



RVA Artist Finds His Dream Home

Artist Sir James Thornhill feels right at home in his new Solar Row house! Last year, he purchased one of the seven homes that make up project:HOMES' Solar Row; a single-family net-zero development in the Carver neighborhood of Richmond. "I love my home! It's given me a new life," said James. —continued

23 Affordable Homes

THE REVITALIZATION PROGRAM built 14 new energy-efficient homes and renovated 9 homes in the Richmond region this year.

8 Solar-Powered Homes

THE REVITALIZATION PROGRAM built 8 net-zero homes in Richmond this year.

CONTINUED FROM FRONT COVER:

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All seven houses on Solar Row sold soon after they were listed. The new homeowners said they were attracted to the uniqueness of the homes - the location, affordability and the solar panels. They were excited to reap the benefits of owning a solar home. Historic Richmond honored project:HOMES with a Golden Hammer award for Solar Row, which recognizes excellence in neighborhood revitalization projects. The Homebuilders Association of Virginia selected Solar Row as Innovation Project of the Year.

Born in neighboring Jackson Ward, the Carver area holds a special place in James' heart and he feels as though he has "come back home." James developed a passion for art as a child in Jackson Ward. "It was all art, whether it was vendors, sign painters or car detailers," said James. "That's where I really got acquainted with the process of art."

Prior to James' purchase of a Solar Row home, he lived in a studio apartment. He knew he was ready for a larger home when he had to start stacking his paintings on top of one another. When he stepped inside the project:HOMES house, he knew it was the perfect place to live and make art.

James was thrilled the home was built with the same quality standard as a market-rate home. "It inspires me to know that I am coming home to a safe, solid home, where I don't have to worry about things," said James. It gives him peace of mind to know his "home will last forever" and that his monthly costs and maintenance are minimal. Due to the solar panels, his energy bills are close to nothing. "To be able to do this on a retired income is absolutely fantastic," he said.

After moving in, James quickly connected with his neighbors and says the community feels a sense of revitalization that's bringing new life to the area. "Just being part of this community inspires me," said James, who has eight murals in the neighborhood. "There's a sense of being that you feel that drives creativity and professionalism. It's alive!"

Thanks to the City of Richmond; the Richmond Redevelopment and Housing Authority; Wells Fargo; the RVA Solar Fund and the Evan and Christie Thalhimier Silverstein Fund, components of the Community Foundation for a greater Richmond, and individual donors for contributing to this unique and innovative project.



LETTER FROM THE CEO:

Dear Friends,

As you know, the devastating effects of the Coronavirus have impacted every aspect of our community. We have faced and overcome new challenges both internally and in how we navigate providing services to our clients, especially those who are more vulnerable to the virus.

On March 16th, we made the difficult decision to shut down our office for the foreseeable future and pause most of our programs to protect the health and safety of our staff, clients and volunteers. With so many unknowns, we weren't sure if continuing to perform work in clients' homes would be too risky. We decided to pause interior work and focus on exterior work that could be done solo or in small groups, socially distanced. The physical and mental health of our staff was and continues to be our number one priority.

On June 15th, project:HOMES moved into its own version of Phase II and released an Office Access and Remote Work Plan to employees, allowing limited work in the office with various safety precautions in place. We also rented a large tent for our parking lot and purchased outdoor furniture to create an outdoor work environment. We have since resumed repair work but continue to be extremely cautious and use protective equipment and other new safety protocols when entering homes. Using small volunteer teams and social distancing, we are once again installing wheelchair ramps for seniors and disabled individuals.

Through enormous challenges, our staff pulled together and adapted to working remotely. We sought grants, continued pursuing new initiatives and moved forward with a new strategic plan. We also purchased a Mobile Home Park and had the best financial year in our history! The Board of Directors, partners and funders supported us every step of the way. Although challenging at times, we've maintained a sense of community while working from home. We started an internal newsletter, a Facebook group for the staff, virtual lunches, weekly group meditation, shared playlists and special events via Zoom video conferencing. We've adjusted to the new dynamic and everyone is stronger because of it.

There are brighter days ahead, and we are looking forward to what is to come in the next year. Thank you for your commitment to helping us improve lives!

