



## Dear Friends and Supporters,

It is my pleasure to present the 2015 annual report of the Better Housing Coalition (BHC). Our 27-year history is marked by bold measures, the first being the decision our two founders made in 1988 to improve the lives and living conditions for our city's most vulnerable residents. Since that time, BHC has grown from a small advocacy organization to the Richmond region's largest nonprofit community development corporation. With our mission as our guiding light, we have helped to enhance the lives of more than 10,000 residents, and transformed for the better the landscapes of many of our long-neglected neighborhoods. Through all of this, you have supported us; and we are grateful.



But we're not resting on our laurels. The need for homes our neighbors can afford is far outpacing our response, and we feel a great responsibility to do more. Our actions over the past year were intentional, serving to further invest in our families and communities, and position BHC for significant growth to yield more meaningful impacts. We have big plans for the future; I invite you to be bold and come along with us. Together, we can accomplish great things.

Sincerely,

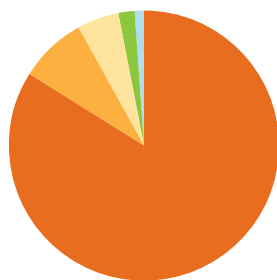
Laura Lafayette  
Chair, BHC Board of Directors

### 2015 OPERATING HIGHLIGHTS

#### REVENUE

<span style="color: #e67e22;">■</span> Rental Property	\$11,207,456	84%
<span style="color: #f1c40f;">■</span> Contributions	1,113,797	8%
<span style="color: #f1c40f;">■</span> Grants from Governmental Agencies	592,555	5%
<span style="color: #27ae60;">■</span> Other Revenue	235,178	2%
<span style="color: #3498db;">■</span> Real Estate Development Income	141,937	1%

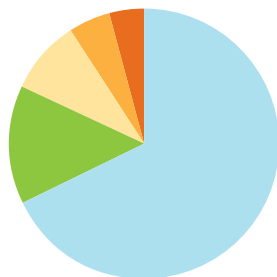
**\$13,290,923**



#### EXPENSES

<span style="color: #3498db;">■</span> Rental Property	\$7,991,227	68%
<span style="color: #27ae60;">■</span> Personnel	1,685,500	14%
<span style="color: #f1c40f;">■</span> Real Estate Development	1,054,453	9%
<span style="color: #e67e22;">■</span> Community Social Work	521,329	5%
<span style="color: #e67e22;">■</span> General Management	430,582	4%

**\$11,683,091**



#### ASSETS

Cash	\$3,444,242
Property & Equipment*	91,972,083
Restricted Deposits	5,230,736
Construction in progress	2,543,798
Restricted Cash	2,167,932
Accounts Receivable	319,383
Tenant Receivable	246,158
Other	1,053,225
<b>Total Assets</b>	<b>\$106,977,557</b>

#### LIABILITIES

Accounts Payable	\$520,730
Loan Payables	37,010,076
Lines of Credit	97,731
Deferred Revenue	4,207,807
Other	446,988
<b>Total Liabilities</b>	<b>\$42,283,332</b>

#### NET ASSETS

**Total Net Assets** **\$64,694,225**

\*includes depreciation of \$34,687,384

*Note: Does not reflect income and expenses from our property management related party. Full audited financials are available by contacting the External Affairs Department at 804-644-0546.*



## *Investing In Our Families*



**SCHOLARSHIP PROGRAM:** Helping position our residents for future success, BHC launched our Founders' Scholarship program for adult residents of BHC rental communities. Named in honor of BHC co-founders Carter McDowell (pictured, R) and the late Mary Tyler McClenahan, competitive scholarships will be awarded to residents aged 17 and older seeking higher education (certificate, associate's degree, bachelor's or master's degrees). The first awards will be announced in 2016.



**THE POSSIBILITIES PROJECT:** BHC and partner Children's Home Society (CHS) launched The Possibilities Project, a groundbreaking initiative to change the trajectory of the lives of young adults aging out of Virginia's foster care system. To combat the dismal statistics, BHC and CHS conducted best practices studies among states having greater success rates, aided by a transformational grant from Impact 100.



**COMMUNITY ENGAGEMENT:** During TransformRVA in May 2015, BHC fostered community engagement by holding workshops on components of vibrant communities such as education, transportation, health and jobs; and invited all interested community members to join the dialogue. More than 300 participants attended the full-day celebration marking BHC's 25th anniversary.



**TRANSFORMATIVE SUPPORT SERVICES:** Through a combination of direct service and collaboration with 17 partners, BHC's resident services staff provided transformative supports to 1,362 residents at all stages of life. As examples, senior residents got moving in YMCA Zumba exercise classes; kids found that reading can be fun through Paws to R.E.A.D.® (pictured); adults strengthened their resumes and pursued employment opportunities with the help of Goodwill's career development services; teens visited Shalom Farms to work and learn the origin of healthy foods; and Girls For A Change helped young girls learn how to identify problems affecting their community and organize neighbors to make change happen.



**CARY WEST UPGRADE:** Committed to preserving the stock of affordable housing in our region, BHC invested \$4 million to upgrade 47 apartments comprising our Cary West community in the heart of Richmond's Fan District. The upgrades include new porches, kitchen cabinets, appliances and flooring. In an area where a modest one-bedroom apartment can easily go for more than \$1,000 per month, our working families can rest easier, knowing they live in a high-quality home that fits their budget in a desirable area with public transportation. Some of our Cary West residents have been with us for 15 years.



