

VHDA Helps Neighborhood Revitalization Efforts in Downtown Clifton Forge

INSIDE:

- 2 *Note Concerning This Edition of the REACH Report*
- 2 *VHDA Financing Helps Provide Rental Housing for Disabled Vets in Hampton Roads*
- 3 *Financed by VHDA — Victoria Ridge is Attractive, Affordable and Fully Accessible*
- 3 *VHDA Helps Finance Laura's Houses to Link Housing and Services*
- 4 *Timberlake Place a Welcome Housing Option for Charlottesville Seniors*
- 4 *REACH Virginia Team Member Recognized with Award*
- 5 *Encouraging Revitalization Partnerships*
- 5 *VHDA Homebuyer Club Helps Make Homeownership Dreams Come True*
- 6 *Revitalization Training Helps Build Local Capacity*
- 6 *Permanent Supportive Housing Comes to Charlottesville*
- 7 *HAND Awards*
- 7 *VHDA Supports NOVA Communities Fighting Homelessness*
- 8 *VHDA's REACH Virginia Team Welcomes New Members*



SUSTAINABLE COMMUNITIES

Located only a few blocks from the Town Hall in downtown Clifton

Forge, Keswick Street now showcases renovations designed to make six two-story homes built in the early 1920s appeal to 21st century homeowners. At a recent ribbon cutting ceremony, the non-profit organization TAP made it official that new first-time homebuyer opportunities are now available in this Western Virginia community.

TAP renovated the six properties to be in compliance with current building code standards and included upgrades to make the homes more energy efficient. Improvements include vinyl siding, replacement windows, new wiring and plumbing, insulation and energy efficient HVAC systems with 15 SEER plus ratings. Listed at \$90,000, the homes are for sale to first-time homebuyers with incomes at 60 percent or less of the Area Median Income (AMI).

VHDA provided a \$10,000 planning grant to TAP to develop a comprehensive revitalization plan for the homes on Keswick Street — and for future plans in addressing the conditions of surrounding

streets. In addition, in response to an application from TAP, VHDA is providing a set-aside of Community Homeownership Revitalization Resources of \$400,000 at one-half of a percent below VHDA's prevailing interest rate (at the time of reservation) to help provide mortgage loans for first-time homebuyers and incentivize them to purchase one of the newly renovated homes.



Renovations give 21st century look to 1920s homes on Keswick Street.

Other funding sources for the revitalization included Fannie Mae, DHCD, Wells Fargo, First Citizens Bank and StellarOne.

For more information about VHDA planning grants, please contact Community Housing Officer Keith Sherrill at 804-343-5735 or keith.sherrill@vhda.com. ■

Note Concerning This Edition of the REACH Report

In April 2010, Governor Robert McDonnell issued Executive Order Number 10 establishing the “Housing Policy Framework of the Commonwealth of Virginia.” The directive outlined principles that provide a foundation for recommendations and actions to implement a State Housing Policy. These housing principles promote:



The integration of housing, employment and transportation efforts.



The development of sustainable and vibrant communities through measures that promote mixed-use development, increase energy efficiency, and support the rehabilitation of substandard housing.



A range of housing options to meet the housing needs of a dynamic and changing population, including accessible housing opportunities.



An increase in capacity to address the needs of homeless Virginians.

Look for symbols beside articles highlighting programs or activities that support Virginia’s Housing Policy initiative. To learn more, please visit virginiahousingpolicy.com.

VHDA Financing Helps Provide Rental Housing for Disabled Vets in Hampton Roads



PREVENT HOMELESSNESS

Cedar Grove, the first rental

housing development in Hampton Roads to provide permanent supportive housing specifically for disabled veterans, is soon to be a reality thanks in part to \$3.5 million in federal Low-Income Housing Tax Credit (LIHTC) equity and VHDA REACH *Virginia* financing totaling \$1.1 million.

