

# HOME Success Stories

## Homebuyer Assistance



The HOME Coalition  
2015

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Chattanooga

**Project:** Homebuyer Assistance

**HOME:** \$42,600

**Total Cost:** \$90,000

**Other Federal:** \$42,600  
Section 8-to-Homeownership

**Units:** 1

**District:** TN-03

# HOME SUCCESS STORY

## Tennessee

### Chattanooga Neighborhood Enterprise

Chattanooga Neighborhood Enterprise (CNE) is a nonprofit organization with a mission to create economically diverse neighborhoods filled with financially empowered citizens and housing for all. CNE invests in Chattanooga, Tennessee by offering affordable residential loans, new home construction, financial counseling, and community engagement.

As a mortgage broker, CNE offers a variety of loan products to meet the needs of Chattanooga residents. This includes loan products that accept a credit score as low as 580 and a foreclosure as recently as two years ago. Combining these products with down payment assistance financed by HOME Investment Partnerships (HOME) funds, CNE is able to overcome the two biggest barriers to homeownership—poor credit and the lack of a down payment.

### The Strickland Family

In 2014, NerdWallet named Chattanooga, Tennessee one of the seven cities with the fastest growing rents in the country. This rapid trend of rising rents adds to the already high demand for affordable housing in the community.

In 2010, Ms. Cassandra Strickland, a single mother of four, needed a new place to call home. The family was living in an affordable housing development financed under the U.S. Department of Housing and Urban Development (HUD) Section 8 program, but the neighborhood was unsafe.

At the time, Ms. Strickland didn't see homeownership in her future. Her credit score was too low to obtain a conventional mortgage, and she had no extra money to put toward a down payment. She started the process of working with CNE to repair her credit, but stopped a year later because it seemed like an uphill battle.

Ms. Strickland returned to CNE in 2013, when she felt that she was ready to make full use of the tools and resources available to her at CNE. She worked closely with a CNE counselor to improve her credit score, and soon the idea that she could become a homeowner began to feel like more than just a dream.

In 2014, CNE provided Ms. Strickland with \$42,600 under the organization's HOME-financed down payment assistance program and \$42,600 under the HUD Section 8-to-Homeownership program. After years of hard work, the Strickland family moved into their very own home later that year.

The Stricklands now live in a quaint, family-friendly neighborhood with well-kept houses and a low crime rate. Without HOME, Ms. Strickland's dream to become a homeowner would not have become a reality.





## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** American Canyon

**Project:** Homebuyer Assistance

**HOME:** \$450,000

**Other Federal:** N/A

**Units:** 4-6

**District:** CA-05

# HOME SUCCESS STORY

## California

### City of American Canyon

With 20,000 residents, the City of American Canyon was incorporated in 1992 and is located about 35 miles northeast of San Francisco at the southern end of Napa County, California.

In 2013, the City of American Canyon was awarded a HOME Investment Partnerships (HOME) grant in the amount of \$700,000 to be used for first-time homebuyer down payment assistance and owner-occupied rehabilitation loans. Without HOME, many first-time homebuyers in American Canyon would not have the capital needed to purchase their home and provide stability for their family.

### First-Time Homebuyer Down Payment Assistance

Angel and Connie Sanchez's son, Ismael, was born minutes before an earthquake hit Napa, California in 2014. The earthquake damaged their apartment, making it unsafe for their newborn son. They became homeless until a family member took them into their small, overcrowded, one-bedroom home. Frustrated and uncertain about when their apartment would be repaired, Mr. Sanchez tried to find another home for his family, but could not afford any options.

In December 2014, the Sanchez family submitted an application to the City of American Canyon's First-Time Homebuyer Down Payment Assistance program. The program is supported with HOME funds and provides gap financing to help make home purchases more affordable for low-income, first-time homebuyers. Under the program, the Sanchez family secured a \$100,000, one-percent, deferred-payment loan to help them buy a three-bedroom, newly renovated home in American Canyon. In total, the city has used \$450,000 in HOME funds to help the families—like the Sanchez family—purchase their first home under the program.

Thanks to the city and HOME, Mr. and Mrs. Sanchez's monthly house payment is only slightly more than the rent they were paying for their old apartment.

A few months after moving into their home, they continue to thank the city for helping them achieve their dream of homeownership. "Without the city's down payment assistance, we would have never been able to afford to purchase a home for our family."



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Burlington

**Project:** Homebuyer Assistance

**HOME:** \$15,000

**Total Cost:** \$97,000

**Other Federal:** N/A

**Units:** 1

**District:** NC-04

# HOME SUCCESS STORY

## North Carolina

### City of Burlington

The City of Burlington, located in the Piedmont Triad of North Carolina, is dedicated to providing high-quality municipal services to promote the safety, health, and quality of life of residents and employees.

The city receives HOME Investment Partnership (HOME) funds through a consortium with the City of Greensboro, Guilford County, and Alamance County, and it manages Alamance County's allocation on its behalf. Burlington primarily uses HOME to fund its deferred-loan housing rehabilitation program for low- and moderate-income residents in the city and Alamance County. It also partners with two Community Housing Development Organizations (CHDOs), Habitat for Humanity of Alamance County and Alamance County Community Services Agency, to build affordable housing in the community.

### The Harris Family

Like other cities across the nation, Burlington, North Carolina has long struggled to provide access to safe, decent, and affordable housing for its low-income residents. In recent years, however, this has become more difficult; real incomes in Burlington decreased by more than five percent between 2000 and 2010, while home values increased by 4.4 percent and rent increased by 2.9 percent. As a result, Burlington households must spend more money on housing, but are making less of it.

