

2021 REPORT TO THE COMMUNITY



project:HOMES
Improving Lives by Improving Homes



Improving Lives in Bermuda Estates

“project:HOMES rescued us,” said Bonnie Newton, a resident of the Bermuda Estates Manufactured Home Community in Chesterfield County.

In September 2020, project:HOMES purchased Bermuda Estates Manufactured Home Community with equity partner VCDC, to enhance the quality of life for existing residents, prevent displacement and eliminate the stigma associated with manufactured housing communities. Support from the Bob & Anna Lou Schaberg Foundation allowed project:HOMES to make the necessary down-payment on the property. The redevelopment of Bermuda Estates includes major infrastructure improvements, home repairs at no cost to residents, unit replacement, community engagement and a Community Resource Center.

—continued

6,429 Virginians ■ project:HOMES impacted the lives of **6,429** Virginians this year with improvements for **4,771** households and the sale of **23** affordable homes.



BEFORE



AFTER



Improving Lives in Bermuda Estates (continued)

It's been an exciting year as we worked to make major improvements to the park for the 50 families living there. Extensive work was done to improve the main road through the community. The original road was filled with potholes and bumps and made driving through the park dangerous for residents. We repaved the entire road and added new parking spaces. A turnaround was created to allow for the school bus to enter the park. Now children will be safely able to get on the bus in front of their home. The new road was sloped for proper drainage. At the recommendation of the residents, we painted the speed bumps and lines yellow to help with visibility and safety at night. The existing lighting was also improved and we added more throughout the community. Other infrastructure work included the cleaning and repairing of sewage lines throughout the park as well as the inspection and repair of active water leaks in many units in the park. Chesterfield County CDBG funds made these major infrastructure projects possible.

Free home repair work began right away for residents whose homes were in need of critical repairs, such as plumbing, electrical and hvac repairs, as well as roof repairs, flooring work and accessibility modifications. We continue to provide home repairs free of charge for anyone in the park who is in need. Funding for repairs comes from Chesterfield County and Dominion Energy.

Community engagement efforts over the past year gave us a chance to connect with our Bermuda Estates families. Alongside our partner, Virginia Community Voice, we have individually engaged each household in the park to learn more about their vision for the community and the vacant on-site building, that we plan to renovate into a Community Resource Center. project:HOMES staff members volunteered one weekend to help distribute AC units. Thanks to donations from Truist and Dominion Energy through our Keep RVA Cool program, we were able to provide these AC units for free to all residents in the park. We held a summer open house with a food truck from Taqueria Panchito, lawn games for kids, and music. Residents also had the chance to tour a new manufacturing housing unit and talk to our staff about the process of purchasing a replacement home in the future. project:HOMES held a community listening session in October to gather more feedback and better understand the needs of the community. The engagement team plans to coordinate quarterly events to continuously engage and connect with residents. Prior to the beginning the community



engagement, project:HOMES hired a Spanish Language Coordinator to translate important documents and notices, interpret conversations with Spanish-speaking residents and act as the liaison between residents, property management and project:HOMES staff. The role also serves to build relationships and trust with the community. With the construction of the Community Resource Center, project:HOMES will hire a full-time Community Resource Coordinator to coordinate programming, resources and activities for park residents.

For the past two years, project:HOMES researched how to design and build a high-quality, low-maintenance and energy-efficient unit that will provide residents with a longer-lasting, safer home. Funding from Virginia Housing has made it possible to purchase, modify and deliver the first 2 units of innovative manufactured housing to the park, which were completed in August 2021. One of the homes has been purchased by an existing resident through a 10-year fair financing mechanism. The resident will pay the same amount per month as she had been paying for her previous home, which was unsafe and had been cited with various code violations. The second unit is currently being used as a model and office space for project:HOMES. The Spanish Language Coordinator operates office hours twice a week from the unit to answer questions residents may have, interpret between residents and management, guide them

Improving Lives in Bermuda Estates (continued)

through assistance applications and explain future opportunities for repair and replacement.

