

ANNUAL REPORT 2022



urban hope
Opportunity lives here.

2022 Highlights

Hired our Office Coordinator, RaeAnna Hudnell, to help run our “flight deck”



Piloted a new approach to financial education and graduated our first financial health cohort



We got everyone on board and up to speed with our electronic application, client database management systems, and a refreshed website



Navigated rent relief programs to support our tenants in times of need



Completed our first new construction project – a four bedroom home and blessed the tenant with a key ceremony



Launched two pilot first-time homeownership programs



Awarded large sustaining operational grants from several foundations and completed our first full audit



Purchased an abandoned church building with a vision to renovate it into our new Air Traffic Control Headquarters and four affordable rental apartments



In 2022 Urban Hope was cleared for takeoff!



Pilot:

- 1) test (a plan, project, etc.) before introducing it more widely
- 2) to lead or conduct over a usually difficult course

Dear Urban Hope Family,

2022 was the year of the pilot! When we think about the two main ways the verb “pilot” is used, we have been doing both with gusto.

We launched two new pilot programs as part of our “stable to thriving” campaign. We have two households who are on their way to homeownership: one through our lease-to-own program, and another through our Opportunity House program that will help multiple, successive families prepare for homeownership.

We have said for some time now that Urban Hope considers two moves when we think about our tenants making life progress: one is from unstable to stable, and another is from stable to thriving. We are now expanding to add in more of the second.

Through our data, and through relationship with our clients, we know that our programs are helping in substantial ways. We have witnessed significant progress by our tenants and financial clients in both their housing and finances. And as we know, when greater stability is secured, many more good things happen with health, employment, and education.

It would be an understatement to say that we have navigated a difficult course over the last few years. The lingering effects of the pandemic have presented very real challenges for our Urban Hope family, and we have, with your support, been able to be a place for steady hope and encouragement. The challenging course ahead also includes proposing a different “PILOT” (Payment in lieu of Taxes) as a possible solution for our elected officials to change the impact of rising tax assessments on non-profits providing housing for extremely low-income households.

The work you are helping us do is very directly helping our neighbors enjoy expanded opportunities, and it is a joy to witness!

Thank you for your faithfulness to this transformative work.

With gratitude,
Sarah M. Hale
Executive Director



A handwritten signature in black ink that reads "Sarah M. Hale". The signature is written in a cursive, flowing style.



Founded in 2000, Urban Hope is a housing nonprofit that partners with clients to **gain financial health, secure safe, quality, affordable rental housing, and chart pathways to homeownership.** Our work is inspired by Christian faith, led by and centered on residents, and focused on the East End of Richmond, VA. In our rapidly-changing neighborhood, we prioritize **racial equity**, are committed to **anti-displacement practices and policies**, and seek to build towards an **inclusive and just community** where everyone can find a home. 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 guiding principles to keep us on the right flight path...

Mission

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

Vision

A thriving community where everyone can find a home.

Values

Because of Jesus...We value **relationships** of mutual respect to empower our work. We value **equipping** our clients and tenants to flourish. We value **accountability** to our community and to each other. We value **innovation** to close the gaps in affordable housing.





Urban Hope's "Pilot & Flight Crew"

Sarah Hale,
Executive Director

Rae Hudnell,
Office Coordinator

Shaleetta Drawbaugh,
Director of Operations

Carolyn Loftin,
Director of Programs

Lawson Wijesooriya,
Director of Development and Strategy

Urban Hope's "Air Traffic Control"



Dontrese Brown,
Board Chair,
BROWNBAYLOR
and Tilt Creative +
Production



Caitie Rountree Chan,
Vice Chair/Secretary,
National Community
Reinvestment Coalition



Shawn Maida,
Treasurer,
Foster Made



Tom Mitchell,
Second Baptist
Church



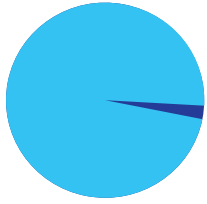
Nelson Reveley,
Alpha-Omega
Wealth Management,
Grace Covenant
Presbyterian Church



**Iesha
Williams,**
Richmond City
Health District



86 total tenants housed in 2022



98% of Urban Hope's clients identify as Black. The remaining 2% identify as white.

Average Tenant at 47% of Area Median Income (AMI)



There is a range of 22-85% AMI in our affordable rentals



63% of Urban Hope's clients identify as female and 37% identify as male

Because of the impact of Urban Hope and/or affordable housing...