Based on the significant number of veterans within Hampton Roads’ civilian population, the Veterans Administration reports a need for at least 200 affordable units for disabled veterans and anticipates the need will continue to grow. According to Virginia Beach Community Development Corporation (VBCDC) Executive

Director, Mary Kay Horoszewski, “VBCDC also recognized that need and decided we had to do something to help.”

As a result, VBCDC and its affiliate, Southeastern Virginia Housing Corporation, now serve as the developer and management agent for the Cedar Grove community. In addition to all 32 units featuring Universal Design, 16 apartments are fully accessible and three include sensory accessibility. Case management services will be offered to residents through the Hampton Veterans Administration Medical Facility and onsite counselors.

“We’re hoping to replicate our program in neighboring cities such as Norfolk, Chesapeake, Newport News, Portsmouth or

Hampton, and are working to build relationships with those communities,” said Horoszewski.

In addition to LIHTC and VHDA financing, the City of Virginia Beach contributed \$450,000 in HUD funding, DHCD is providing \$780,000 through the Neighborhood Stabilization Program (NSP) and \$540,000 through the HOME program. The Virginia Beach Office of Housing & Neighborhood Preservation will provide housing assistance to the residents using 32 Project-Based Housing Choice Vouchers.

For more information, please contact Senior Community Housing Officer Monique Johnson at 804-343-5992 or monique.johnson@vhda.com. ■

Financed by VHDA — Victoria Ridge is Attractive, Affordable and Fully Accessible



RANGE OF HOUSING OPTIONS

What was once a vacant lot near

downtown Lynchburg, is today a 24-unit community known as Victoria Ridge. Not only is it fully accessible for residents with mobility impairments, this unique community is also EarthCraft certified. This means Victoria Ridge residents (the great majority of whom have incomes of 30 percent or less than the AMI) should see their utility expenses reduced by an average of 30 percent.

In addition, energy efficiency features will help increase the comfort, safety and health of residents — a priority for Rush Homes, the community's developer. In their role as landlord, they advocate for a population with little to no external support.

Victoria Ridge opened with the lease-up of the first six apartment units; the remaining apartments were leased as construction was



Victoria Ridge Apartments in Lynchburg

completed. Along with Low-Income Housing Tax Credits and a low interest loan from VHDA, the \$4.45 million community received HOME funds from the Virginia Department of Housing and Community Development (DHCD) and the City of Lynchburg. BB&T provided the construction loan.

To learn more about VHDA's outreach to people with disabilities, please contact Senior Community Housing Officer Bruce DeSimone at 804-343-5656 or bruce.desimone@vhda.com. ■

VHDA Helps Finance Laura's Houses to Link Housing and Services



RANGE OF HOUSING OPTIONS

In 2006, VHDA provided a \$450,000

SPARC (Sponsoring Partnerships and Revitalizing Communities) loan toward establishing the first Laura's House, which opened in 2007. The idea for developing Laura's House originated in 2003 with former Realtor® and property manager Trudy Harsh. That was the year she established The Brain Foundation, a 501(c) that could fund building and operating townhouses to help fill the housing gap faced by individuals with mental illness who were moving out of hospitals and into the community.

The program is named after Harsh's daughter Laura, who died in 2006 after suffering with a brain tumor for more than 30 years. Today the original Laura's House has grown to six—two in Annandale and two in Fairfax City which received VHDA financing, as well as a third in Fairfax City and one in Reston. Three additional houses are currently under development.

Each Laura's House is a four-bedroom townhouse within access to public transportation and a grocery store. Residents pay rent and the foundation raises funds to cover any unpaid expenses. In addition

to each house providing low-cost permanent housing, through a partnership with Pathway Homes, The Brain Foundation ensures each resident also has access to residential care and disease counseling services.

"The program has come a long way," said Harsh. "But without VHDA funding, we could not have gotten started."

To learn more about SPARC financing opportunities and housing for people with disabilities please contact Senior Community Housing Officer Bruce DeSimone at 804-343-5656 or bruce.desimone@vhda.com. ■

Timberlake Place a Welcome Housing Option for Charlottesville Seniors



RANGE OF HOUSING OPTIONS

Housing in the City of Charlottesville

can be expensive. So where can you live if you're over 55, work in a lower-paid services job, don't own a car and don't want to move again when you begin to need supportive services?