Resident Bonnie Newton was the first resident to purchase a new manufacturing housing unit at Bermuda Estates. She moved to the park six years ago with her two sons and two dogs. Her old unit was in major disrepair with rotten floors, plumbing problems and a broken heating system. "It was pretty bad," said Bonnie, who injured her knee when she fell through the rotten floorboards of her old unit. For years, she had to go to the YMCA to shower. "I just love my place! It's amazing what project:HOMES has done for me. I'm very happy. I now feel safe in my home and it's peaceful."

Throughout the next year, project:HOMES will continue to offer residents free home repairs and opportunities to talk about purchasing a replacement home. "Our vision is to keep all of our current residents in the park while improving the quality of their housing and keeping their costs relatively the same," said Zack Miller, project:HOMES' Manager of Housing Innovation. "If done right, manufactured homes are a great place to live and not much different than the quality you can find in stick-build housing."

project:HOMES was honored to be featured as a Best Practice in the Partnership for Housing Affordability's Annual Report on the first year of the Regional Housing Framework. Our initiative to revitalize Bermuda Estates was spotlighted as a solution to improving housing quality and ensuring better health and safety for residents. "We're just so happy that the Lord sent project:HOMES to us," said Bonnie. "We're so glad because we thought we were all going to have to move."





230 Families ■ The Home Rehabilitation program provided major structural repairs for 230 families this year.

A Donor's Kindness Saves Family Home



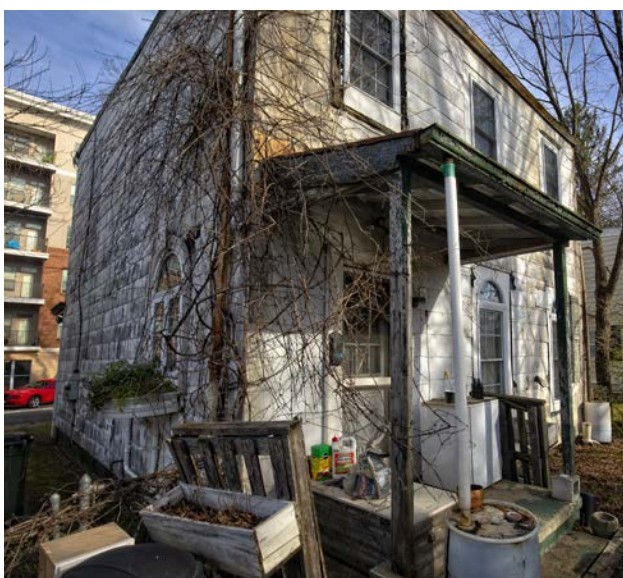
Sallie Ferguson is thrilled with the repairs project: HOMES made to her home! She treasures where she lives in the Fulton Hill neighborhood of Richmond. Her husband's family lived in the home and it holds many special memories for her and her husband. The house fell into disrepair after Sallie left her job to take care of her father. "Moments with him were more important to me than money," she said. After her father passed away, her husband's health declined. "It's been a lot of difficult things, but, glory be to God, we're still standing," she said.

While the family struggled to pay the bills, water leaks developed and damaged the ceiling and floors. They couldn't afford to pay the gas bill so they relied on heaters to warm the house. Two kerosene heaters exploded one night. "It ended up coating the inner rooms in soot," said Sallie, who kept a bucket of sand nearby in case it happened again. Following the construction of a new apartment development across the street, the family received a series of code violations they couldn't afford to remedy. "The city can be treacherous," said Sallie. She was scared they may lose the family home so she contacted project: HOMES.

In December, project: HOMES received a \$10,000 donation from a generous family who designated their entire gift to repair the Ferguson Family home. "That was such a blessing," she said. Thanks to the donation, we began repairs through the project: HOMES Immediate Response Program, which is funded by the Bob & Anna Lou Schaberg Foundation, the Community Foundation for a greater Richmond and individual donors. The program was created to quickly address emergency home repair needs that could cause financial hardship and safety concerns for homeowners.