96%
feel **more** stable

86%
report **less stress** related to finances

72%
report having **positive impact** on educational outcomes

83%
feel **more** safe

91%
report having **made progress** toward their goals

91%
report feeling **healthier overall**

90%
report having **better economic opportunities**

Urban Hope preserves affordability in our neighborhood...

"...Where could "Anyone" find a property like this (with a back yard) at this price? People really don't believe me when they come over and I tell them how much I pay for rent...I DO NOT take it for granted... it's a BLESSING!" - Tenant

Urban Hope promotes health for our clients...

"It impacts all areas of my life. I'm much happier, less stress, can come out in my neighborhood and not be scared. Housing is one of the hardest things to keep and maintain right now and if it wasn't for God and UH, I may have been homeless and sick." - Tenant

Urban Hope promotes economic opportunity...

"Because my housing is affordable I am able to still save and work on cleaning my credit." - Tenant

Urban Hope believes that our "secret sauce" is an interconnected community of relationships...

"They make me feel more like family, they're always there for you, if you have a problem they work with you and help." - Tenant

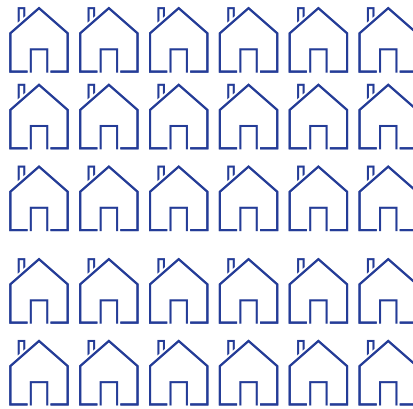
Congrats Nicole!

On Aug. 17th, Nicole received the keys to her new four-bedroom Urban Hope rental home built by Center Creek Homes. It was a very emotional day for her and her family who had been renting a smaller house from Urban Hope for several years. In typical Nicole fashion, she gave us words of wisdom, encouragement and thanks for providing her a safe, affordable home. If you want to hear more from Nicole directly, a video from that day is on our website.



“We will be putting up pictures on the wall for the first time.” - Nicole

Thirty remained in stable/safe/affordable housing



One move from stable to thriving!

Four moves to stable/safe/affordable housing

- One** referred by a partner
- One** seeking to leave public housing
- One** under threat of displacement by owner's desire to sell
- One's** housing stability threatened by divorce



Unstable

Stable/Safe/Affordable

Thriving

Impact of 30 kept stable:

- Two moves into the open market
- Significant rent relief deployed
- 99% of tenants in 2022 remained stably housed



2022 PILOT PROGRAMS



Lease-to-own Program Overview

- UH acquired a house from a favorable under-market sale with very low-interest debt from opportunity lenders.
- UH identified prospective homebuyer.
- Actual net operating income from rental payments will be credited to the tenant at the point of purchasing the house.
- Client aims to purchase the home within 3 – 5 years, when the combination of the rental credit and a traditional mortgage from a lending institution give the buyer enough to purchase the house at Urban Hope's cost, enabling UH to repay its lenders.

“We were concerned a market-driven price for our house could go well beyond what we felt was ‘fair and equitable’, and might negatively impact our neighborhood. When we first purchased the house in 2014, God moved in so many ways, blessing us with the generational generosity of our family’s financial help and placing us within a community of new people we came to love and learn from. We prayed for an opportunity to sell to someone off-market to prevent a bidding war, preferably to someone who would continue to invest in Jesus’ presence in Church Hill. He exceeded even those hopes, working through Urban Hope to align us with a family that had been praying and dreaming for a chance exactly like this. By selling to Urban Hope under-market value, we had the opportunity to be faithful to our conviction of stewardship by passing along generational generosity to others and to watch God answer the prayers of a family who had lived in this neighborhood for generations.”

- Seller of lease-to-own house

“Due to UH’s employees actually living and working in the community they’ve been able to build relationships and assess the needs of those who may not have been able to [stay] in the neighborhood by piloting and creating different affordable programs. They’re helping to dismantle barriers that stood in between my family and homeownership.”

- Prospective homebuyer tenant



**Congratulations to
Urban Hope’s First Financial Cohort!**

Urban Hope seeks to create opportunities for low-income households to build generational wealth through homeownership by sharing access to capital and leasing affordably to enable significant progress toward financial goals.