This was certainly the case for Ms. Jasmine Harris. Although she always wanted to become a homeowner, her very low income—earning just 50 percent of the area median income—shut her out of the conventional mortgage market.

Thanks to a \$15,000, HOME-financed second mortgage and the city's partnership with Habitat for Humanity of Alamance County, Ms. Harris' dream of homeownership will become a reality in late 2015. Without HOME, Ms. Harris would not have been able to afford her new \$97,000 home and Habitat for Humanity of Alamance County would not have the financial support it needs to continue to develop affordable housing in the community.

Through the program, Ms. Harris has learned how to save money, be financially responsible, and work hard for what she wants. She says that this experience has given her a new hope for her future.

"This looks like a great community. This area has come a long way and I'm excited to see where it goes. I have two kids and they will love having a playground right here!"



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Napa

**Project:** Homebuyer Assistance

**HOME:** \$70,000

**Total Cost:** \$259,000

**Other Federal:** N/A

**Units:** 1

**District:** CA-05

# HOME SUCCESS STORY

*California*

## City of Napa Housing Division

The City of Napa, California's Housing Division supports a number of affordable housing programs to assist low-income households in the community. It also staffs the Housing Authority of the City of Napa, which administers the U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher Program countywide and affordable housing programs in each of the other cities in Napa County.

The City of Napa receives HOME Investment Partnerships Program (HOME) funds through the state of California, which it uses to support its Down Payment Assistance program to help low-income, first-time homebuyers become homeowners. Together, HOME and the City of Napa bring hope to families who never thought they would be able own a home.

### The Moreno Family

The City of Napa's Down Payment Assistance program has made homeownership possible for many low-income households, including Braulio and Veronica Moreno.

When they first got married, the Morenos chose to live with her parents while he finished college and worked part-time. They soon welcomed a new baby, and due to fiscal restraints, Ms. Moreno took a job working as a guest services agent at a local hotel. In 2013, Mr. Moreno graduated from college and found employment with a local trucking company. Both employed, they dreamed of being able to move into a home of their own.

In January 2014, Ms. Moreno contacted the city's Housing Division about a home that was for sale near her aunt and uncle. With their second child on the way, the Morenos were anxious to move out of her parents' house and were excited about the prospect of purchasing a home near family members. They saved \$14,000 for down payment and closing costs and secured a \$176,000 mortgage. The City of Napa also provided the Morenos with a \$70,000, 30-year, deferred mortgage loan financed with HOME dollars.

The Morenos love their new, \$259,000 home and feel fortunate to have found one in their hometown that they can afford. As homeowners, they continue to build equity and pride in ownership.



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## PROJECT HIGHLIGHTS

**Location:** Biggs

**Project:** Rural Mutual Self-Help Homeownership

**HOME:** \$2M

**Total Cost:** \$9.2M

**Other Federal:** \$6.6M  
USDA Section 502 Direct

**Units:** 56

**District:** CA-03

# HOME SUCCESS STORY

*California*

## Community Housing Improvement Program

The Community Housing Improvement Program (CHIP) is a nonprofit organization that provides healthy, sustainable, and affordable housing and services to qualified residents in North Valley, California, including Butte, Colusa, Glenn, Shasta, Sutter, Tehama, and Yuba Counties.

CHIP supports homeownership opportunities almost exclusively using the Mutual Self-Help Housing method of construction, develops rental housing, and manages their properties, including the provision of quality resident services. Since 1973, CHIP has helped build more than 1,700 Self-Help Homes and has developed nearly 700 units of rental housing.

Currently, CHIP uses HOME Investment Partnerships (HOME) funds to provide first-time homebuyers with down payment assistance under its Mutual Self-Help Housing program.

### North Biggs Estates

Like other rural communities across the nation, Biggs, California struggles to provide low-income residents with access to safe, decent, and affordable housing. Two-thirds (67 percent) of low-income households and 70 percent of very low-income households in Biggs cannot afford their rent.

Thanks to CHIP's Mutual Self-Help Housing program, 56 very deserving, low-income families have realized the dream of homeownership in the North Biggs Estates Subdivision. Under the program, families work around their jobs and family obligations, including on evenings and weekends, to build their own home. By reducing construction costs, families can earn equity in their homes and make lasting investments in their communities.

CHIP homeowners are hardworking people with lower paying jobs. Often, English is their second language and many have not been granted the opportunities that can help create a path to wealth and homeownership, such as access to higher education.



In 2012, CHIP was awarded \$2 million in HOME funds and \$6.6 million in U.S. Department of Agriculture (USDA) Section 502 Direct Loans to support the development. HOME funding was used as a mortgage subsidy for the families. As a result, nearly half of CHIP's homeowners pay less for their new home than what they previously paid in rent. Without HOME, many of these families would not be able to afford their home.

As homeowners, the families living in the North Biggs Estates now have stable housing and can continue to earn equity. The homes' energy-efficient designs also help the families save money.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Patchogue

**Project:** Homebuyer Assistance

**HOME:** \$9,600

**Total Cost:** \$252,000

**Other Federal:** N/A

**Units:** 1

**District:** NY-01

# HOME SUCCESS STORY

*New York*

## Community Housing Innovations

Community Housing Innovations (CHI) provides housing and human services that enable low- and moderate-income families and individuals to achieve the greatest social and economic independence at the lowest cost to society. CHI owns and manages more than 250 single- and multi-family units of affordable and permanent rental housing in Westchester and Long Island, New York.

The HOME Investment Partnerships (HOME) program provides CHI with the capital to assist low-income families in the community. Without HOME, many homeowners served by CHI would not have been able to fulfill their dream of becoming homeowners. HOME is a critical, necessary resource for building strong communities nationwide.