Be well,
Lee Householder



200 Families

THE HOME REHABILITATION PROGRAM provided major structural repairs for 200 families this year

A Safer Mobile Home

Nine years ago, Gerardo Martinez and his wife bought a home in the Mobile Towne community in Richmond. They moved to Richmond 15 years ago, Gerardo from Costa Rica and his wife from Guatemala. The three-bedroom house was perfect for them and their daughter. It was close to work and shops, and they liked the tight-knit community.

A few years ago, the home started to fall into disrepair. Gerardo only had enough money to pay for materials to fix his roof. His neighbor helped him with the labor. His heating system was broken and only partially worked. "It caused a lot of trouble," said Gerardo, who works in maintenance at a golf course. "One room, only the bathroom, would heat up and the other rooms very little."

Gerardo's neighbor, who had already been served by project:HOMES, told him about the program and Gerardo reached out for help. To reach more low-income households in need of home repair, project:HOMES started a Mobile Home Repair Program two years ago, funded by the City of Richmond and Chesterfield County. Work includes sealing roofs,

replacing unstable floors and installing heating and cooling systems. project:HOMES also tries to leverage funds from the Renew Crew Volunteer Program for accessibility improvements, such as wheelchair ramps, handrails, grab bars and chair height toilets.

project:HOMES installed a new central air heat pump system for Gerardo and it immediately brought comfort for the family. He's seen a drastic reduction in his electricity bills and says he can now start saving money. "This has changed everything. Now we can sleep well, it's very nice," he said.

To repair the bathroom, project:HOMES installed a new floor and a new tub. "The floor was starting to deteriorate. I was afraid everything would fall under the bathtub," he said. "The bathroom has improved so much. Thank you." The steps and railings leading to the house were rotten and project:HOMES built new ones. "They were dangerous," said Gerardo, who was worried about his daughter getting hurt.

"Thank you very much to all of you who make our dreams come true. Now we don't have anything bad to worry about in the house. Everything is so much better. I feel good in my little house. Comfort."



Improving Lives in Bermuda Estates

In September, project:HOMES purchased Bermuda Estates Manufactured Housing Community in Chesterfield County. The process began in March 2019 when project:HOMES placed an offer on the park amidst fundraising efforts to design a better manufactured home unit. With ownership of the park, project:HOMES aims to improve the quality of life in the park by enhancing the park itself and providing high-quality, affordable manufactured home units. The hope is that better homes, improved park infrastructure, amenities and resources and new management will create more opportunities for the current residents and eliminate the stigma surrounding manufactured home communities.

Over the next three years, project:HOMES will replace units at Bermuda Estates with new, higher-quality homes that are energy-efficient and safer. They will last longer than a traditional mobile home, which typically begin to deteriorate after only 15 years. project:HOMES' manufactured housing team aims to design units that appreciate in value rather than depreciate, providing the opportunity for residents of the park to earn equity through their homes. They are currently working on a prototype unit that satisfies zoning regulations for park use and is built to the same quality as a single family home. The three vacant lots among the 52 in the park will be where the first new homes will be placed.

Work will be done to improve the infrastructure of the Bermuda Estates community by upgrading the drainage, increasing park lighting, repairing the roads and updating the water and sewage systems. There are also plans to create a community space for families and individuals to enjoy outdoor areas for relaxation, gatherings and play areas for children.

Virginia Community Development Corporation (VCDC) is a partner on the project and additional funding comes from Chesterfield County, the Bob & Anna Lou Schaberg Foundation, Virginia Housing, Virginia LISC and the Robins Foundation.

Celebrating 20 Years of Revitalization

This year marks 20 years of project:HOMES' Revitalization program and its leadership under Marion Cake! Since 2000, Marion, Vice President of Affordable Housing Development, has been leading efforts to revitalize Richmond neighborhoods through the production and preservation of high-quality affordable housing. This program has transformed communities and improved thousands of lives. Marion's innovation, knowledge and get-it-done mentality have made project:HOMES successful in providing more affordable homeownership opportunities each year. This year, on his 20th anniversary with project:HOMES, the organization has built and sold nearly 250 affordable homes throughout Richmond, Chesterfield, Henrico and Petersburg.

"I am proud of our houses," said Marion, who's won numerous awards for this work. "I have always loved houses and I try to spend a little time in every one that we build. I can walk through most of them in my mind. Whatever we build will almost certainly be there for the rest of my life and I take great pride in the fact that we have built the best house we could every time."