Opportunity House Program Overview

- UH acquired a house with one long-term, forgivable, no-interest loan.
- UH identified prospective homebuyer.
- For two years, the prospective homebuyer pays a monthly rent equating to 24% of net income.
- While renting with UH, the prospective homebuyer works on their credit, builds their savings and searches for their home of choice for potential purchase with the full support of our in-house housing counselor.
- At the successful completion of the program, UH will transfer any net operating income from the property to the settlement agent upon closing to be used to cover the down payment, closing costs, maintenance reserve or other direct costs of the home purchase.
- The cycle then begins again with a new prospective first-time homebuyer



“We never really considered home ownership. It never really seemed like something that would be obtainable. We are looking forward to completing the short-term goals to ultimately achieve us a home.”

- Opportunity House tenant

“Our family wanted to help another family achieve homeownership. We believe it is one of the best ways to provide stability, increase assets, and reduce generational poverty. The Opportunity House makes this possible not only for one family, but a new family every three to five years. We are thrilled to be a part of this pilot program.”

- Financial sponsor of the Opportunity House

November 9, 2022 was a great day for celebration at the Speakeasy Grill in historic Jackson Ward! Nine determined individuals received certificates of completion of our 2022 financial cohort. It was a showcase of Black excellence at it's finest, with our keynote speaker being Lea Whitehurst-Gibson, founder and CEO of Virginia Community Voice. Many members cited being prepared with savings as one of their biggest financial lessons over the course of the ten month experience.



“I didn't give up on me. I for the first time ever in life had a savings that was put aside in case of an emergency. An emergency did arise and I had it to use without a payday loan or going into more debt. I am now back to rebuilding it, I didn't have a pity party about it being gone. I kept pushing.”

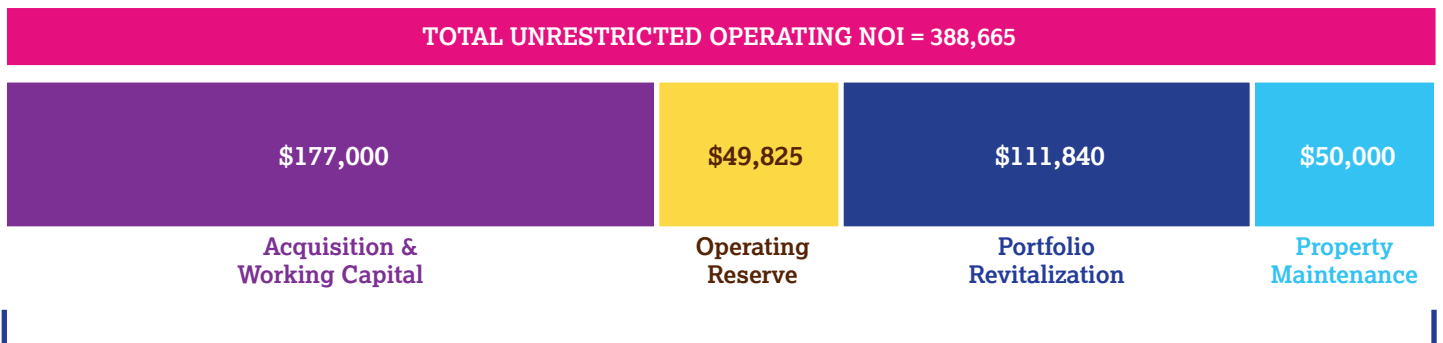
- Cohort Member

Urban Hope Income and Expense 2022

INCOME				
SOURCE	CAPITAL	OPERATIONS	PROPERTIES	TOTAL
Church Contributions	\$ -	\$45,965	\$ -	\$45,965
In-Kind Contributions	\$110,000	\$19,215	\$4,915	\$134,131
Individual Contributions	\$201,036	\$528,673	\$-	\$729,709
Institutional Contributions	\$10	\$59,512	\$22	\$59,543
Grants	\$123,000	\$235,000	\$-	\$358,000
Rental & Management Income	\$-	\$-	\$234,349	\$235,249
Total	\$434,045	\$888,365	\$239,286	\$1,561,597