### Mr. Gabriel Lugo and Ms. July Iscola

Patchogue is less affluent than other communities in Suffolk County, New York, and it is in significant need of affordable housing. Many low-income residents in the community struggle to find safe, decent, and affordable housing.

That's why CHI uses HOME funds to offer first-time homebuyers assistance, including grants to offset down payment and closing costs, in addition to rehabilitation expenses. Grant assistance is provided in the form of a deferred, forgivable loan with no payments that declines over time and is secured by a second mortgage lien.

Before becoming homeowners in 2013, Gabriel Lugo and his partner, July Iscola, were long-term renters. For several years, they lived in apartments in aging rental housing developments, paying too much in rent and utilities. They always dreamed of owning their own home, so they turned to CHI for help.



CHI provided Mr. Lugo and Ms. Iscola \$9,600 in HOME-financed homebuyer assistance. CHI also helped them secure \$14,750 from the Affordable Housing Corporation to rehabilitate their home. After moving into their first home in 2013, they completed the rehabilitation the following year. This included the installation of energy-efficient upgrades that result in lower utility bills. Mr. Lugo and Ms. Iscola love their new home and are happy to have a foundation to build upon.

CHI uses the HOME program as a resource to provide families in the Patchogue community the opportunity to purchase their first home. Together, CHI and HOME help low-income families become successful homeowners.

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Highland Park

**Project:** Homebuyer Assistance

**HOME:** \$64,000

**Total Cost:** \$244,000

**Other Federal:** N/A

**Units:** 1

**District:** IL-10

# HOME SUCCESS STORY

## Illinois

### Community Partners for Affordable Housing

Community Partners for Affordable Housing (CPAH) provides safe, decent, and affordable housing by creating rental and homeownership opportunities for low- and moderate-income households. Today, CPAH manages more than 75 units of affordable housing throughout Highland Park, Evanston, and Lake Forest, Illinois.

The HOME Investment Partnerships (HOME) program helps CPAH make a meaningful impact in the communities it serves. HOME is used to not only help families secure affordable housing, but also to clean up blighted properties in the neighborhood.

Because CPAH is a land trust, all CPAH homes remain affordable in perpetuity. This means the HOME funds used for each CPAH home will permanently impact the community for generations to come.

### Homeownership in Highland Park

Jose came to Highland Park, Illinois when he was 16 years old and has made the community his home ever since. However, in recent years, rising housing costs have made it more difficult for Jose and other residents to find safe, decent, and affordable homes in the area.

Although Jose, his wife, Dahlia, and their two daughters struggled to find an affordable place to rent in Highland Park, his dream was to provide a safe, permanent home for his family in the community. Luckily, Lake County has made it a priority to encourage affordable housing in high-opportunity areas like Highland Park, where the shortage of affordable housing is most severe.

With the help of \$64,000 in HOME funds, CPAH was able to purchase a modest, \$224,000 home in Highland Park. After rehabilitating the property, CPAH sold the home to Jose and his family. CPAH also referred Jose to a partnering bank that is dedicated to helping low-income homebuyer obtain an affordable, \$145,000 mortgage. The family moved into their home in December 2012.

Jose says working with CPAH has been a dream come true. "We feel like we have everything now. We don't have fancy things or go out to eat very often or take expensive vacations, but we're providing a good, quality life for our kids and it all started with housing. We are so thankful and appreciative of what we have."





## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Nicholasville

**Project:** Rural Homebuyer Assistance and Owner-Occupied Rehabilitation

**HOME:** \$55,000

**Total Cost:** \$119,000

**Other Federal:** N/A

**Units:** 1

**District:** KY-06

# HOME SUCCESS STORY

## *Kentucky*

### Community Ventures

Community Ventures (CV) strengthens communities by helping people achieve their dreams of greater economic opportunity. CV helps people own homes and start businesses because it believes in people's dreams. From affordable financing and education to counseling and neighborhood revitalization, CV creates opportunities to dramatically improve the quality of life for people across Kentucky.

Founded in 1982, CV has evolved in capacity and knowledge, but its mission has stayed the same—to strengthen communities by empowering individuals. CV is focused on the areas of greatest need, where it can make the most impact. CV is headquartered in Lexington, Kentucky with branch offices in Campbellsville, Frankfort, Louisville, Paris and Owensboro.

### The Schwarz Family

Before buying her home in rural Nicholasville, Kentucky in 2014, Ms. Laura Schwarz and her two children rented an apartment nearby. While she wanted to become a homeowner so that she could provide her children with a safe, comfortable space to thrive, she needed to repair her credit and save money.

In 2012, she turned to the United Way of the Bluegrass to participate in their Back on Track program. Under the program, United Way provided Ms. Schwarz with an Individual Development Account (IDA) and matched her savings. With every credit card payment, she saw her credit score slowly go up.

In 2014, the United Way referred Ms. Schwarz to Community Ventures (CV) to help her find her dream home. The home was in foreclosure and had been vacant for about a year. Because the home needed significant repairs, CV helped Ms. Schwarz get a new HVAC system, hot water tank, and appliances.

CV also helped Ms. Schwarz obtain a low-cost, \$59,000 loan from the Affordable Housing Trust Fund and Kentucky Housing Corporation and more than \$55,000 in homebuyer assistance through the HOME Investment Partnership (HOME) program. Like many other low-income families, Ms. Schwarz would not have been able to become a homeowner without HOME.

Today, the Schwarz family pays just \$50 more to own their own home than they did to rent. And, because CV helped install new insulation and energy-efficient appliances and lightbulbs, their utility bills are much lower.

Looking back on her journey to becoming a homeowner, Ms. Schwarz says her favorite part was working with CV. "CV was there for me. They took me where I was and helped me make my dream come true."