The answer is Timberlake Place. What was originally a 19th century, two-story farmhouse, is today a new senior-friendly apartment community. The Jefferson Area Board for Aging (JABA), received multiple sources of financing to convert the property into four two-bedroom apartments and a community room. The development will also include 21 new one-bedroom and two two-bedroom apartments, all located on a three-acre site

in the historic Woolen Mills neighborhood of Charlottesville.

EarthCraft certification will give residents healthy and energy efficient living, while Universal Design features will enable them to "age-in-place" as their physical needs change.

To make Timberlake Place affordable for older workers, VHDA provided a 2011 reservation of Low-Income Housing Tax Credits (LIHTC) and a below-market interest rate SPARC loan under the "Frail Elderly" category. In addition to federal and state historic tax credits, Timberlake Place also received Affordable Housing Program funds from the Federal Home Loan Bank of Atlanta, federal HOME funds from the Virginia

DHCD, Community Development Block Grant and Community Housing Fund monies from the City of Charlottesville, and local foundation and JABA funds.

To address the VHDA SPARC "Frail Elderly" program requirement to provide geriatric care management, JABA has pledged to make this service available so that residents who become more frail as they age-in-place may receive community-based supportive services under a care management plan created by the case manager.

For more information please contact Senior Community Housing Officer Bruce DeSimone at 804-343-5656 or bruce.desimone@vhda.com. ■

REACH Virginia Team Member Recognized with Award

Escalating housing needs, insufficient shelter and limited resources make it critical to put an increased emphasis on supporting our future housing leaders. With that in mind, and to commemorate VHDA's 40th anniversary, the Virginia Housing Coalition and VHDA created the Top 40 Under 40 in Housing program. The awards program recognized Virginia's top housing professionals — all under age 40 and nominated by their managers and peers — who have demonstrated distinction in their career accomplishments and dedication to their community.

REACH Virginia is proud to congratulate Top 40 Under 40 in Housing winner, Monique Johnson, Senior Community Housing Officer.

Over her seven years with VHDA, Monique has built a substantial list of accomplishments through her work with many first-time and non-profit developers who have a mission to provide affordable housing. In addition to demonstrating the patience and understanding necessary to help her clients achieve their goals, Monique is the primary contact for SPARC (Sponsoring Partnerships and Revitalizing Communities) — one of our most important finance programs. She is also a vital engine in helping promote the importance



Monique Johnson

of affordable housing by presenting at conferences throughout the state.

As part of this initiative, VHDA sponsored a two-day Leadership Development Training session for all 40 honorees on Sept. 12 – 13 at our Virginia Housing Center in Glen Allen. Award winners were also recognized

at the opening reception held in conjunction with the 2012 Governor's Housing Conference on November 14 in Roanoke.

To learn more, visit vhda.com and type "Top 40 Booklet" in the search box. ■

Encouraging Revitalization Partnerships



SUSTAINABLE COMMUNITIES

To expand affordable homeownership

opportunities in Virginia,

VHDA works closely with Habitat for Humanity Virginia, the state-support organization for the Commonwealth's local Habitat chapters. These partnership efforts include the creation of new Habitat chapters to address the needs of underserved communities.

The most recent example of these partnerships involves joint capacity building efforts associated with the creation of a chapter serving Surry and Sussex Counties. This new group recently undertook its first housing initiative to renovate an owner-occupied home in need of repairs in the Wakefield community.

The Habitat rehabilitation project included replacing old windows and doors with new ones, repairing floors, improving plumbing, installing a new HVAC system, and trimming trees away from the house.

VHDA is proud of our partnership with Habitat because it reflects our commitment to address housing needs across Virginia. In addition to training and resources, we also provide Virginia's Habitat chapters with community support through pro-bono loan servicing, which includes customer service, escrow analysis and loss mitigation.

