



**URBAN HOPE  
2020 ANNUAL REPORT**

RESILIENCE AND THRIVING  
IN THE MIDST OF A PANDEMIC

# 2020 HIGHLIGHTS

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## Tenant Stability

In a time when Covid-19 created substantial job instability and income loss due to illness and even death, our tenants demonstrated inspiring resilience. Their efforts, as well as relief provided by church partners, foundations, and our state government, enabled every household to remain stably housed throughout the pandemic.

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## Miraculous Giving

We had an incredible outpouring of generosity from near and far, with so many generous souls giving at unprecedented levels. We received donations from 210 new donors, increased our total philanthropic dollars by 52%, and retained 89% of our 2019 giving.

**Thank you to all those who contributed to make this miracle possible!**

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## Strategic Plan Completed

With the help of HDAvisors and the COO Team, UH completed our first-ever strategic plan. Both the operations and properties sides of the organization got a thorough examination, with a resulting set of goals and objectives. We are making great progress every quarter toward full implementation.

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## Property Pipeline Established

One outcome of the strategic plan is our carefully-crafted plan to improve our properties and capitalize on the equity we have realized through ownership of properties purchased prior to the steep increase in real estate values in the East End. Upon securing long-term debt on our portfolio, investors with notes due will be repaid, and new properties will be acquired.

RESILIENCE AND  
THRIVING  
IN THE MIDST  
OF A PANDEMIC

**Dear Urban Hope Family,**

We all expected hackneyed jokes about 2020 vision this year...but honestly, who saw this coming? Not many. What we can say in hindsight is that the pandemic has definitely clarified a number of things, three of which are central to Urban Hope's success:

1. Relationships matter.
2. Stable, affordable housing matters.
3. Societal disparities based in race are devastating and far-reaching, and must be addressed if we are to move forward in a healthy way.

The connectedness we have with and among our tenants and class members is a hallmark of the UH family. When we are living interconnected lives, we need to have trust, and that only happens when people know each other. And we know and need each other. Relationships matter.

Most of our tenants have been impacted by COVID-19, either through illness, loss of employment or pay, or most devastatingly, through loss of a loved one. Thanks to the UH Family, our tenants knew that of all the concerns they had, losing their home would not be on that list. We assured them early and often that we would be their partners, come what may. And we know that has made a difference. Stable, affordable housing matters.

And to say it as plainly as we can, we would not have the challenges of poverty in the East End (and beyond) that we do, if we did not have our history and the systems that disadvantage Black people. The Urban Hope Family is helping to undo some of the damage that has been done to our brothers and sisters who bear the Imago Dei.

Unlike many businesses, Urban Hope had its best year ever in 2020. Our tenants and class members demonstrated remarkable resilience in the face of some very long odds. The philanthropic community came out in a big way. We got some incredible opportunities to expand our portfolio, and more and more people came to understand the generational impact they could make by investing in our capital fund.

Who can say that 2020 was their best year ever? In spite of the grief and challenges, Urban Hope can. **It truly was a Miracle on 25th Street.**

With gratitude and hope,



A handwritten signature in black ink that reads "Sarah M. Hale". The signature is fluid and cursive.

Sarah M. Hale,  
Executive Director

## URBAN HOPE'S MISSION

*To make home a cornerstone of opportunity  
by keeping it affordable*

## WHAT MAKES URBAN HOPE UNIQUE

Urban Hope partners with families in their journey out of poverty by providing financial management training and support, and by procuring a portfolio of quality affordable rental housing options.

Urban Hope is the only agency focused on rental housing that remains affordable for people making between 20 and 50% Area Median Income (AMI) in the East End of Richmond.

Our financial health program is uniquely tailored to victims of trauma and chronic poverty, providing a pool of healthy renters for our properties and those owned by others in the area.

Urban Hope participates in the creation of a stable, thriving, mixed income community in the East End of Richmond, seeking to protect against displacement of lower-income residents as the neighborhood changes.

## 2020 STAFF

Lawson Wijesooriya,  
DIRECTOR OF DEVELOPMENT  
AND STRATEGY

Sarah Hale,  
EXECUTIVE DIRECTOR

Carolyn Loftin,  
DIRECTOR OF HOUSING  
AND FAMILY SERVICES

## PROGRAM UPDATE



### HOW HAS THE PANDEMIC AFFECTED THE FINANCIAL MANAGEMENT CLASS?

Our class continues to thrive as a community of individuals focused on changing the trajectory of their financial lives. Each committed attendee moved forward despite setbacks from Covid life. We'd be remiss if we did not acknowledge the strain of in-person meetings being replaced by less personal Zoom calls. We've learned this year that we truly are better together.