CV is very excited to be able to help families like the Schwarzs, but it knows that this would not be possible without the United Way, Kentucky Housing Corporation, the Affordable Housing Trust, and its many other partners.

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Monticello

**Project:** Rural Homebuyer Assistance

**HOME:** \$10,000

**Total Cost:** \$109,000

**Other Federal:** \$69,000  
USDA Section 502 Direct Loan, \$7,000 Self-Help Homeownership Opportunity Program

**Units:** 1

**District:** KY-05

# HOME SUCCESS STORY

## *Kentucky*

### Fahe

Since 1980, Fahe and its members have guided over 200,000 families to better lives, made over \$469 million in direct investments to the region, and achieved a total, cumulative financial impact of over \$1 billion.

Fahe provides Appalachian families the tools they need to build a better life through affordable housing, job creation, and the establishment of healthier communities. Fahe is a network organization comprised of over 50 members, serving the Appalachian areas of Kentucky, West Virginia, Virginia, Tennessee, Alabama, and Maryland.

Fahe requests HOME Investment Partnerships (HOME) funds annually to help clients seeking homeownership opportunities in Kentucky and Virginia. Fahe also facilitates HOME funds for its member networks in Tennessee and West Virginia.

### The Rector Family

“My new home is so quiet and peaceful,” said Ms. Shelby Rector, age 20. “It’s amazing that as a single parent, I can afford to live in a home of my own that is also safe for my daughter.”

Ms. Rector and her 3-year-old daughter didn’t always have such a home to call their own. After Ms. Rector and her husband divorced, she became the primary caregiver of her then 1-year-old daughter. They lived in an apartment briefly, but the rent, utilities, and childcare bills were too expensive. Ms. Rector was forced to move back home with her parents and younger brother. Her parent’s home is small, and she and her daughter were forced to share a room.

The stress of living in close quarters with little to no privacy, while working and caring for a young child began to take its toll on Ms. Rector and her family. Luckily, her mother learned about Southern Tier Housing, a subsidiary of Fahe member, Kentucky Highlands Investment Corporation.

In 2013, Southern Tier Housing approved Ms. Rector for a home in rural Monticello, Kentucky. Ms. Rector was able to afford the \$108,607 home because Southern Tier Housing helped her secure \$10,000 in HOME funds, a \$69,000 U.S Department of Agriculture (USDA) Section 502 Direct Homeownership loan, and \$7,000 under the Self-Help Homeownership Opportunity Program (SHOP).

“Having a home has changed my life and given me and my daughter a great future. This home and this entire experience have given me a sense of independence I never expected to have. I’m very excited and grateful.”



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Martinez

**Project:** Habitat for Humanity Homebuyer Assistance

**HOME:** \$1.5M

**Total Cost:** \$5M

**Other Federal:** N/A

**Units:** 12

**District:** CA-05

# HOME SUCCESS STORY

## California

### Habitat for Humanity East Bay/Silicon Valley

Habitat for Humanity East Bay/Silicon Valley brings people together to build homes, communities, and hope. The organization revitalizes neighborhoods, builds affordable and environmentally sustainable homes, and empowers families through successful homeownership. Since 1986, Habitat for Humanity East Bay/Silicon Valley has partnered with volunteers and the community to serve more than 6,000 people and strengthen communities in Alameda, Contra Costa, and Santa Clara Counties in California.

Under its program, affordable homes are built using a large amount of volunteer labor, donated funds, and materials. Then, the homes are sold at affordable prices to qualifying, low-income families.

HOME Investment Partnerships Program (HOME) funds are a critical part of the organization's funding and allow it to serve families with limited economic means.

### Muir Ridge

The demand for affordable housing in the San Francisco Bay Area far outstrips supply, especially for low- and very low-income households. As a result, the need for affordable homeownership opportunities is significant.

In 2013, Habitat for Humanity East Bay/Silicon Valley identified a property for sale in unincorporated Martinez in Contra Costa County, California. The site was already subdivided into finished lots, and much of the site improvements were already completed.

The organization purchased the site and, in 2014, leveraged \$1.5 million in HOME funds to construct Muir Ridge, a vibrant, mixed-income, \$5 million affordable housing development. Without HOME, Habitat would not have been able to bring the community together to help 12 low- and very low-income families buy their own home in the new development.

While the median home sales price in the Bay Area was \$661,000 in July 2015, Habitat buyers at Muir Ridge will purchase their homes for less than \$290,000. That's because in part, under Habitat's program, each family contributes at least 500 hours of sweat equity to help reduce construction costs. Moreover, they receive extensive construction, financial management, leadership, first-time homebuyer and home maintenance training. This helps ensure that Habitat homebuyers are empowered for long-term success.

In addition, each home includes many green building features to address passive solar design, energy efficiency, water efficiency, resource conservation, and indoor air quality.

Thanks to HOME, Muir Ridge has not only helped make the dream of homeownership a reality for low-income families in the area, but it helped ensure that the development will be an asset to the surrounding neighborhood for years to come.





## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Daly City

**Project:** Habitat For Humanity Homebuyer Assistance

**HOME:** \$1.3M

**Total Cost:** \$12.9M

**Other Federal:** N/A

**Units:** 36

**District:** CA-12

# HOME SUCCESS STORY

## California

### Habitat for Humanity Greater San Francisco

Habitat for Humanity Greater San Francisco (Habitat GSF) builds homes and community in partnership with thousands of volunteers and partners each year in Marin, San Francisco, and San Mateo Counties in California, where owning a home is becoming increasingly unaffordable and where financing for affordable housing has become scarce. Habitat GSF also offers free financial literacy and homebuyer readiness classes.