In addition, a VHDA volunteer team annually helps a local Habitat chapter with a house build and the authority provides financial support generated by donations to VHDA's annual Charity Golf Tournament. In 2012 our Habitat partner was the Richmond Metro Habitat.

For more information about our Habitat housing partnerships, please contact Community Housing Officer Monica Jefferson at 804-343-5736 or monica.jefferson@vhda.com. ■

VHDA Homebuyer Club Helps Make Homeownership Dreams Come True



RANGE OF HOUSING OPTIONS

When Donna Scaturro moved into her Richmond

house in June 2012, it was the end of a long journey for the 52 year-old mother and grandmother. After battling a number of setbacks, she had finally reached her goal of becoming a first-time homeowner, thanks to a number of local groups, including Virginia Supportive Housing, Richmond Redevelopment and Housing Authority, Project Home and VHDA.

In fact, three VHDA-supported programs were critical in helping Scaturro achieve her goal of homeownership: our FHA loan program, Homebuyer Clubs and Virginia Individual Development Accounts (VIDA) program, which matched \$2 for every \$1 she saved.

VIDA, which receives matching funds from VHDA's REACH *Virginia* program, assists those who need help building productive assets and becoming financially stable by providing funding to help overcome a significant barrier to homeownership — the down payment.

A significant benefit for low-income VIDA participants is an introduction to the financial mainstream. Another benefit is the opportunity to acquire the knowledge and skills to make rational personal and financial decisions. In Scaturro's case, she connected to the VIDA program through participation in one of VHDA's Homebuyer Clubs.

Each Homebuyer Club includes a 12 - 16 month educational

course for homebuyers with credit challenges and other barriers to homeownership. In addition to homeownership education, the clubs provide one-on-one counseling to prepare participants to buy a home.

VHDA's Homebuyer Club brings together a variety of housing agencies and programs that provide down payment assistance to first-time homebuyers. Scaturro's down



First-time buyer Donna Scaturro and her new home.

payment assistance came from the Neighborhood Stabilization Program, the Federal Home Loan Bank of Atlanta and the VIDA program. With money for a down payment, she applied for and received a VHDA FHA mortgage loan with a low 30-year fixed interest rate and a low monthly payment. Today Scaturro's monthly mortgage payments (including taxes and insurance) are lower than the rent she was paying.

To learn more about VIDA or other VHDA-supported programs, please contact Community Housing Officer José Paíz at 804-343-5915 or jose.paiz@vhda.com. ■

Revitalization Training Helps Build Local Capacity



ECONOMIC DEVELOPMENT

As part of ongoing efforts to promote the linkage of housing, employment and transportation in support of the Virginia Housing Policy, VHDA sponsored training in March entitled, "Revitalizing Neighborhoods Through Housing and Economic Development." The two-day event covered the steps involved in creating a successful revitalization plan for older communities, particularly those adversely impacted by economic and physical changes.

The first day examined the historical background of the neighborhood

environment, understanding existing neighborhood conditions, the important role of housing and opportunities for neighborhood commercial revitalization. Workforce development, revitalization intervention options, land acquisition strategies, project financing and the crafting of an implementation plan were the focus of the second day. Neighborhood transportation elements were considered in conjunction with training topics throughout the workshop.

Training participants typically include planners, community and economic development officials, non-profit housing

developers, consultants and staff from redevelopment and housing authorities. The diverse perspective and expertise of the group enhances the overall training experience.

For more information about future opportunities for revitalization training developed and taught by experienced REACH *Virginia* team members, contact VHDA Director of Community Housing Mike Hawkins at 804-343-5654 or mike.hawkins@vhda.com or Community Housing Officer Keith Sherrill at 804-343-5735 or keith.sherrill@vhda.com. ■

Permanent Supportive Housing Comes to Charlottesville



PREVENT HOMELESSNESS

Former Charlottesville Mayor Dave Norris had long

championed affordable housing and ending homelessness in his city. In 2011, he announced that the vacant office/retail building at the corner of Fourth and Preston was being donated to a developer in the effort to end homelessness in Charlottesville. A year later, Virginia Supportive Housing had transformed the site into 60 units of permanent supportive housing known as The Crossings at Fourth and Preston.