During the initial visit, project: HOMES discovered underlying structural issues that would have eventually compromised the structural integrity of the home if they had not been addressed. "The porch was in such bad shape that the mailman was afraid to step on the porch," said Sallie.

project: HOMES fixed the significant plumbing issues, repaired the structural problems and addressed the electrical hazards. Renew Crew volunteers replaced the front porch and columns and coordinated the replacement of the gutters with donated materials. The exterior of the house was repaired and painted with the Dallas Cowboys colors for Sallie's favorite team. She adores her new door and the blue trim work. The project dramatically improved the safety and stability of her home. "I am grateful, so grateful. I feel like I have a new house," she said.





4,072 homes and apartments ■ The **Energy Conservation program** provided energy conservation measures for 4,072 homes and apartments, reducing the energy costs for 5,080 individuals this year

Creating Healthy Homes

“The work project:HOMES did for us was a wonderful experience. I’m grateful for everything that’s happened and our whole relationship,” said Bill Scott, site manager for the William H. Plummer Plaza, a public housing facility in Suffolk for disabled individuals and those over the age of 62.

The Energy Conservation staff had the pleasure to work with Bill and his team at William H. Plummer Plaza. The housing facility connected with project:HOMES during their search for an organization that could help upgrade their heating and cooling systems while improving the air quality in their six buildings. The facility opened in 1989 and was in need of an upgrade. They wanted to provide healthier living environments for all of their 52 residents.

“project:HOMES evaluated all our needs and then they came up with a plan,” said Bill. While working with new safety measures adopted during the pandemic, the Energy Conservation Program worked diligently on the large-scale project.

The crew began by evaluating the heating and cooling systems in each of the 49 units. Each unit includes its own self-contained heating and air conditioning system called a Packaged Terminal Air Conditioner (PTAC). They serviced every resident’s PTAC unit to improve the heating and cooling for each home.

project:HOMES also evaluated the air quality and found some units had excessive carbon monoxide emissions. To improve the air quality, our crew installed Energy Recovery Ventilation (ERV) systems. They draw clean, fresh air into a home and remove stale air. The crew also mounted new range hoods in each unit to remove odors, irritants and grease that are expelled into the air during cooking.

“One of our residents noticed a difference right away. She’s asthmatic. Once the ERV was operational, she said her headaches went away,” said Bill, who was pleased with the project:HOMES staff and all the work that was done. “It was flawless,” he said. “Improving the air quality will be really helpful for the residents.”

project:HOMES also installed 40 new refrigerators and replaced the failing hot water heaters in the residents’ units. “They were able to get everything done,” said Bill. “It was effortless, just a really good experience all around.”





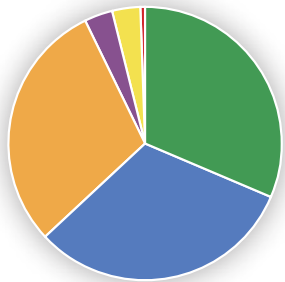
ACTIVITIES STATEMENT

REVENUE	
Grants Rehabilitation	\$ 5,583,539
Grants Revitalization	\$ 4,204,884
Grants Weatherization	\$ 4,386,118
Contributions	\$ 459,893
Investment Income	\$ 1,016,732
Total Revenue	\$ 15,651,166
EXPENSES	
Program Services	\$ 13,598,114
Management & General	\$ 455,792
Fundraising	\$ 93,224
Total Expenses	\$ 14,147,130
Change in Net Assets	\$ 1,504,036

FINANCIAL POSITION STATEMENT

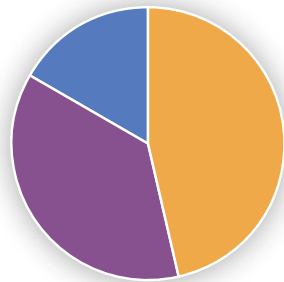
ASSETS	
Cash & Investments	\$ 3,840,258
Accounts Receivable	\$ 3,783,633
Inventory of Real Estate	\$ 2,151,062
Property & Equipment	\$ 3,044,121
Total Assets	\$12,819,074
LIABILITIES	
Current Liabilities	\$ 1,482,301
Long-term Liabilities	\$ 2,235,194
Total Liabilities	\$ 3,717,495
NET ASSETS	
Total Net Assets	\$ 9,101,579
Current Assets to Current Liabilities 4:1	
Total Assets to Total Debt 3:1	