Marion's revitalization work has impacted numerous neighborhoods, including Church Hill, where his team has completed 50 homes. New homes were built on previously vacant lots and dilapidated homes were renovated. In addition to the affordable homes that this program has provided, neighborhoods like Church Hill have seen enormous transformation from revitalization efforts and investments.

Challenges haven't stopped Marion from finding creative ways to provide more homes and improve lives. He says his approach toward serving residents continually evolves to fit the needs of the community. When there weren't enough homeowners in local neighborhoods, he built new houses. When there were blighted homes, he renovated historic shells and transformed them into beautiful, affordable homes. When the prices started to rise past what was affordable for people, he partnered with the Maggie Walker Community Land Trust to create new buying opportunities for low to moderate income individuals and families. Marion also led efforts to build affordable rental duplexes to maintain affordable prices for renters in areas with rising prices.

Marion has created numerous partnerships in the community to help provide more affordable housing. When municipalities and funders approach project:HOMES with problems, Marion is passionate about developing solutions. "It is a thrill to be able to say, 'yes, we can fix that.' We have developed great partnerships over the years and the stability that they bring is a big part of our success," he said.



8,237 project:HOMES impacted the lives of 8,237 Virginians this year with improvements for 3,798 homes and the sale of 23 affordable homes.

The project:HOMES team has grown significantly since Marion started and he's been a key leader in establishing a dedicated group. "It is inspiring to see how deeply our team believes in the importance of the work we're doing and how thoughtfully they go about making it happen," said Marion.

Marion's latest efforts include finding innovative solutions for manufactured housing as a form of affordable homeownership. Last year, project:HOMES partnered with Virginia Housing to bring Richmond its first shipping container home. This year, a manufactured home replacement unit was placed in a park in Chesterfield County and two modular homes were placed and sold in Henrico County. With project:HOMES' purchase of Bermuda Estates Manufactured Home Community, Marion is leading efforts to transform the park and the design of the manufactured homes within the park to create a place that is healthy, safe and inclusive. project:HOMES will provide new opportunities for the residents, such as the chance to gain wealth through their home, something that hasn't typically been possible for mobile home residents. Marion's designs, work ethic and redevelopment of the park will enormously improve the lives of the park's 52 families.

"I love that at our core we get things done," said Marion. "At the end of the day someone in our community is a little better than they were that morning if project:HOMES has done its work. Often they are small things like a step that is now safe or a roof that doesn't leak anymore, but these things can improve a person's life in a very fundamental way. It is a privilege to be able to do that for someone."



A sampling of some of the nearly 250 affordable homes that project:HOMES has built and sold throughout Richmond, Chesterfield, Henrico and Petersburg



A Warmer Home

Calvin and Stephanie Almond love their three-bedroom home in Franklin. They call it “country living at its best” and a wonderful place for retirement. After they purchased the house, they realized the front part of the house was not cooling or heating adequately. They tried multiple times to have the problems addressed, but no one could figure out what was wrong. “It was cold in the winter and too hot in the summer. We couldn’t enjoy the front of our house,” said Stephanie.

Last year, Stephanie read about project:HOMES online and reached out for help. project:HOMES had recently expanded its Weatherization Assistance Program to include the area where the Almond family lives. The expansion doubled the geographic region project:HOMES serves, which now covers seven cities and 18 counties, including Williamsburg, Hampton, Newport News and the surrounding areas.

project:HOMES spent four days working at the Almond’s home. “It was incredible! They worked like scientists to figure out what was wrong,” said Calvin. Once project:HOMES identified the problem with the ductwork, the crews replaced and reconnected sections of the ducts to fix the airflow problem. “It’s a lot more comfortable,” said Stephanie. “It was an amazing job.”

To improve the home’s energy efficiency, project:HOMES added insulation to the attic, wrapped the water heater, installed exhaust fans in the bathrooms and sealed around the doors. A barrier was also added to the crawlspace and new LED light bulbs were installed.

“They addressed every problem we had. I didn’t expect to get everything we got,” said Calvin, who was grateful to see cost-savings in their bills. “We really appreciate it!”