To date, Habitat GSF has built more than 200 affordable homes and has leveraged \$2.5 million in HOME Investment Partnerships (HOME) funds. The organization is currently developing Habitat Terrace, a 28-home, single-family development in San Francisco's Ocean View neighborhood and Mt. Burdell Place, a 10-home, single-family development in Novato, California.

### 7555 Mission Street

In 2012, Aleli and Gennis Reyes and their three children were living in a tiny, two-bedroom apartment in Pacifica, California. The Reyes family dreamed of becoming homeowners, but did not think that it was possible.

Thanks to Habitat GSF and HOME, their dream became a reality in April 2013 when they moved into the 7555 Mission Street community, a 36-unit, condominium development in Daly City, California. With strong municipal and community support, Habitat GSF secured \$1.3 million in HOME funds to complete the \$12.9 million project.

The 7555 Mission Street project is GreenPoint-rated by Build It Green and features the largest solar installation of any Habitat for Humanity development in the world. It has received awards from the Grand Boulevard Initiative, Sustainable San Mateo County, and Habitat for Humanity International.



"We no longer need to rent and keep moving around, looking for cheap and nice apartments. It's an unbelievable experience to be able to live in a house you built with your own hands," said Elijah, one of the Reyes' sons.

Having an affordable place to call home has allowed the Reyes family to plan for their future. Elijah graduated from high school and will start Skyline Community College in the fall of 2015. Daughter Erika is focusing on her college studies as well. She is majoring in engineering and appreciates having a quiet space to do homework. In addition, the Reyes family has opened their first retirement account.

Photo Credit: Steve Fisch  
Photography

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Lynwood

**Project:** Habitat For Humanity Homebuyer Assistance

**HOME:** \$770,000

**Total Cost:** \$1.8M

**Other Federal:** N/A

**Units:** 7

**District:** CA-38

# HOME SUCCESS STORY

## California

### Habitat for Humanity of Greater Los Angeles

Habitat for Humanity of Greater Los Angeles (Habitat LA) brings people together to build homes, communities, and hope throughout 110 cities and the unincorporated areas in Los Angeles County and 81 communities within the City of Los Angeles.

With the support of community partners, donors, and volunteers, Habitat LA provides low- and limited-income families and individuals the opportunity to build and purchase their own homes or renovate existing homes. In addition to a down payment and monthly mortgage payments, homeowners invest sweat equity. Since 1990, Habitat LA has built and repaired more than 600 homes locally.

Habitat LA uses HOME Investment Partnerships (HOME) funds to support construction, as well as to acquire land.

### Sweat-Equity Homeownership

With a population of nearly 70,000, Lynwood, California ranks among the most densely populated communities in the state. The median household income in Lynwood is just \$41,875, nearly \$15,000 less than the statewide average, and 23 percent of the city's residents live in poverty. As a result, there is an overwhelming need for affordable housing for low- and very low-income residents. That's why Habitat LA identified Lynwood as one of its Neighborhood Revitalization Initiative focus communities in 2009.

For nine years, Ms. Nikki Payton, a 40-year-old nurse and single mother of three, lived in a dilapidated apartment. The roof caved in, mold became a problem, and there was no hot water. Ms. Payton had to boil water on the stove for baths and showers, and eventually all three children developed asthma. Afterwards, the Paytons moved in with Nikki's mother in a small, crowded, two-bedroom apartment. The neighborhood was unsafe, and the children were unable to play outside.



The Paytons are thrilled to be moving into a safe, decent, and affordable home on Magnolia Avenue, which they believe will help them live better and healthier lives. HOME funds came together with additional sponsorships, donations, and volunteer contributions to make this project possible.

Not only has the project helped the Paytons, but the City of Lynwood has also been transformed. Since becoming a Neighborhood Revitalization Initiative focus community, Habitat LA has invested \$24.3 million to build, rehabilitate, and repair more than 100 homes, as well as renovate key community buildings and the entire block of Magnolia Avenue. As a result, home prices have increased by 16 percent, unemployment has dropped by 38 percent, and crime is down 21 percent.

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## PROJECT HIGHLIGHTS

**Location:** Lafayette

**Project:** Habitat For Humanity Homebuyer Assistance

**HOME:** \$62,500

**Total Cost:** \$105,000

**Other Federal:** \$12,000  
Community Development  
Block Grants

**Units:** 1

**District:** LA-03

# HOME SUCCESS STORY

## Louisiana

### Habitat for Humanity of Lafayette

Habitat for Humanity of Lafayette (Lafayette Habitat) is based in Lafayette, Louisiana and is part of a global, nonprofit housing organization, Habitat for Humanity International (HFHI). Both are operated on Christian principles and seek to put God's love into action by building homes, communities, and hope.

Habitat for Humanity is dedicated to eliminating substandard housing locally and worldwide through the construction, rehabilitation, and preservation of affordable homes, by advocating for fair and just housing policies, and by providing training and access to resources to help families improve their shelter conditions. It was founded on the conviction that every man, woman, and child should have a simple, durable place to live in dignity and safety.

### The Alfred Family

Since 2013, Lafayette Habitat has built 13 homes in Lafayette, Louisiana's McComb-Veazey neighborhood. Six of these homes were constructed using HOME Investment Partnerships (HOME) funds provided by the Lafayette Consolidated Government Department of Community Development. Without HOME, many families—including the Alfreds—would not have been able to become homeowners.

For years, Ms. Fredrika Alfred, her son, Damarko, and her daughter, Da'Lasia, lived in a small apartment in one of Lafayette's public housing developments. Although mold was a common issue in the home, the Alfreds had to wait days for management to respond to their concerns and requests for status updates.

