

The mission of **Housing Opportunities Made Equal** (HOME) is to ensure equal access to housing for all people. HOME does not build houses. HOME builds equal access to housing choices, and the skills and knowledge of people.

Today HOME works to achieve its mission of equal access to housing through seven primary goals:

- Eliminate housing discrimination
- Lower the mortgage default rate
- Lower the concentration of poverty
- Reduce segregated housing patterns
- Increase the availability of affordable housing
- Increase the homeownership rate
- Eliminate the racial and ethnic disparities in homeownership rates

HOME's Center for Housing Education provides homeownership education, pre-purchase counseling, and down payment assistance for first time homebuyers; and foreclosure intervention and mediation services to help homeowners avoid losing their homes to foreclosure.

HOME's Center for Housing Advocacy helps people overcome the external barriers housing discrimination creates to housing choice. It assists victims of housing discrimination, educates the community about fair housing, provides technical assistance and training to the housing industry on fair housing issues; and helps local governments plan to expand the housing choices available to their residents.

HOME also recognizes that we cannot achieve true equality simply by helping one person at a time. The Center for Housing Leadership creates change in the housing systems that drive social, economic, and educational opportunities.

Many of HOME's successes are well known, setting Supreme Court precedents and providing national impact. Other achievements are less visible, but no less important. HOME is responsible for:

- Helping over 6,000 homeowners who were behind on their mortgages – with a success rate of over 70% of saving the homes from foreclosure;
- Helping over 1,600 low and moderate income families purchase their own homes;
- Successfully challenging insurance redlining and giving minority and low income neighborhoods access to quality homeowners' insurance;
- Creating legal protections for homeowners who are victims of foreclosure rescue scams

Recognized by the Governor as the Commonwealth's "Best Housing Organization" in 2006 and the recipient of many other awards, HOME continues to innovate. It is not enough to protect and defend the housing opportunities that people have gained over the years. We must create new opportunities, and help people take advantage of those opportunities. HOME has the expertise, commitment and leadership ability to make a measurable difference in all of these critical areas. The knowledge gained from hearing the needs of the thousands of families we help each year guides our work.

HOME is the salvation of many people, from the elderly man who almost lost his home in a foreclosure scam, to the single mother who achieved her dream of homeownership. As one Richmond woman said, thanks to HOME..." I have new hope, new faith, and new dreams." These, and the thousands of others like them, are the source of HOME's vision and HOME's strength.