ACTIVITIES STATEMENT

REVENUE

Contributions	\$ 454,353
Grants - Local, State, Federal	\$ 10,403,101
Program Revenue & Sales	\$ 1,377,817
Investment Income	\$ 139,930

Total Revenue \$ 12,476,516

EXPENSES

Program Services	\$ 11,198,114
Management & General	\$ 328,187
Fundraising	\$ 73,862

Total Expenses \$ 11,600,163

Change in Net Assets \$ 876,353

FINANCIAL POSITION STATEMENT

ASSETS

Cash & Investments	\$ 4,535,930
Accounts Receivable	\$ 3,203,754
Inventory of Real Estate	\$ 2,131,130
Property & Equipment	\$ 1,164,622

Total Assets \$ 11,035,436

LIABILITIES

Current Liabilities	\$ 1,867,840
Long-term Liabilities	\$ 1,820,053

Total Liabilities \$ 3,687,893

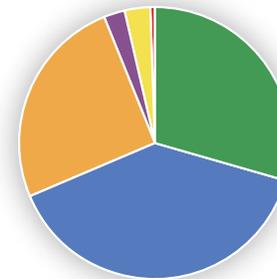
NET ASSETS

Total Net Assets \$ 7,347,543

Current Assets to Current Liabilities 4:1

Total Assets to Total Debt 3:1

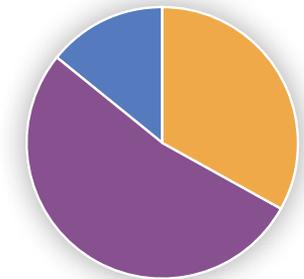
TOTAL DOLLARS SPENT



- REHABILITATION 29.7%
- WEATHERIZATION 39.1%
- REVITALIZATION 25.4%
- ADMINISTRATION 2.3%
- RENEW CREW 3.1%
- FUNDRAISING 0.5%

Totals may not sum up to 100% due to rounding.

RENEW CREW PROGRAM COSTS



- MATERIALS 33.3%
- LABOR 53.1%
- FUNDRAISING 14.0%

Totals may not sum up to 100% due to rounding.

Thank You To Our Donors

The project:HOMES Board and Staff sincerely thank our donors for their support between July 1, 2019 and June 30, 2020.

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3,263 THE WEATHERIZATION PROGRAM provided energy conservation measures for 3,263 homes and apartments, reducing the energy costs for 7,179 individuals this year.

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We take great care in listing donors accurately and regret any errors or omissions.



649 project:HOMES RENEW CREW volunteers completed 537 home repairs and accessibility modifications for 649 low-income, senior and disabled individuals this year.

Helping A Good Samaritan

Chris Wilson's life changed drastically on June 30th. He was driving on Interstate 95 with a friend when they noticed a car with a flat tire. They decided to stop and help the driver, who was only 19 years old. However, before Chris had finished tightening the last lug nut, another car ran off the right side of the highway and struck them.

"I was like, this is it," Chris said. "I'm getting ready to have twin girls any day now and I was like, I'm never going to get to see them grow up; I'm never going to get to meet them." Chris suffered serious injuries including a broken femur and a broken hip. He was hospitalized for four days undergoing surgery and physical therapy. "I don't know what tomorrow is going to bring as far as this situation goes. It's going to be a long, rough road to recovery," said Chris, who was an auto mechanic before the accident. "I just imagine how much worse it could have been."

Chris is recovering at home. For months, he had to keep weight off of his injured leg and use a wheelchair

or a walker to get around. Without the help of family or neighbors, he was trapped in the house. He couldn't walk up or down the front steps of his home without help. project:HOMES and a small team of volunteers built a wheelchair ramp for Chris at the end of July. It provided him a new sense independence and freedom.

"Thank you! This makes things a whole lot easier for me. I feel safer now that I can get out front on my own," said Chris, who had suffered a fall before the ramp was installed. Twice a week, he goes to physical therapy appointments and he no longer has to depend on neighbors or family members to help get him down the stairs. "It's one less thing I have to worry about. I have more freedom. I can get outside without a fear of falling. Yesterday, I got the mail for the first time," said Chris, who's unsure how long he may be out of work. He says doctors hope he'll heal in six months, but he will need physical therapy for a year. On August 6th, Chris became the proud father of twin girls.

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