Ms. Alfred was very concerned about the dangerous neighborhood in which her family lived. Cars and homes were frequently broken into, causing Ms. Alfred to worry about how the neighborhood would influence her 14-year old son. Unfortunately, because of their financial situation, she could not do much more than hope for the best. However, after the birth of her daughter, Ms. Alfred realized that her growing family was too large for their current apartment and something needed to change. When she heard about Lafayette Habitat, Ms. Alfred immediately applied to become a Habitat partner family. Working with this Habitat affiliate, she realized that the goal of homeownership was within reach.

Lafayette Habitat secured \$62,500 in HOME funds and \$12,000 in Community Development Block Grants to acquire the land for the Alfreds' home.

Today, the Alfred family resides in a happier place, inside and out. Ms. Alfred has already noticed positive changes in her son, including his growing self-confidence. With a new home and the promise of a more secure future, the Alfred family believes they can take on any challenge.





## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** St. Louis

**Project:** Habitat For Humanity Homebuyer Assistance

**HOME:** \$97,000

**Total Cost:** \$176,000

**Other Federal:** N/A

**Units:** 1

**District:** MO-02

# HOME SUCCESS STORY

*Missouri*

## Habitat for Humanity Saint Louis

Habitat for Humanity Saint Louis (HFHSL) believes in a world in which everyone has a decent place to live. In 28 years, HFHSL has partnered with more than 355 families to provide simple and affordable housing in St. Louis City and County in Missouri.

By providing safe and affordable housing, HFHSL not only helps low-income families break the cycle of poverty and build financially secure futures, but it helps transform communities, strengthen the local economy, and ensure that future generations have the opportunities they deserve.

HFHSL uses HOME Investment Partnerships (HOME) funds to help reduce the gap between what a family can afford to pay and the cost to build or repair their home. This helps ensure that HFHSL homeowners are successful.

### Adam and Habiba

Originally from East Africa, Adam and Habiba moved to St. Louis, Missouri ten years ago and have four children, including their 15-year old, adopted nephew who goes to the local school district for the deaf. For many years, they lived in an apartment that was too small for their growing family, but they couldn't afford to move into a larger apartment near good schools.

After hearing about the HFHSL homebuyer program, the family purchased their first home in 2015. Under the program, they invested at least 350 hours of sweat equity into building their home. They also attended educational and skill-building workshops.

HOME played a critical role in helping the Adam and Habiba become homeowners. They received \$15,000 in HOME homebuyer assistance funds and the developer received \$82,000 in HOME funds to offset costs. In turn, this helped ensure that their mortgage was affordable and sustainable.

Adam says that the knowledge and skills he gained during the process are invaluable to his family. "If we want to change a room or build part of this home, I know I could do it myself. I had no experience holding a screw gun. I didn't even know its name. Now, I go to Lowe's and I know exactly what I am looking for."

His favorite part of this experience was seeing a community working together for the betterment of each other. "We loved getting to know the dedicated volunteers and we looked forward to seeing them every Saturday. We will always appreciate their time and effort, and we hope to get a chance to serve them one day."



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Deer Park

**Project:** Rural Habitat For Humanity Homebuyer Assistance

**HOME:** \$300,000

**Total Cost:** \$1.5M

**Other Federal:** \$150,000  
Self-Help  
Homeownership  
Opportunities Program

**Units:** 10

**District:** WA-05

# HOME SUCCESS STORY

## Washington

### Habitat for Humanity-Spokane

Habitat for Humanity-Spokane was founded in 1987 as an affiliate of Habitat for Humanity International. Since the day Habitat for Humanity-Spokane finished its first home in 1988, its mission and vision has been anchored by its dedication to ending the cycle of poverty housing. Habitat for Humanity-Spokane believes that everyone deserves a safe, decent, and affordable place to live and grow. Together with the help from the Spokane, Washington community and others, the organization builds hope, communities, and homes.

With the assistance of the HOME Investment Partnerships (HOME) program, Habitat for Humanity is able to provide homebuyer assistance to the hardworking and deserving families of Spokane.

### Hope Meadows

In 2015, Habitat for Humanity-Spokane completed ten energy-efficient, healthy, affordable homes, nestled in the Hope Meadows community in rural Deer Park, Washington. The organization built these homes to not only provide stability for low-income families earning less than 60 percent of the area median income, but to serve as an asset to eliminate poverty for generations, spur economic growth in communities that need it, and further civic responsibility for the families that live in them.

The Shawvers are one of the ten families now living in the Hope Meadows community after struggling to keep their small carpet cleaning business afloat, while raising a large family. For nearly 20 years, Kevin and Kathy Shawver lived in a once-condemned trailer outside of Deer

Park. They used a propane generator to power their home during certain intervals of the day and a wood-burning stove to provide heat. Every morning during the winter months, the Shawvers woke up to ice crystals in their kitchen.

Under Habitat for Humanity-Spokane's Homeownership program, the Shawvers contributed 500 hours of sweat equity to build their own home. They saved money to pay for closing costs and took first-time homebuyer education and wealth management courses. In partnership with Spokane County Department of Housing and Community Development, the Shawvers and nine other families also received down payment assistance. This assistance was funded with \$300,000 in HOME funds and \$150,000 from the Self-Help Home Ownership Program (SHOP).

Today, the Shawvers are proud homeowners and are grateful for programs like HOME that help low-income families access safe, decent, and affordable housing.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Jackson

**Project:** Rural Homebuyer Assistance

**HOME:** \$25,000

**Total Cost:** \$143,000

**Other Federal:** \$84,500  
USDA Section 502 Direct Loan, \$17,200 Federal Home Loan Bank, \$9,000 Self-Help

Homeownership Opportunity Program, \$8,000 Appalachian Regional Commission

**Units:** 1

**District:** KY-05

# HOME SUCCESS STORY

## Kentucky

### Housing Development Alliance

The mission of the Housing Development Alliance (HDA) is to strengthen the community by creating high-quality, long-lasting, and affordable homes. It serves low- and very low-income households in Perry, Knott, Leslie, and Breathitt Counties in the heart of the coalfields of eastern Kentucky. These counties are part of the hard-to-serve central Appalachian core. Despite the War on Poverty, these communities still have some of the highest poverty rates in the nation.

