In 2022 Urban Hope was cleared for takeoff!

- Purchased an abandoned church building with a vision to renovate it into our new Air Traffic Control Headquarters and four affordable rental apartments
- Awarded large sustaining operational grants from several foundations and completed our first full audit
- Launched two pilot first-time homeownership programs
- Navigated rent relief programs to support our tenants in times of need
- We got everyone on board and up to speed with our electronic application, client database management systems, and a refreshed website
- Piloted a new approach to financial education and graduated our first financial health cohort
- Hired our Office Coordinator, RaeAnna Hudnell, to help run our “flight deck”
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

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

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

- 96% feel more stable
- 86% report less stress related to finances
- 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. I’m truly blessed. 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

<table>
<thead>
<tr>
<th>Unstable</th>
<th>Stable/Safe/Affordable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Four     moves to stable/safe/affordable housing</td>
<td></td>
</tr>
<tr>
<td>One referred by a partner</td>
<td></td>
</tr>
<tr>
<td>One seeking to leave public housing</td>
<td></td>
</tr>
<tr>
<td>One under threat of displacement by owner's desire to sell</td>
<td></td>
</tr>
<tr>
<td>One's housing stability threatened by divorce</td>
<td></td>
</tr>
</tbody>
</table>

| Thirty remained in stable/safe/affordable housing |

| One move from stable to thriving! |

**Impact of 30 kept stable:**
- Two moves into the open market
- Significant rent relief deployed
- 99% of tenants in 2022 remained stably housed
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.

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.

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.

“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

“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

“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

“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

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

### EXPENSES

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>CAPITAL</th>
<th>OPERATIONS</th>
<th>PROPERTIES</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Depreciation &amp; Amortization</td>
<td>$69,575</td>
<td>$ -</td>
<td>$ -</td>
<td>$69,575</td>
</tr>
<tr>
<td>Fundraising &amp; Marketing</td>
<td>$ -</td>
<td>$14,632</td>
<td>$ -</td>
<td>$14,632</td>
</tr>
<tr>
<td>Other Operating Expenses</td>
<td>$ -</td>
<td>$79,598</td>
<td>$ -</td>
<td>$79,598</td>
</tr>
<tr>
<td>Portfolio Revitalization</td>
<td>$64,637</td>
<td>$ -</td>
<td>$ -</td>
<td>$64,637</td>
</tr>
<tr>
<td>Programs - Financial Literacy &amp; Tenancy</td>
<td>$108,083</td>
<td>$15,207</td>
<td>$210,053</td>
<td>$333,342</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>$ -</td>
<td>$365,358</td>
<td>$ -</td>
<td>$365,358</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$242,295</strong></td>
<td><strong>$474,794</strong></td>
<td><strong>$210,053</strong></td>
<td><strong>$927,141</strong></td>
</tr>
</tbody>
</table>

### NET OPERATING INCOME

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>CAPITAL</th>
<th>OPERATIONS</th>
<th>PROPERTIES</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Income</td>
<td>$191,751</td>
<td>$413,571</td>
<td>$29,234</td>
<td>$634,556</td>
</tr>
<tr>
<td>Restricted Funds</td>
<td>$123,000</td>
<td>$24,906</td>
<td>$8,981</td>
<td>$156,887</td>
</tr>
<tr>
<td><strong>Unrestricted Net Income</strong></td>
<td><strong>$68,751</strong></td>
<td><strong>$388,665</strong></td>
<td><strong>$20,253</strong></td>
<td><strong>$477,669</strong></td>
</tr>
</tbody>
</table>

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

**TOTAL UNRESTRICTED OPERATING NOI = 388,665**

| Acquisition & Working Capital      | $177,000 |
| Operating Reserve                  | $49,825  |
| Portfolio Revitalization           | $111,840 |
| Property Maintenance               | $50,000  |
Urban Hope
Balance Sheet
AS OF DECEMBER 31, 2022

Sources of Income

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...

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

**Total: $870,078**

Next up in the pipeline...

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

**Total: $586,579**
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 Maxvoid  
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
Anonymous (16)
Sharyl Adams
Amazon Smile
Baily Anderson
Carroll Andrews
Rebecca Anthony
Jennifer and Bob Aronson
Parrish and Jean Arturi
Susan Hill and Dominic Barrett
Ferd and Janet Baruch
Erhan Bedestani
Kristen Benjamin
Tim and Breck Bland
Byron Boston
Mark Bouziane and Bryan Carlson
Brogann Bowden
Ann Bradshaw
The Carroll Family
Brad and Fran Caswell
Geoffrey Chan
Susan Civale
Boyd and Nan Clarke
Eva Clarke
Kimberly and John Clarke
Mr. and Mrs. Alfonso Clarke
Kenney and Malcolm Cobb
Community Foundation for a Greater Richmond
Steven Cottam
Kathie and Rob Cox
Eli and Scott Cox
Catherine Dahl
Carolyn Davidson
Jane and Peyton DeHart
Heyward and Bill Donigan
Shaleetta and Mark Drawbaugh
Ellen Duerksen
Dynex Capital
Liz and Tom Ebel
Becky and Bill Edwards
Debbie and Ken Edwards
Mary Burr Edwards
Jennifer Figge
Lynne and George Foreman
Hope Friedman
Tracie and John Gillenwater
Raymond and Chéleah Googe
Lamar D. Grimes
Allison and Adam Hake
Alec Hale
Oliver Hale
Gianinna and Pete Hardesty
Mr. and Mrs. Thomas Hayes
HDAdvisors
Cristi Head
Mary Kate and Ben Hester
Emmitta and Corey Holeman
HOPE Church
Kent and Kay Hotaling
Katy and Jon Hottinger
Jess Houser
Mimi and Nat Howe
Mary Kay and Phil Huss
Catherine and Matt Illian
Teresa Jensen
Lucy Welbourn Johnson
Ilene Kalter Lieberman
Miwa Kamras
Tiffany Kimbrough
Anya Kobayashi
Michael Kolbe
Laura D. Lafayette
Peter and Karen Lawson-Johnston
Jennifer and Paul Le Roux
Maureen Lee
Rose Lewis
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Steve and Kathie Markel Family Fund
Betsy and Jim McColl
Rosy McLean
Josie McNeil
Gordon Meader
Will Melton
Elizabeth Minor
Meleah and Dave Mitchell
Dana and Andrew Moore
Claire Moore
Casey Myers
Brendan Nemec
Meredith and Chris Nystrom
Eddy Ogburn
Lindsey and Dustin Parks
Mr. and Mrs. Christopher Parks
Leslie and Graham Parlow
Mr. and Mrs. John Patteson
Lane Pearson
Penny and Billy Peebles
Sallie and Charlie Plumley
Chad and Katie Prather
Andi and Brian Redmond
Mr. and Mrs. James Reinhart
Richmond Association of Realtors, Inc.
Ryan Roop
Erin Rose
Mr. and Mrs. Cash Rucker
Amy and Mike Schad
The Schihls
Allison Scott
Second Baptist Church
Sallie Garrett Shepherd
Christie and Evan Silverstein
Joe Sites Jr.
Andy Smith
Michele Smithson
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
Dorothy 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
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
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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.