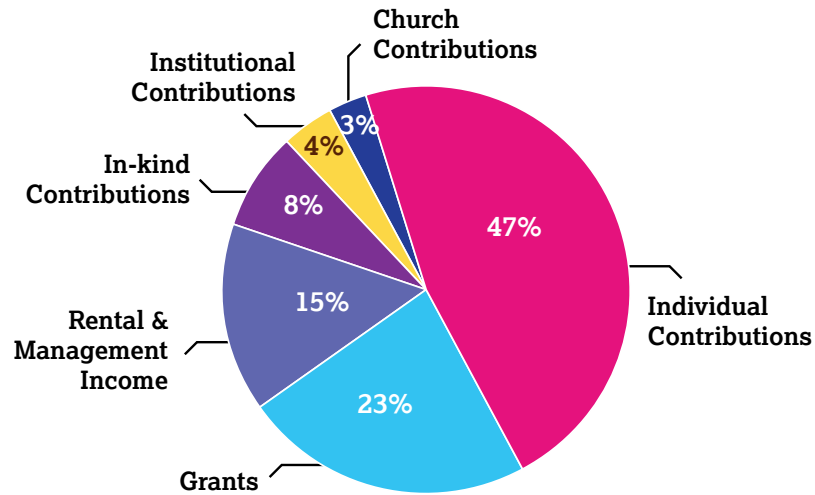
EXPENSES				
SOURCE	CAPITAL	OPERATIONS	PROPERTIES	TOTAL
Depreciation & Amortization	\$69,575	\$ -	\$ -	\$69,575
Fundraising & Marketing	\$ -	\$14,632	\$ -	\$14,632
Other Operating Expenses	\$ -	\$79,598	\$ -	\$79,598
Portfolio Revitalization	\$64,637	\$ -	\$ -	\$64,637
Programs - Financial Literacy & Tenancy	\$108,083	\$15,207	\$210,053	\$333,342
Salaries and Benefits	\$ -	\$365,358	\$ -	\$365,358
Total	\$242,295	\$474,794	\$210,053	\$927,141

NET OPERATING INCOME				
SOURCE	CAPITAL	OPERATIONS	PROPERTIES	TOTAL
Net Income	\$191,751	\$413,571	\$29,234	\$634,556
Restricted Funds	\$123,000	\$24,906	\$8,981	\$156,887
Unrestricted Net Income	\$68,751	\$388,665	\$20,253	\$477,669



Because of our generous community, Urban Hope deployed some of our 2022 cash surplus in the above ways.

Sources of Income



Urban Hope Balance Sheet

AS OF DECEMBER 31, 2022

ASSETS	
Construction in Progress & Deposits	\$179,468
Fixed Assets	\$3,580,367
Maintenance Reserve	\$14,235
Reserved Cash for Capital	\$574,267
Restricted Cash for Programs	\$47,583
Unrestricted Cash on Hand	\$450,627
TOTAL ASSETS	4,846,547
LIABILITIES	
Current Payroll Liabilities	\$6,792
Notes Payable to Opportunity Lenders	\$2,705,490
Notes Payable for Virginia Housing	\$379,574
TOTAL LIABILITIES	\$3,091,856
EQUITY	
Retained Earnings	\$1,120,135
Net Income	\$634,556
TOTAL EQUITY	\$1,754,691
TOTAL LIABILITIES AND EQUITY	\$4,846,547

In 2022 we acquired...

Units	DESCRIPTION	Details	Acquisition Cost to UH
1	4 BR/3 BA single-family	Land bank lot; new construction	\$226,308
1	3BR/3 BA	Acquired from generous seller for lease-to-own pilot program	\$293,883
–	Church building	Acquired building in 2022, under development (see below)	\$349,887
2			\$870,078

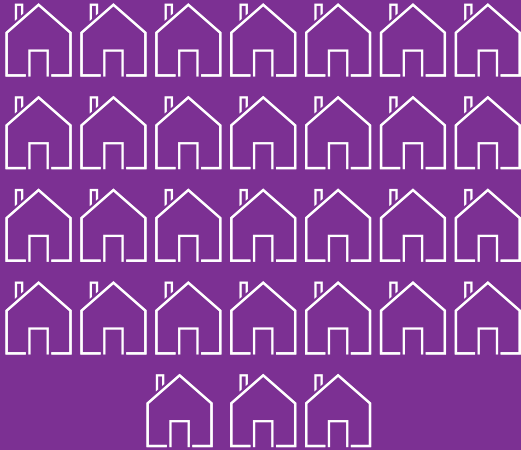
Next up in the pipeline...