### HOW ARE THE PARTICIPANTS RESPONDING?

100% of class members who set financial goals and showed up consistently have met the goals that they wrote down for themselves at the beginning of the year. We are so proud of the resilience emanating from our group, and we look forward to the harvests that all of their hard work will bring.



### WHAT'S NEXT?

In the new year ahead, we are looking forward with great joy to gathering safely, to cure the longing for in-person interaction and fellowship. Despite the hardships, God remains faithful. We haven't skipped a beat, and we continue to engage our class members and challenge them to crush the goals they've set for themselves.

## TENANT TESTIMONY



At Urban Hope, we have come to understand ourselves to be more of a place and space maker, than the "great organizational hope" of affordable housing. This means that we are creating an environment for our tenants and class participants to formulate their own financial dreams, and act on the change that comes along with having the right parameters to make better choices for their families. We see this manifesting particularly in our 3rd year tenant, Keisha McCloud, who had the following to say:

Self realization and accountability were key components in my journey. I feel without those qualities, you aren't truly able to be where you want to be. I was transparent with Urban Hope and truly held myself accountable for anything I did or didn't do. Realizing small things can often lead to major results is the best reward of being a participant with this program. They offer so many resources it's definitely up to you to reap these benefits, or be complacent with your current path. I feel change is often needed for growth, and with the options that are regularly offered, I took full advantage of any advice/services given to me. I am truly grateful for the opportunity Urban Hope extended to my family and I.

*True longstanding transformation can only come from within. Urban Hope is committed to being the cornerstone that provides that opportunity, and will walk alongside families throughout their journey.*

# 2020 FINANCIAL REPORT

INCOME	
INDIVIDUALS	\$350,553.36
GRANTS (INCLUDING PPP LOAN)	\$130,665.75
RENTAL INCOME	\$120,013.59
CHURCHES	\$50,077.95
BUSINESSES	\$19,306.08
PROPERTY MANAGEMENT FEE INCOME	\$6,389.56
<b>TOTAL</b>	<b>\$ 677,006.29*</b>

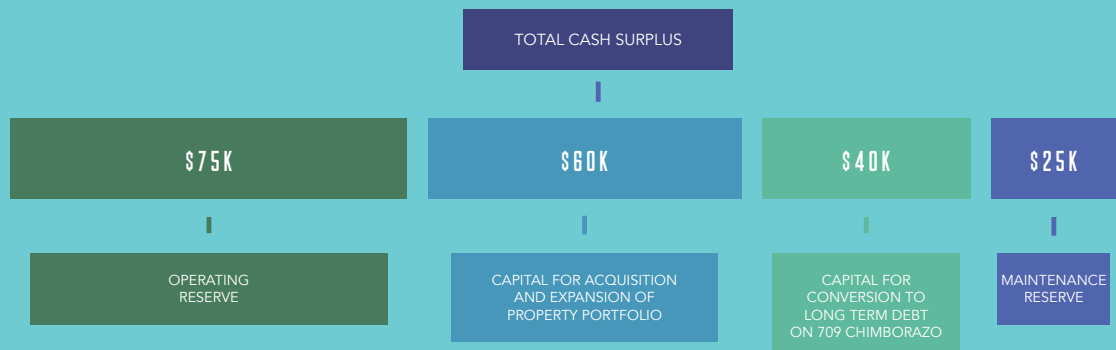


EXPENSES**	
SALARIES	\$167,641.03
RENTAL PROPERTY EXPENSES	\$118,045.40
STRATEGIC PLAN	\$28,000.00
GENERAL ADMIN	\$18,276.16
DIRECT PROGRAM	\$12,007.70
DIRECT FUNDRAISING	\$5,062.17
<b>TOTAL</b>	<b>\$349,032.46</b>

## SPREADING THE WEALTH

### USING OUR FINANCIAL RESOURCES TO MEET OUR MISSION

We are so grateful for the outpouring of individual and church support to Urban Hope as an essential service provider during the difficulties of 2020. We want to particularly acknowledge Third Church and the Central Virginia COVID-19 Response Fund for covering rental payments for some of our tenants during job loss and sickness due to the pandemic. We also received a PPP loan of \$26k which helped sustain us through uncertain times. Because of our generous community, Urban Hope deployed some of our 2020 cash surplus in the following ways:



# STRATEGIC PLAN

With the guidance of HDAdvisors and The COO Team, Urban Hope completed a thorough evaluation of our programs and processes, and now has a three-year strategic plan that is well underway.

## OUR STRATEGIC PRIORITIES INCLUDE

### EXPANSION OF FINANCIAL HEALTH CLASSES

We are aiming to reach even more participants, and are increasing our focus on goal-setting and progress tracking.