In addition to being the first supportive housing complex in Charlottesville, The Crossings is also the first supportive housing complex in the Commonwealth that features both EarthCraft certification and mixed incomes. Half of the units are set aside for people making less than 50 percent of the AMI (which would be \$38,350 for the Charlottesville area) with the remaining 50



Scott Medina Photography (804) 399-2191

The Crossings at Fourth and Preston

percent earmarked for individuals who were formerly homeless.

Opened in March 2012, each 350-square foot unit at The Crossings is self-contained, fully furnished and includes a full bath and a kitchenette. The complex offers access to public transportation, community room with a kitchen and outdoor patio, fitness room, computer room, a security system and office space to allow on-site management 16 hours a day.

This permanent supportive housing, which follows the "housing first" model, takes a person from the street directly into housing, providing a

stable environment with support services that assist residents with employment and health issues.

This project was awarded Low-Income Housing Tax Credits (LIHTC) through the VHDA competitive process, which raised just over \$4 million of the total \$6.7 million in development costs. In addition, VHDA provided a below market rate permanent SPARC multifamily loan of \$900,000. Other funding sources included the Department of Housing and Community Development (DHCD) HOME funds and local foundation grants. The City of Charlottesville donated the land worth \$1,550,000 and, along with Albemarle County, supplied funding for rent subsidies.

To learn more about SPARC multifamily loans or permanent supportive housing, please contact Senior Community Housing Officer Chris Hilbert at 804-343-5741 or chris.hilbert@vhda.com. ■

VHDA Honored With HAND Awards



(Left to right:) José Páiz, VHDA; Shane Cochran, City of Alexandria Office of Housing; and Priya Jayachandran, Bank of America Merrill Lynch.

VHDA Community Housing Officer José Páiz recently accepted the Housing Association of Nonprofit Developers (HAND) award for Best Government Housing Initiative on behalf of the Northern Virginia Housing Expo's Planning Committee, on which he serves. The Expo won for bringing together multiple local governments to offer a one-stop shop for rental and homeownership opportunities for Northern Virginia residents. Also, VHDA won the President's Choice Award, given for significant long-term contributions to affordable housing in the Washington Metropolitan Area.

The awards were presented at HAND's annual meeting, held in June, to recognize the finest in affordable housing projects, programs and organizations in the greater Washington region during the preceding year. HAND was formed in 1991 to support a professional community of housing providers with the potential to increase the supply of affordable housing in the Baltimore - Washington, D.C. - Richmond corridor.

For more information, please contact Community Housing Officer Michael Scheurer at 804-840-5957 or michael.scheurer@vhda.com. ■

VHDA Supports NOVA Communities Fighting Homelessness



PREVENT HOMELESSNESS

Northern Virginia communities are using new approaches to provide short- and long-term housing opportunities to prevent and end homelessness. VHDA and its REACH *Virginia* program are playing a supporting, yet significant, role in these initiatives that recognize and compliment the work of the Housing Policy Work Group and its Homeless Outcomes Advisory Group. Our role includes partnering with respected local non-profits working to provide both the physical structures and the services that result in complete independence for the homeless.

Northern Virginia Family Services (NVFS), an 85-year-old regional social service and non-profit housing organization, operates a VHDA-financed facility in the City of Manassas that serves the greater Prince William region. This facility is undergoing a \$1.2 million expansion to increase shelter capacity from 60 to 92 beds. The expansion will also allow NVFS to provide the services that are part of its transitional and supportive housing program to an additional 250 individuals annually.

The expansion is taking place in partnership with VHDA-supported HomeAid of Northern Virginia. This non-profit is in its 10th year of operation with over \$10 million in projects serving the homeless in Northern Virginia. REACH *Virginia* has supported and participated with HomeAid in building and renovating shelters, transitional housing and supportive housing. Help by the builder-captain, K. Hovnanian Homes,

and the Freddie Mac Foundation, makes this a true "partnership" effort. REACH *Virginia* is also providing assistance in creating a new comprehensive campus plan at the Manassas location.