Units	DESCRIPTION	Details	Capital Needed
2	2 BR/1&2 BA each	Land Bank lot; new construction duplex	Set to be completed and occupied in Q2 2023
2	1 BR/1 BA each	project:HOMES; rehab duplex	Funded, under construction
2	1 BR/1 BA each	project:HOMES; new construction duplex	\$160,000
4	(2) 2 BR, (2) studios	Multi-use church renovation/UH Headquarters	\$250,000 (in matching philanthropy, balance financed by Virginia Housing)
10			\$586,579

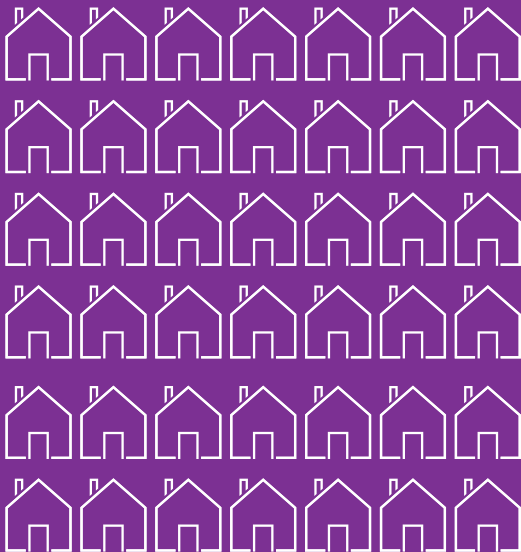


IN **2022**

Urban Hope owned 31 units
by the end of the year.



 **\$410,000
CAPITAL IS
NEEDED**



**41 units, with
120 people in stable
affordable housing**

BY **2024**



**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 Opportunities

- Donate cash, securities, or real property towards a capital project. Your gift is fully tax-deductible and creates the most significant affordability and lowest possible rents.
- Consider a “bargain sale” of your home, a below-appraisal sale price enables seller to take a tax deduction for the difference and create first-time homeownership opportunities at lower prices.
- Lend us money to create homeownership opportunities without financing costs and then forgive the loan over time to take the tax deduction as needed.

Individual impact investment loan

- Lend 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

Please consider leaving a legacy of repair, justice, and love by gifting your home to Urban Hope through a Transfer On Death deed, enabling us to help build wealth for those who have historically been unable to do so because of discriminatory policies and practices in housing on the basis of race.

Thank you to all 2022 Urban Hope Supporters!

5 or more consecutive years

Anonymous (4)

AECW Fund

Edith and Tom Allin

Amazing Praise General Fund

Elena Aronson and Hayden Hobby

Mr. and Mrs. Frank Atkinson

Mary Kay and Danny Avula

Amy Julia and Peter Becker

Susan and Vince Birley

Monique Boston

Cindy and Eric Bowling

Susan and Tim Brizzolara

Timothy Bunchman
and Norma Maxvold

Caitie Rountree Chan
and Jonathan Chan

Pam and David Clarke

Brenda and Tim Cole

Florence and Don Coleman

Mr. and Mrs. Thomas Cottrell

Lizzie and Peyton Cox

Michael Crittendon

Sheri and
Tom Crowell

Mr. and Mrs.
Richard Cullen

Alan Denison

Mr. and Mrs. Frank deVenoge

Mary Miller and John Dickinson

Greg and Denise Ellen

Libby and Colin Gallahan

Lisa Garnett

Carol B. and Franklin E. Graham

Lawrence and Freddie Gray

Robert E. Hale

Sarah and Parker Hale

Sarah and Thomas Hall

Ashley and Bill Hall

Elliott and Terrell Harrigan

Brooke Harris

Mr. and Mrs. Grant Hayes

Anna and Keith Henderson

Greg and Kathy Herceg

Tevia and Danny Hong

May Ligon Huff

Beth Hungate-Noland

Mr. and Mrs. Paul Jeffrey

Kate and Charles Johnson

Janet and Bruce Kay

Heather and Scott Kirkpatrick

Joyce and Mark Koontz

KRS Holdings Inc.