TOTAL DOLLARS SPENT



- REHABILITATION 31.6%
- WEATHERIZATION 31.6%
- REVITALIZATION 29.6%
- ADMINISTRATION 3.5%
- RENEW CREW 3.3%
- FUNDRAISING 0.4%

RENEW CREW PROGRAM COSTS



- MATERIALS 46.5%
- LABOR 36.9%
- FUNDRAISING 16.6%



Grandmother Amazed by Transformation of Childhood Home

Bernardine Goode Miles, a retired school principal and grandmother of three, loved growing up in a beautiful, two-story historic cottage in the Southern Barton Heights neighborhood of Richmond. Her father and mother bought the Queen Anne style home for \$5,000 in the 1960s.

This year, project:HOMES gave Bernardine and her husband Lawrence a tour of her childhood home. In partnership with Historic Richmond, project:HOMES spent the last two years transforming the historic cottage into an affordable home. The house was originally built in the 1890s and fell into disrepair after Bernardine's mother moved out in 1989. By the time project:HOMES and Historic Richmond bought the property from the City of

23 Affordable Homes ■ The Revitalization program built 7 new energy-efficient homes and renovated 16 homes in the Richmond region this year.

Richmond in 2019, it was tax-delinquent and had sat vacant for years and showed many signs of neglect, including an overgrown lawn, a dilapidated roof, rotten boards, broken doors and busted windows.

"My husband can tell you how depressed I was at seeing the condition of the house before you renovated it," said Bernardine, who was thrilled to see the transformation. As she walked through the front door, she exclaimed, "Wow! This is really nice. Thank you for bringing the home back to life."

During the tour she shared her recollections about the unusual features of the historic cottage, such as the unique layout, the extremely narrow staircase leading into the basement and a triangular closet in the dining room, which was the only closet in the house. She enjoyed seeing how project:HOMES created more space in the home and preserved historic architectural features. "project:HOMES did an awesome job! The house is simply beautiful. They turned a dilapidated mess into a beautiful palace. I am proud of the

home's appearance — inside and out! I wish I could have bought it."

project:HOMES and Historic Richmond collaborated two years ago to renovate three historic houses, including the home that Bernardine grew up in. All three homes will provide affordable homeownership opportunities for first time homebuyers who qualify with low or moderate incomes. With our partner The Maggie Walker Community Land Trust, the homes can be sold at an even lower price because the land will be kept in a trust. Bernardine's childhood home sold to a local family for \$190,000. Funding for this project also came from the City of Richmond Department of Community Development. "The house has many wonderful memories for me, and I hope the new family will have just as many," said Bernardine.



Ramp Helps Child in Critical Condition

Jeff and Lauren Schooler are the proud parents of four children. Their youngest child, Hannah, was born with Down syndrome and a rare condition affecting her esophagus. During the holidays in 2017, the family spent two months in Boston so doctors could fix Hannah's esophagus. "They did amazing. It's very, very hard to fix," said Lauren. "We got her home in January of 2018 and she had a great couple of months. Typical little kid with Down syndrome. Rolling all over the place and being sassy."

In May 2018, Hannah's small intestine ruptured and she suffered a brain injury. "What unfolded was beyond our worst nightmare," said Lauren. Hannah spent two months in the hospital fighting for her life. She was able to return home, but a year later, things took another turn for the worst. A bad cold and a flu virus left Hannah on a respirator. "We had been in the hospital three months. And we finally just decided that we needed to take her home," said Lauren.

Lauren and Jeff connected with Noah's Children, a pediatric palliative care organization, to learn ways to make Hannah comfortable at home. "She's the happiest kid that you could imagine given all of the circumstances. And if she's okay, we're all okay. That's really it," said Lauren. "When she was miserable, we were struggling."

The family works together to take care of Hannah on their own. They didn't want to take the



chance that nursing aides and caregivers may bring the coronavirus or other viruses into the home. "There was no way we could take the chance," said Lauren. "We just do our best every day."