### PORTFOLIO RECAPITALIZATION AND EXPANSION

We have a solid plan for leveraging equity, and recycling capital for efficient and flexible growth.



### RIGHT-SIZING OF STAFF AND PAY

We have done a great deal with a small amount. We aim to hire and pay well to build a sustainable and robust team that is positioned for long-term growth.



### INFRASTRUCTURE BUILD-OUT

UH turns 21 in 2021, and we are all grown-up. The processes and manuals to codify our procedures are being written and will be foundational for future growth.



## 2020 URBAN HOPE BOARD

### OFFICERS

**Caitie Rountree Chan, Chair**

National Community Reinvestment Coalition

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### ADVISORY BOARD

**Don Coleman**








East End Fellowship



## POISED FOR GROWTH

Urban Hope is the only agency focused on supplying stable rental housing to families in the East End of Richmond who are living on incomes below 50% Area Median Income. As the government moves ahead with plans to demolish East End public housing rental options, we imagine this need will grow significantly over the next few years.

So it is good news that the pipeline of new properties to build the Urban Hope portfolio continues to grow. In 2020, projects and partnerships emerged that will result in 13 more rental units when we have the capital to build or acquire them. All the listed units will be owned by Urban Hope.

NEW UNITS		DESCRIPTION	SOURCE	CAPITAL NEEDED
	1	4 BR/3 BA (Accessible)	LAND BANK LOT; NEW CONSTRUCTION	FULLY FUNDED
	2	3 BR/2 BA each	MAGGIE WALKER COMMUNITY LAND TRUST; ALREADY BUILT.	\$150,000
	2	3 BR/2 BA each	PROJECT HOMES; ALREADY BUILT	\$110,000
	2	2 BR/2 BA each	PROJECT HOMES; REHAB	\$216,579
	2	2 BR/2 BA each	PROJECT HOMES; NEW CONSTRUCTION	\$210,000
	2	2 BR/2 BA each	LAND BANK LOT; NEW CONSTRUCTION	\$212,000
	2	2 BR/2 BA each	DONATED LOT; NEW CONSTRUCTION	\$212,000
13				\$1,110,579

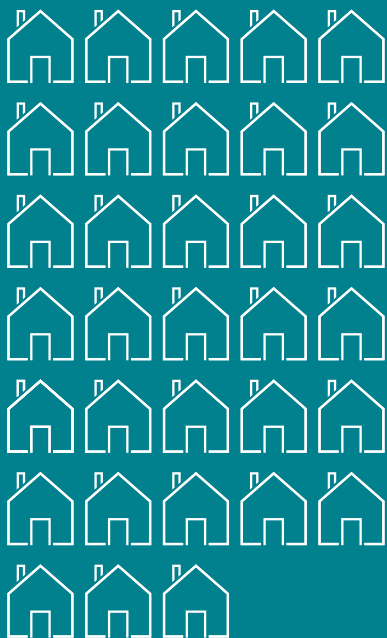


# 2020

**21 UNITS** with  
**61 PEOPLE** in stable,  
affordable housing



**\$1.1M**  
**CAPITAL**  
**NEEDED**



**34 UNITS** with  
**100 PEOPLE** in stable,  
affordable housing

by **2022**



**PLEASE HELP  
MAKE THESE  
PROJECTS INTO  
NEW, QUALITY,  
SAFE, AFFORDABLE  
HOMES FOR OUR  
NEIGHBORS!**

Below are ways you can have a part in turning these opportunities into reality:

#### **PHILANTHROPIC GIFT**

- Donate cash, securities, or real property towards a capital project
- Fully tax deductible
- Creates most significant affordability and lowest possible rents

#### **INDIVIDUAL IMPACT INVESTMENT LOAN**

- Loan us \$20k or more for 5 years so that we can move fast on acquisitions
- You receive 2.5% interest paid annually from UH
- UH replaces your loan with long term debt and returns your loan in full at the end of the term or reinvests it into the next acquisition project in the pipeline
- Some choose to forgo the interest payments in exchange for a tax-deduction in the amount of the interest owed

#### **KINGDOM LEGACY HOUSE PROGRAM**

- One of our miracles of 2020 was the commitment of a local couple to make Urban Hope the beneficiary of their Church Hill home upon their death.
- Please consider leaving a legacy of repair, justice, and love by gifting UH your home through a Transfer On Death deed so that we can sell or rent your home to a worthy low-income neighbor at a price they can afford.

# Thank you to all 2020 Urban Hope Donors!

## 5 OR MORE YEARS

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# Thank you! Thank you! Thank you!

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# Thank you! Thank you! Thank you!

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# Thank you! Thank you! Thank you!

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# Thank you! Thank you! Thank you!

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PO Box 23171  
Richmond, VA 23223  
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