Mr. Peter Lawson-Johnston

Olivia and Ken MacDonald

Mary Madge

Alison and Christopher McCabe

Tania and Sam McCleery

Betsy and Arthur McCray
Charitable Fund

Wendy and Tom McNeil

Jennifer and Tucker McNeil

Linda and Dan Melin

Elaine and Bob Metcalf

Jamie and Tom Mitchell

Leslie and Boyd Moore

Dena, Chris, Ben and Sam Moore

Jennifer and Thomas Mottur

Addie and Mackenzie Mumey

Brooks and Laurel Nelson

Kelli and Greg Olson

Dr. Alexis and Mr. Tom Oristian

Mr. and Mrs. Frank Page

Amanda and Will Payne

Tabitha and Robbie Pitts

Betsy and Speaker Pollard

Amy and Stephen Popovich

Nelson Reveley

Willie and Gay Lynn Rountree

Mark Ryan and Janet Lundy

Corrente Schankler

The Mark and
Elisabeth Sprinkle Fund

Kelly and Kirk Tattersall

Nancy Tazewell

Third Church

Andrew Thompson

Jessica Morton and Andrew
Thompson

Tullidge Family Fund

Sara and Sam Tuttle

Mr. and Mrs. James E. Ukrop

Ted and Katie Ukrop Fund

Suzanne Wade

Ebony Walden

Mr. and Mrs. Austin Welder

Janice and David Whitehead

Lawson and Romesh Wijesooriya

Mr. and Mrs. Christopher H.
Williams

Iesha Williams

Lauren and Murray Withrow

Amy and Scott Ziegler
Family Giving Fund

3 - 4 consecutive years

Anonymous (16)	Becky and Bill Edwards	Sara and Shawn Maida
Sharyl Adams	Debbie and Ken Edwards	Steve and Kathie Markel Family Fund
Amazon Smile	Mary Burr Edwards	Betsy and Jim McColl
Baily Anderson	Jennifer Figge	Rosy McLean
Carroll Andrews	Lynne and George Foreman	Josie McNeil
Rebecca Anthony	Hope Friedman	Gordon Meader
Jenifer and Bob Aronson	Tracie and John Gillenwater	Will Melton
Parrish and Jean Arturi	Raymond and Chéleah Googe	Elizabeth Minor
Susan Hill and Dominic Barrett	Lamar D. Grimes	Meleah and Dave Mitchell
Ferd and Janet Baruch	Allison and Adam Hake	Dana and Andrew Moore
Erhan Bedestani	Alec Hale	Claire Moore
Kristen Benjamin	Oliver Hale	Casey Myers
Tim and Breck Bland	Gianinna and Pete Hardesty	Breandan Nemec
Byron Boston	Mr. and Mrs. Thomas Hayes	Meredith and Chris Nystrom
Mark Bouziane and Bryan Carlson	HDAdvisors	Eddy Ogburn
Brogann Bowden	Cristi Head	Lindsey and Dustin Parks
Ann Bradshaw	Mary Kate and Ben Hester	Mr. and Mrs. Christopher Parks
The Carroll Family	Emmitta and Corey Holeman	Leslie and Graham Parlow
Brad and Fran Caswell	HOPE Church	Mr. and Mrs. John Patteson
Geoffrey Chan	Kent and Kay Hotaling	Lane Pearson
Susan Civale	Katy and Jon Hottinger	Penny and Billy Peebles
Boyd and Nan Clarke	Jess Houser	Sallie and Charlie Plumley
Eva Clarke	Mimi and Nat Howe	Chad and Katie Prather
Kimberly and John Clarke	Mary Kay and Phil Huss	Andi and Brian Redmond
Mr. and Mrs. Alfonso Clarke	Catherine and Matt Illian	Mr. and Mrs. James Reinhart
Kenney and Malcolm Cobb	Teresa Jensen	Richmond Association of Realtors, Inc.
Community Foundation for a Greater Richmond	Lucy Welbourn Johnson	Ryan Roop
Steven Cottam	Ilene Kalter Lieberman	Erin Rose
Kathie and Rob Cox	Miwa Kamras	Mr. and Mrs. Cash Rucker
Eli and Scott Cox	Tiffany Kimbrough	Amy and Mike Schad
Catherine Dahl	Anya Kobayashi	The Schihls
Carolyn Davidson	Michael Kolbe	Allison Scott
Jane and Peyton DeHart	Laura D. Lafayette	Second Baptist Church
Heyward and Bill Donigan	Peter and Karen Lawson-Johnston	Sallie Garrett Shepherd
Shaleetta and Mark Drawbaugh	Jennifer and Paul Le Roux	Christie and Evan Silverstein
Ellen Duerksen	Maureen Lee	Joe Sites Jr.
Dynex Capital	Rose Lewis	Andy Smith
Liz and Tom Ebel	Marshall and Dennis Lynch	Michele Smithson
	Mr. and Mrs. Larry Lynde	Mr. and Mrs. Wallace Stettinius