Lauren knew they were going to need a wheelchair ramp soon to help ease some of the heavy lifting the family endured on a daily basis. "In our very intense daily life with Hannah, where most tasks end up being more challenging than they should be, getting her in and out of the house safely has become one of our biggest concerns," said Lauren. "We didn't know quite where or how we were going to do the ramp. And then, of course, with everything parents with medically fragile kids have to tend to, it's just not in the budget."

Noah's Children encouraged Lauren to reach out to project:HOMES for a wheelchair ramp. This spring, our Renew Crew volunteers built a ramp for four-year-old Hannah and her family.

"It's pretty spectacular. It's monumental to have just one challenge alleviated," said Lauren, who is excited to see her daughter smiling more and working to stand in her physical therapy sessions.

"We're very grateful. This act of generosity has filled our hearts and given us bread for the journey ahead. And, that has made all the difference. It reminds us that we are not alone and that our community is there to help us when we are in the midst of hard things."

Memorials

Maybell Fountain

Ms. Maybell was a long-time friend and employee of project:HOMES. She passed away on May 6, 2021, at the age of 95. She was a joy to the whole project:HOMES staff and spent the past 20 years working with us.

Brad Hustead

Brad Hustead was a previous Board Chair of project:HOMES and contributed tremendously to the organization. He passed away on July 21, 2021, at the age of 68.

Joseph W. McGreal

Joe McGreal was a project:HOMES volunteer for more than 20 years, served on the Board of Directors and participated on numerous committees. He passed away on February 18, 2021, at the age of 80.

Pam Palmore

Pam Palmore was a previous project:HOMES employee and served as our Director of Energy Conservation. She helped provide weatherization services for thousands of families in the Richmond region. She passed away on December 20, 2020, at the age of 68.

Dr. Thelma Watson

Dr. Thelma Watson was the Executive Director of Senior Connections and served four terms on the project:HOMES Board of Directors over the last 15 years. She passed away on June 25, 2021, at the age of 70.



Durwood Usry Fund For Housing Innovation

In honor of our dear friend **Durwood Usry**, who passed away in August, project:HOMES worked with Durwood's friends and family to create the Durwood Usry Fund for Housing Innovation. Durwood served as our Manufactured Housing Technical Advisor since 2018 and was a pioneer in housing innovation. He dedicated his entire career to manufactured housing and improving the quality of affordable housing. His dream was to create a safer, higher-quality manufactured home, which could have the same lifespan and durability as a standard stick-built home. It was Durwood's inspiration that led our team to where we are today. project:HOMES has deep gratitude for Durwood's contributions to our work, including strides in construction innovation, the purchase and redevelopment of Bermuda Estates Manufactured Home Community and the close relationships Durwood developed with project:HOMES clients. Durwood's impact will never be forgotten and his life's work will live on through this fund. Visit our website to donate in his honor.



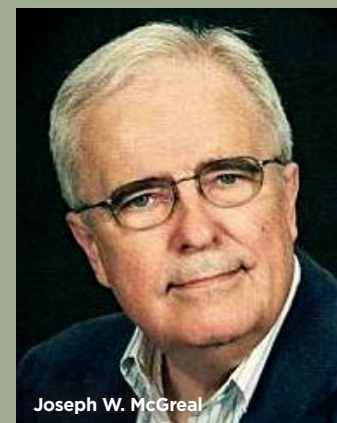
Maybell Fountain



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The project:HOMES Board and Staff sincerely thank our donors for their support between July 1, 2020 and June 30, 2021.

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Helping Seniors

The Omni Park Place Senior Apartments is a 61-unit apartment building that provides affordable housing to low-income older adults. project:HOMES was contacted in 2001 to help manage construction after the project stalled. Epoch Properties and project:HOMES were able to successfully complete the project, and we have owned and operated the building since it was completed.

In late 2020 project:HOMES was successfully able to recapitalize the building by using a combination of Low Income Housing Tax Credits, state HOME funds, and support from VCDC. Our construction team used a creative approach to the project, which involved creating a hotel wing in the building during construction where tenants could live on site while their apartments were being renovated. This allowed all tenants to be able to move out of their apartment during construction, and back into the same unit. At the end of September, 2021 we celebrated construction completion of the last units and common areas.

