



Housing Opportunities Made Equal

Education | Advocacy | Leadership



Ensuring Equal Access to Housing for All People

We hold these truths to be self-evident...

A More *Equal* Virginia

Each generation has those who help improve the social systems that define society.

Today, women vote, and slavery and racial discrimination are illegal. But this would not be the case without those individuals who at the time chose to acknowledge that something was wrong and lent their support to changing it.

There is a need today for such people to stand for equal housing access in Virginia.

Discrimination is still widespread, as recent government-funded independent audits show.

Homeownership rates for minorities are dramatically lower than for whites with equivalent economic situations. The average black family earning more than \$60,000 a year lives in a neighborhood with a higher poverty rate and lower educational attainment than the average white family earning less than \$30,000.

It is our moral responsibility to ask why.

Excess credit, poor lending practices, and incomes that have not kept pace with the cost of housing all challenge the ability of vast numbers of Virginians to find and keep decent housing for their families. Is this what we want for our community?

It takes the united effort of those willing to open their eyes to the continuing inequities in society to provide a fair housing market for all.

We must acknowledge problems and act to correct them.

Housing opportunities are not yet equal in Virginia. Discrimination is still widespread. For it to end, we must understand and acknowledge the problems... and together seek solutions.



Housing *Opportunities* Made Equal

Housing Opportunities Made Equal (HOME) works to make equal access to housing a reality. HOME does not build houses. HOME builds equal access to housing choices, and HOME builds the skills and knowledge of people. These activities are carried out by HOME's three Centers. All of the Centers work to help achieve HOME's seven stepping stones to housing equality:

- Eliminate racial and ethnic disparities in homeownership
- Eliminate housing discrimination and unfair practices
- Decrease concentrations of poverty
- Lower the rate of mortgage default
- Work to desegregate housing patterns
- Help more people become homeowners
- Increase the availability of affordable housing

The Three Centers

Each of HOME's three Centers focuses on a key area in the battle for equal housing access.

The Center for Housing Education expands housing opportunities for individuals, helping them gain the knowledge and financial skills they need to be good tenants, become successful, long-term homeowners, and avoid mortgage default.

- Foreclosure intervention and prevention to help families keep their homes
- Pre-purchase homeownership counseling
- Downpayment assistance
- Homeownership classes
- "Superior Tenant" training
- Pre-discharge bankruptcy education
- Practical financial education classes



The Center for Housing Advocacy protects the housing choices of all people from external barriers and limitations.

- Assistance to victims of discrimination
- Investigation and litigation in cases of systemic discrimination
- Prevention of unfair eviction and foreclosure
- Education and training for the housing industry
- Protection of consumer housing rights

The Center for Housing Leadership creates change in the housing systems that drive economic, educational, and social opportunities.

- Research on key housing issues
- Campaigns against abusive lending practices
- Defining and addressing issues in the mortgage market
- Policy and legislative priorities
- Systemic changes and emerging issues
- Reliable, factual information on the state of housing
- A catalyst for change at the local, state, national levels
- Coalition and partnership building

Building a *Stronger* Virginia

Housing Opportunities Made Equal was founded in 1971 to fight discrimination in housing access.

HOME has been fighting for change and making a difference on every level since its founding. HOME's victory in the U.S. Supreme Court made it possible for discrimination victims throughout the country to effectively challenge illegal practices; HOME is a leader in Virginia in developing policy solutions that support equal access to housing; and perhaps most important of all, thousands of families have seen their lives improved as a result of the help HOME has been able to give them.

Who do we want to be? Why does HOME's work matter? It matters because all of us believe in justice, and in ensuring everyone an equal chance. The barriers to equal opportunity are complex, and they are not going away.

HOME is now facing one of the greatest challenges in our history. The financial crisis and foreclosure tsunami are at their roots a fair housing problem; the result of unequal access to mortgage credit. It is an example of how HOME's work is timeless, and critical.

African-American and Hispanic communities, which were disproportionately served by high cost lending, are now bearing the brunt of the foreclosure fallout. Not surprisingly, the foreclosure rate in many of these neighborhoods is extremely high. Families who struggled to become homeowners are now having their dreams pulled out from under them.

We are using every tool at our disposal to help save the homes of families facing foreclosure, and at the same



time helping to craft policy solutions. However, while they don't get the headlines of the foreclosure crisis, other barriers to equal access are as strong as ever.

For example:

- 44% of renters in Virginia do not earn sufficient income to afford a two-bedroom unit at the fair market rent without paying more than 30% of their income for housing.

A study completed in 2008 of access to rental housing in Hampton Roads showed:

- 66% of the African-American were treated less well than whites
- Over 80% of multi-family housing projects were not fully accessible to people with disabilities
- 46% of people with disabilities experienced barriers in their search for rental housing.

The challenges are complex. But this work is fundamental to a healthy Virginia. More, it is fundamental to the person each and every one of us wants to be. We do hold this truth to be self-evident: All are created equal.

Let's do better in Virginia.



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