Alex Sugarman
Dorothy and Greg Suskind
Emily Tafel
Joel Thigpen
Jeff and Nancy Thomas Charitable
Fund
Tower 3
Christie and Birck Turnbull

Mr. and Mrs. Bobby Vickers
The Waltie Fund
Kelly Miller and Carter Ward
Sarah Jane and Philip Whisenhunt
Catey and Scott White
Lea Whitehurst-Gibson
and Monty Gibson
Mr. and Mrs. Chris Whiting

Mr. and Mrs. Gerald Wibberly
Manilka and Aruna Wijesooriya
Paxson Wijesooriya
Tim Wills
Heyden Wittmann
Wolf and Silverman Family
Charitable Fund

2 consecutive years

Anonymous (7)
Arenstein Family Fund
Abby Avula
Kiran Avula
Luke Avula
Merv and Daniel Baldecchi
Chris and Katie Barnhardt
Nancy Beach
The Bice Family Charitable Fund
Boost Investment Fund
Hunter Brammer
J. Dontrese Brown
Tracy and John Burton
Sarah and Justin Carpenter
Carolyn Champion
Taylor Barnett & Tiffanie S. Chan
Grace Cowley
Cross Family Fund
Sarah and Eric De Boer
Erik and Kate DeVriendt
Ally and Dan Fisher
Sal Fratanduono
Ruthie and Kevin Galvin
Glave & Holmes Architecture
The Granger Family
Christiana Lafazani and Spencer
Grice
Dr. Gauri Gulati
Elizabeth and Clay Hale

Barbara Hauge
Gerleetta Hicks
Larry & LaTonya Hite
The Tassie Family
Kangur & Porter, LLP
Mary Cay and Frank Kollmansperger
Dorathy and Blaine Lay
Sandy and Thomas Lilly
Jody and Bryce Lyle
Carol Mackey
Penni Malakates
Christina and Zack Martin
Tracey and Hutch Mauck
William and Deborah McGuire
Jane and Kerney McNeil
Ashley and Alex Mejias
Jane and Bill Mims
Myrtle Mines
Patricia Miranda
Shekinah Mitchell
Sharon and Tom Moffatt
Ann Moncure-Williams
Aaron Montgomery
Ann Morris
Shaun and Dan Mortensen
Mr. and Mrs. Kenneth Newsome
Meredith and David Perks
PGA Tour Charities Inc.
Providence Hill Real Estate

Jessica and Andy Rogers
Bruce Rubin
RVA CDC
Ms. Cara Salman
Bob and Anna Lou Schaberg
Foundation
Calder Sprinkle
St. Paul's Episcopal Church
St. Stephen's Episcopal Church
James K Stalls
Kelly and Jonathan Stalls
Jamey Stegmaier
Mary Lu Stephens
Kyle Stephenson
Ukrop's Threads
Laura and Ned Valentine
Kathy Watkinson Ivins and James
Dabney Watkinson Endowment
Fund
Wills Financial Group, Inc.
Brooke and Marcellus Wright
Lesia Wynn

1 year

Anonymous (22)

