The need for this broader work **remains urgent.** The average Black family holds just 15% of the wealth of the average white family. And the Black-white homeownership gap? It's larger now than it was in the 1960s.

Consider how this echoes today: More than a third of first mortgages rely on family funds. If your family is Black, your relatives are far less likely to own their homes, and thus less able to provide a loan or gift to start your journey of homeownership. **Without support, the racial opportunity gap grows.**

That's why we step in. Last year alone, we **made it possible for 103 Virginians to close on their first homes** — through education on the homeownership process, down-payment assistance, and, for many, interest rate reductions.

We also work to preserve hard-won wealth. For homeowners at risk of foreclosure, we offer one-on-one counseling to revise budgets and negotiate new loan terms with lenders. Last year, this work **enabled 67 Virginians to avoid foreclosure, preserving an estimated $28 million in home equity** for their families.

We empower renters in the Richmond region who hold housing vouchers, the federal government's largest source of housing aid. Discrimination and steep rents make vouchers hard to use — and HOME of VA's rental counselors are the region's only full-time professionals helping neighbors make good on the promise of a safe, stable rental. Last year, **we ensured 54 families completed moves to higher-opportunity neighborhoods**, boosting access to jobs, schools, and healthcare.



Dziko Singleton, a public health professional, bought her first home this year with down payment assistance from HOME of VA. She called her housing counselor, Mia Morgan, "a force field." "Obstacles came in, left and right, but she walked with me and deflected them."

We work together to change laws.

For decades, our work to expand housing opportunity has included changing laws — because the scale of the inequities we face is too large to fix one family at a time. This past year brought new milestones.

We led passage of **six new laws to protect tenants** — giving families a fair chance to pay past-due rent and avoid eviction and boosting accountability for landlords. And we helped **pass four laws making it easier to build new homes**. Now, churches and nonprofits can build affordable housing on their land without costly delays — one of several moves to help address Virginia's housing shortage.

In Richmond, officials are overhauling the zoning code for the first time in 50 years. We convened a new coalition, **Homes for All Our Neighbors**, uniting 23 organizations to make the case for equitable reform. Zoning has often been a tool of exclusion; we're working to change that status quo.

As we look to the next General Assembly session, the list of barriers to housing access is long. But this year, **we're focusing on rental application practices and fees** — quiet obstacles with major impact.

With partner groups, we've launched **Housing Without Barriers**, challenging blanket background checks many landlords require. Research shows these checks don't predict successful tenancy, while disproportionately excluding Black and Brown applicants.

We're also pushing to **limit security deposits** — a reform our housing counselor Teneika Jones pressed directly to Gov. Abigail Spanberger this summer. Excessive deposits, beyond one month's rent, are one of several needless fees pricing out vulnerable neighbors.

In Richmond and across the Commonwealth, **we're working to ensure equal access to housing is written into the law.**



Members of Homes for All Our Neighbors, the 23-nonprofit coalition for equitable zoning reform HOME of VA forged, met at Studio Two Three in Richmond earlier this year. Reporters and elected officials came to hear residents name the changes their neighborhoods need.

2025-26 FINANCIALS

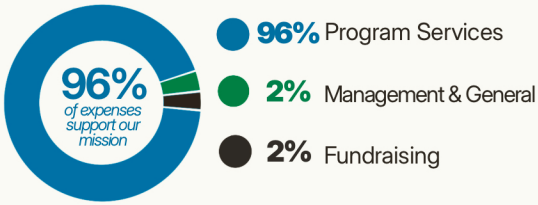
Year ended June 30, 2026

REVENUE & SUPPORT

Grants & Contracts	$1,718,607
Contributions Restricted	$3,252,135
Contributions Unrestricted	$533,501
Legal Settlements	$124,750
Miscellaneous	$35,724
TOTAL REVENUE & SUPPORT	**$5,664,717**

EXPENSES

Program Services	$5,432,851
Management & General	$135,495
Fundraising	$96,371
TOTAL EXPENSES	**$5,664,717**



2025-26 BOARD OF DIRECTORS

Christy Omarzai
Chair

Sharon Stewart-Murphy
Immediate Past Chair

Mona Raza
Vice Chair, Fair Housing Enforcement Committee

Dale Batten
Vice Chair, Policy Committee

Stephanie Theofanos
Vice Chair, Resource Development Committee

Elizabeth Greenfield
Secretary

Liz Doerr
Treasurer

Zain Afzal
Carol N. Brown
Monica Brown
Kristi Kelly
Julie McConnell
Victor McKenzie, Jr.
Dessie B. Nash
Michael J. Thorne-Begland
Grace Washington
Daniel P. Watkins
Michelle Wingo

THANK YOU TO OUR SUPPORTERS

We rely on the generosity of supporters who share our conviction: housing is a human right.

From individual donors to private and corporate foundations — along with federal, state, and local government agencies — those who invest in HOME of VA help build a more inclusive Commonwealth.

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

Photo credits: Poster — right image by Megan Pauly, courtesy VPM. Portrait of Deborah Ragsdale by Charlotte Rene Woods, courtesy Virginia Mercury.