For over 20 years, HDA has provided affordable homeownership, home repair, and rental housing. The HOME Investment Partnerships (HOME) program is the most critical piece of funding HDA has to support these efforts.

### The Stamper Family

Mark and Mary Stamper worked hard to provide a good home and future for their eleven children. Unfortunately, health issues forced Mr. Stamper into early retirement, significantly decreasing the family's household income. The Stampers were only able to afford a dilapidated, two-bedroom, one-bath trailer for their family of 13.

In 2013, they were approved for a new home as part of HDA's New Home Construction Program. Tragically, Mr. Stamper passed away before the house was completed, but Ms. Stamper decided to continue the process in order to provide a better opportunity for her family.

The Stampers' home was built in rural Jackson, Kentucky through a "Community House Raising" event, where community volunteers build a house for a family in need. HDA's full-time carpentry crews built each home to meet or exceed the current code. To further ensure affordability for the Stampers, their home has a Home Energy Rating System (HERS) score of 54. Now, the Stampers' estimated energy costs are less than \$100 per month.



Thanks to HDA and the Jackson community, the Stampers now own a six-bedroom, 2.5-bath home, financed by combining \$25,000 in HOME funds, a \$84,500 U.S Department of Agriculture (USDA) Section 502 Direct Homeownership loan, \$9,000 from the HUD Self-Help Homeownership Opportunity Program (SHOP), an \$8,000 Appalachian Regional Commission loan, support from the Federal Home Loan Bank, and locally fundraised dollars.

Partnerships that combine federal, state, and local resources—like HOME—have the biggest impact in low-income communities. Without HOME, the Stampers would not have been able to make their dream a reality.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Bainbridge Island

**Project:** Homebuyer Assistance

**HOME:** \$781,000

**Total Cost:** \$5M

**Other Federal:** \$270,000  
Self-Help  
Homeownership  
Opportunities Program

**Units:** 24

**District:** WA-06

# HOME SUCCESS STORY

## Washington

### Housing Resources Bainbridge

Housing Resources Bainbridge (HRB) is Bainbridge Island, Washington's only independent, nonprofit, affordable housing provider and advocate. Because of escalating rents and real estate prices, it is HRB's mission to develop and maintain affordable housing on the island and to educate the community about this critical need.

Established in 1989, HRB is a community land trust that provides long-term rental housing, rental assistance, rental referrals, and below market rate homeownership opportunities for low-income families. HRB also matches owners and tenants, provides home modifications to enable the elderly and disabled to live independently, and partners with other organizations to offer financial education courses.

HRB's portfolio includes 89 affordable rental units and 30 owner-occupied homes that will remain affordable forever under the community land trust model.

### Ferncliff Village

Ferncliff Village is the culmination of a dream that started at HRB in 2007 with the donation of a six-acre parcel of land near downtown Bainbridge Island in Washington. Connected to Seattle by ferry, housing prices on rural Bainbridge Island have risen quickly over the last 30 years, and many workers are unable to purchase a home in the community.

This generous donation is dedicated to providing housing for teachers, public employees, business owners, and service employees in the area. HRB quickly decided that the community land trust model would be the best way to build and keep this housing affordable in perpetuity.

Working with Kitsap County, HRB was able to secure \$680,000 in HOME Investment Partnerships (HOME) funds through the competitive grant process, \$101,000 in HOME Community Housing Development Organization (CHDO) funds, a \$270,000 Self-Help Home Ownership Program (SHOP) grant, and numerous generous private donations, for a total project cost of \$5 million.

In total, 24 single-family homes were built and sold to low- and moderate-income families in Ferncliff Village. Homeowners included public employees, teachers, writers, construction workers, architects, restaurateurs, small business owners, nonprofit employees, and retirees. These owners now have stable homes with affordable, fixed-rate mortgages and are earning equity in their homes that will be realized at the time of sale.

The Ferncliff Village project was completed in 2013, and the homes will remain affordable for the community of Bainbridge Island in perpetuity.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Mammoth Lakes

**Project:** Homebuyer Assistance

**HOME:** \$1.9M

**Total Cost:** \$4M

**Other Federal:** \$72,000  
Community Development  
Block Grants

**Units:** 16

**District:** CA-08

# HOME SUCCESS STORY

## California

### Mammoth Lakes Housing

Mammoth Lakes Housing (MLH) consists of two staff members and a six-member Board of Directors who actively work to fulfill its mission to support workforce housing for a viable local economy and a sustainable community in Mammoth Lakes, California.

Through collaborative public and private partnerships with local jurisdictions and for-profit resort and housing developers, MLH increases the supply of housing that is affordable to the Eastern Sierra's workforce and families.

Since 2003, MLH has used the HOME Investment Partnerships (HOME) program to construct 78 new rental housing properties and provide 18 first-time homebuyers with down payment assistance loans in the City of Bishop, Mono County, and the Town of Mammoth Lakes.

### Homebuyer Assistance Program

With their first child on the way, Jamie and Natalie McLeod were hoping to make rural Mammoth Lakes, California their long-term home. But because of high housing costs, they never thought that homeownership in Mammoth Lakes was possible. At the time, the average home sales price around \$600,000, well above what they could afford.