3DI Digital Design Group

Nancy and John Abila

Scott Andrews-Weckerly

Arrabon

Toks Malik Ashiru

David Avula

Danielle and Jon Avula

Second Baptist Ladies Circle

Catherine Badger

Margaret Bargatze

Neely and Richard Barnhardt

Terri Barrett-Vaden

Leslie Beard

Sherrie and Patrick Becker

Jim Bennett

Tammy Bishop

Weezie Blanchard

Colin Blowers

Kim Bobo

Jean and David Boddy

Freda Green Bolling

Louise Bowles

Brown Advisory Charitable
Foundation

Michael T Burnette

Claire Callagy

Austen Carr

Shelley and Randy Case

Veronica and Diego Castro-Albano

Chad Campana Memorial
Foundation

Dr. and Mrs. Phil and Esther Choi

Peter Christophersen

Liz Clowes

Frances and Clay Coleman

Thomas Cottrell

Barbara Crump

Alicia and Clay Cundiff

Carl and Jera Nelson Cunningham

Erika Dietz

Matt Domer

Lauren and Justin Earley

Jean Pierre El Khoury

Amber Eledge

Daniel Elie

S. James Ellen Jr.

Jean and Rob Estes Family Fund

First Presbyterian Church

Thomas Fitzpatrick

Patrice and Dan Foster

Channy Franko

Mardee Fuller

Andrew Giffin

Jennifer and Clayton Gill

Google

Shera Gregory

Erica Griffin

Alex Griffith

Jacqueline Griggs

Mike Grundon

Meg and Jon-Marc Haden

Mr. and Mrs. Nate Hagerty

Tom Hall

Mr. and Mrs. Brenton S. Halsey

Betsy and Kip Hart

Santana Hem

Angelia Hicks

Mark Hobeika

Heron and Jeanetta Hudnell

Indeed.com

The Iverson Family Fund

Denise Louise and David Jared

Janet Jared

Judith Jared

Lindsay Jared

Nancy and Todd Jared

Neal Johnson

Stefanie Judson

Kendra Scott, LLC

Dan Kennedy

Cindy Knoll

Jonathan Knopf

Patte Koval

The Lenczowski Fisher Family Fund

Lucille Lindamood

Debra Lyle

Gina and Matt Maio

Jeffrey Mapp

Joe Markley

Sandie and Ward Marstiller

Adam and Berkeley Martin

Jaquelin Martinez

Mike Maruca

Justin and Julia Mattingly

Michelle and Michael McClure

Libba McKinsey

Ellyn Kirtley and Adrian Mead

Abby Messer

John Michalowski

Triana Moore
Mollie Morgan
Uma Nidmarty
Kara Niles
Heather Nix
LeGrand and Lauren Northcutt
Katherine O'Donnell
Nell and Tim O'Neil
Adam O'Neill
Listwella Donaldson Olowe
Julia Oppong
Suzie and Eugene Park
Daniel and Anna Payne
Anne Pickett
Pizza Bones
Meredith Portmess
Rachel Pricer
Karen and Tim Proctor
Timshel Purdum
Quirk Hotel Richmond
Lauren Ramseur
Mark Ratliff

John S Rawls
Michael Rawls
Redeemer Anglican Church
Everett Reveley
Paul Reynolds
Richmond Memorial Health
Foundation
Randy Riley
Kathy Risch
Henry Rozycki
Kenneth Samuel
Steven Schad
Denise and Terry Scherck
Leslie Schwaderer
Jennifer Shalley
Simple Sparrow Art
Michael Smith
Stanley Smith
Spotts Fain PC
Tim Starkey
Mary Scott and Bruce Swanson
Katrina and Brennan Thaler
The Mary Morton Parsons
Foundation
The Pauley Family Foundation
The William H. - John G. - Emma
Scott Foundation
Adrienne and Hunter Thompson
Keisha Tolliver
Katie Poole and
Ward Tomlinson

Triple Crossing
Truist
Nicole Unice
ValleyStar Credit Union
Callie Van Horn
The VonBechmann Team LLC
Jeffrey Walker and Timothy
Schoenman
Michael Walker
Olivia Walker
Rusti Welch
Jonathan Whitaker and Amy Close
Katherine Whitney
Kiran Wijesooriya
Trina Willard
Katherine Willis
The New York Community Trust
Wolf Baumer Fund
Hank and Karen Wood
Dr. Leanne Yanni and Mr. Will
Caudle
Scott and Louise Zingaro
ZYN Cares Fund





Thank you to all
our donors, lenders,
AND VOLUNTEERS
in 2022...you helped
us soar to new
heights!



In Memoriam John V. Moeser, Ph.D.

Urban Hope dedicated our work in 2022 to honor the legacy of Dr. Moeser. His wise, kind, and careful counsel to our staff and board expanded our foundations and helped us grow with integrity. He included us in the housing arena in such a way that our small-but-mighty organization was recognized as an effective provider of affordable housing and financial counsel. We will be forever grateful for his championing of Urban Hope. We continue in his honor to work toward the vision he tirelessly pursued of equity, justice, inclusion, and flourishing of all in our region.

URBAN HOPE OFFICE

FUTURE HEADQUARTERS

TENANT

TO BE DEVELOPED

STAFF AND BOARD MEMBERS

HOMEOWNER

PILOT PROGRAM