**REDUCING EVICTIONS:** Staff members from BHC's property management and resident services divisions work in tandem to identify families at risk of eviction, and take early action. Through this proactive arrangement, BHC reduced evictions across our rental communities by 25% in 2015. When families have a stable home, children do better in school and parents experience less stress and hardship. Preventing homelessness benefits taxpayers, too: the Coalition for the Homeless estimates that keeping a family in their home saves taxpayers \$38,000 per year in shelter costs.



*Investing in Our Communities*

*Strengthening BHC*



**HOME OWNERSHIP OPPORTUNITIES:**

BHC and Project:Homes partnered to reduce blight and create new home ownership opportunities for first-time homeowners in North Richmond and Church Hill through the development of high-quality, energy efficient single-family homes on neglected blocks in these established neighborhoods. An open house in Church Hill was held to showcase the homes to prospective buyers.

**PARTNERSHIP WITH RRHA:**

Expanding our investment in South Richmond, BHC is forming a partnership with the Richmond Redevelopment and Housing Authority (RRHA) to develop 60 new affordable single-family homes in Blackwell on RRHA-owned parcels. Construction is scheduled to begin in 2017. When complete, BHC will have built and sold 100 single-family homes in this re-emerging neighborhood.

**GROWTH & IMPACT:** Leveraging our strong performance in 2014, BHC advanced on a number of initiatives in 2015 to build capacity, position BHC for growth and deliver positive impacts to the Richmond region and its residents:

- Leaving a legacy of good will and accelerating future affordable housing development, Mr. and Mrs. Hilton Goodwyn, Jr. (pictured) established a \$5 million endowment with The Community Foundation, naming BHC as sole beneficiary;
- Focusing on our core competencies, BHC's Board of Directors refined and finalized our business model;
- Positioning ourselves attractively to equity investors, BHC received its Community Development Entity (CDE) Certification from the US Treasury;
- Demonstrating our commitment to cultivating talent, BHC spent nearly \$50,000 on training and professional development of our staff at all levels of the company;
- Reflecting our construction and development activities, BHC generated \$800,000 in new developer's fees;
- By identifying and implementing cost-cutting measures, BHC reduced our rental property operating costs by \$300,000.



**CITADEL OF HOPE:** Continuing our revitalization of the Church Hill community, BHC acquired the former Citadel of Hope building and surrounding parcels of land on Venable Street in 2015. The building was originally constructed in 1923 by the Baptist Woman's Missionary Union, and has been a monument to disinvestment in that area for decades. By year-end 2017, the Citadel site will become 52 affordable apartments for working families of modest means in an area with rapidly appreciating property values.

**GREEN AWARD:** BHC's commitment to energy efficiency and sustainability received national attention in 2015 through an award in the green housing category given by the Affordable Housing Tax Credit Coalition for Beckstoffer's Loft Apartments and Somanath Senior Apartments. BHC staff traveled to the Capitol building in Washington, D.C. to accept the award among nominees and winners from across the country.



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*TowneBank volunteers at Winchester Greens during Affordable Housing Awareness Week*

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*Virginia Housing Development Authority*

Andrew Clark, Secretary  
*Home Building Association of Richmond*

Amy Broderick  
*Cushman & Wakefield | Thalhimer*

David Conmy  
*Virginia Department of Housing & Community Development*

Elizabeth Greenfield  
*Richmond Association of REALTORS®*

Kathleen Halpaus  
*Timmons Group*

Chelsea Hartman  
*Chesterfield County Planning Department*

Rhonda Howlett  
*Keller Williams Realty*

Malcolm Jones  
*Rebuilding Together Richmond*

Swetha Kumar  
*Community Housing Partners*

James Lambert  
*Virginia Housing Development Authority*

Crystal Lowery  
*Mosaic Catering + Events*

Ali Newton  
*Divaris Real Estate*

Eliza Machek  
*Timmons Group*

Sara Mehle  
*Dorsey, Wright & Associates*

Chelsea O'Brien  
*Dominion Due Diligence Group*

Marjie Patterson  
*Federal Reserve Bank of Richmond*

Rebecca Rowe  
*Virginia Housing Development Authority*

Kishore Thota  
*NextGen GOP*

Mario Wells  
*Community Housing Partners*



*BHC staff cheer as the UCI Road World Championships cyclists pass by the main office*

The Better Housing Coalition builds opportunities for people and communities. While our primary lines of business involve bricks, mortar and construction, our ultimate goal is to create a pathway to better choices and brighter futures for those who call RVA home. We can make it happen, together.

Your investment in BHC supports our mission of changing lives and transforming communities through high-quality, affordable housing.

*Won't you join us in creating lasting change in your community?*

Better Housing Coalition  
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1.804.644.0546  
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*Every dollar helps make Richmond a better place for all.*

**\$43**

Provides a child healthy snacks and after-school program supplies

**\$52**

Sends a teenager on two college visits

**\$150**

Gives a young couple a year of homebuyer counseling and credit-readiness training

**\$381**

Provides a senior resident with a year of health and wellness programs

**\$1,000**

Gives a student a scholarship for higher education