Another VHDA-financed, REACH *Virginia* supported development is in the City of Alexandria's Mt. Vernon area homeless center, which is owned and operated by Community Lodgings. This facility is undergoing an \$860,000 expansion by HomeAid partner Pulte Homes that will add six two-bedroom and four one-bedroom units to increase transitional housing. Community Lodgings will also provide the intensive services that help improve self-sufficiency. Other key partners include the City of Alexandria and the Freddie Mac Foundation.

Fairfax County is also making strides in meeting its goal of ending homelessness in the county in 10 years by implementing a "housing first policy" through partnership efforts with local non-profit organizations like Reston Interfaith. VHDA is doing our part by providing mortgage financing for units owned and operated by Reston Interfaith. We're also providing stable, long-term housing for families with intensive services supported through the REACH *Virginia* support fund.

To learn more about the new approaches Northern Virginia communities are using to provide housing opportunities to prevent and end homelessness, please contact Community Housing Officer Michael Scheurer at 804-840-5957 or michael.scheurer@vhda.com. ■

VHDA's REACH Virginia Team Welcomes New Members

Our new Community Housing Officer for Local Government



Outreach is **Keith Sherrill**, who joined the REACH Virginia team in September. Keith comes to us from

the Department of Housing and Community Development (DHCD) where he served as a Community Development Senior Policy Analyst for five years. In that capacity, he interacted with many localities through his involvement in the state's Community Development Block Grant Program, Neighborhood Stabilization Program and Appalachian

Regional Commission initiatives. Prior to his work with DHCD, Keith served for more than four years as the Director of Planning and Development at Quin Rivers, a non-profit community action agency that serves 10 localities around central Virginia. He has a B.S. and M.S. from Virginia Tech.



In June, **Swetha Kumar** joined the REACH Virginia team as a Community Outreach Program Coordinator. Her addition to the team brings experience in research and economic development from the City of Virginia Beach, the Town

of Blacksburg and the Virginia Center for Housing Research. Swetha is a 2009 graduate of North Carolina State University with a B.S. in Economics. She also has a Master's in Urban and Regional Planning from Virginia Tech.



Mario Wells, a REACH Virginia team intern, is a native of the City of Richmond and a second year graduate student at VCU working toward a Master's in Urban and Regional Planning, with a concentration in Community Revitalization. ■

REACH Virginia Team Contacts

Mike Hawkins, PhD, AICP

Director of Community Housing
804-343-5654
mike.hawkins@vhda.com

Bruce DeSimone, AICP

Senior Community Housing Officer
Outreach to Senior Citizens
804-343-5656
bruce.desimone@vhda.com

Bill Fuller, PhD

Senior Community Housing Officer
Outreach to People with Disabilities
804-343-5754
bill.fuller@vhda.com

Debbie Griner

Community Outreach
Program Coordinator
804-343-5579
debbie.griner@vhda.com

Chris Hilbert

Senior Community Housing Officer
Outreach to Non-Profit Organizations
804-343-5741
chris.hilbert@vhda.com

Monica Jefferson

Community Housing Officer
Outreach to the African
American Community
804-343-5736
monica.jefferson@vhda.com

Monique Johnson

Senior Community Housing Officer
Capacity Building and Loan Underwriting
804-343-5992
monique.johnson@vhda.com

Swetha Kumar

Community Outreach
Program Coordinator
804-343-5865
swetha.kumar@vhda.com

José Paíz

Community Housing Officer
Outreach to the Hispanic Community
804-343-5915
jose.paiz@vhda.com

Michael Scheurer

Community Housing Officer
Northern Virginia Outreach
804-840-5957
michael.scheurer@vhda.com

Keith Sherrill

Community Housing Officer
Local Government Outreach
804-343-5735
keith.sherrill@vhda.com

Mario Wells

Community Housing Intern
804-343-5541
mario.wells@vhda.com