With the help of MLH's \$4 million homebuyer assistance program—financed in part by with \$1.9 million in HOME funds—the McLeods were able to buy their first home in July 2013.

The program was first launched in 2006 as a public-private partnership between MLH and the Town of Mammoth Lakes to address the housing crisis, to stabilize the local economy, and provide the community with opportunities to purchase homes.



While Guild Mortgage had provided a \$139,000 primary loan, the McLeods could not afford a conventional loan for the full amount. Under MLH's program, the McLeods received a \$153,000 HOME-financed secondary loan with a zero percent interest rate. The loan was designed for first-time homebuyers. Without HOME, they would have not been able to afford to become homeowners this community.

Not only is HOME a critical tool for prospective buyers, but it also benefits the community of Mammoth Lakes by maintaining and growing the full-time community. HOME has helped prevent Mammoth Lakes from becoming a second-home-only community, where the majority of the workforce would have to drive more than 100 miles a day to work.

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Bronx

**Project:** Homebuyer Assistance

**HOME:** \$13,000

**Total Cost:** \$215,000

**Other Federal:** N/A

**Units:** 1

**District:** NY-15

# HOME SUCCESS STORY

*New York*

## Neighborhood Housing Services of New York City

Since 1982, Neighborhood Housing Services of New York City (NHSNYC) has provided low- and moderate-income families with the resources they need to responsibly acquire and preserve homeownership in Bedford-Stuyvesant, East Flatbush, the North Bronx, Northern Queens, and the South Bronx in New York. NHSNYC's mission is to revitalize underserved neighborhoods by creating and preserving affordable housing and providing homeownership education, financial assistance, and community leadership. Working in partnership with government and business, NHSNYC is led by residents and is guided by local needs. Each year, it serves over 7,000 families.

HOME Investment Partnerships (HOME) funding plays a critical role in helping NHSNYC provide low- and moderate-income families with the opportunity to continue living in New York City.

### The Norales Family

Although the Bronx has the lowest median sales prices for single-family homes in all of New York City, it has the lowest homeownership rate. In fact, just 18.5 percent of households in the borough are homeowners. Moreover, the Bronx has the largest share of renters that are severely cost-burdened, with 34.4 percent paying 50 percent or more of their income on housing costs.

Under NHSNYC's Down Payment Assistance program, HOME funds are used to provide the low-cost financing needed to help families to overcome these challenges.



Ms. Elady Norales was previously a renter, but she grew tired of moving her three children every four to five years when her rent increased. After attending an NHSNYC orientation session for first-time homebuyers, she realized the potential of homeownership. So, Ms. Norales attended an Open House Tour organized by NHSNYC's Bronx neighborhood offices to help identify properties available for purchase. She also completed the NHSNYC eight-hour homebuyer education class.

In April 2014, Ms. Norales achieved the American dream of homeownership by purchasing a home in the Bronx for \$215,000. Notably, NHSNYC helped her obtain \$43,000 in forgivable down payment assistance loans provided by NeighborWorks America, the Wells Fargo City LIFT initiative, and the City of New York's HomeFirst Down Payment Assistance Program. NHSNYC also helped her secure nearly \$13,000 in HOME funds. As a result, Ms. Norales, who works as a Nurse Technician, can now afford her mortgage.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Great Falls

**Project:** Homebuyer Assistance

**HOME:** \$40,000

**Total Cost:** \$270,000

**Other Federal:** \$15,000  
Community Development Block Grants

**Units:** 2

**District:** MT-01

# HOME SUCCESS STORY

## Montana

### NeighborWorks Great Falls

NeighborWorks Great Falls' (NWGF) mission is to build strong neighborhoods, create successful homeowners, and promote quality, affordable housing, primarily for low- and moderate-income families in Montana.

Since 1980, NWGF has revitalized declining neighborhoods and provided affordable housing to low-income families. As a result, NWGF has helped increase property tax revenues by \$4.5 million, decrease vacancy rates from 16 to just 2 percent, build 130 new homes, repair or remove more than 400 dilapidated structures, and spur over \$100 million in private and public investment.

NeighborWorks Great Falls uses HOME Investment Partnership (HOME) funds to construct and renovate single-family homes and to provide gap financing in the form of deferred mortgages to help families become homeowners.

### High School House Project

Since 1997, NWGF has partnered with the local school district to create an innovative program to provide on-the-job training to students as they build homes for low-income families who could not otherwise afford them.

Under the High School House program, students from local high schools' Advanced Building Trade classes help build the homes from dirt to doorknobs, learning construction and soft job skills. Students from other classes, such as metal working, interior design, and landscaping, also contribute to the home construction. NWGF serves as the general contractor, provides the building lots, and sells the homes when they are completed to low-income families at a price they can afford. The City of Great Falls and local business partners contribute to the program's success. For example, Falls Construction provides the excavation for all the homes at no charge. And, because the home replaces a former blighted building, the entire neighborhood benefits.

Without HOME, the High School House program would not be able to serve as many low-income families. NWGF uses HOME funds to provide financing for construction, as well as deferred mortgages to fill the gap between what families can afford to pay and the cost to build the home. To date, NWGF has used more than \$870,000 in HOME-financed deferred mortgages, \$300,000 in Community Development Block Grants (CDBG), and \$150,000 in Self-Help Homeownership Opportunities Program (SHOP) funds under the program.

By December 2015, more than 35 low-income families will have become homeowners and approximately 900 students will have gained critical training and work experience through the program. This year alone, two families will become homeowners.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Rochester

**Project:** Homebuyer Assistance and Owner-Occupied Rehabilitation

**HOME:** \$2.1M

**Total Cost:** \$15M

**Other Federal:** N/A

**Units:** 70

**District:** NY-25

# HOME SUCCESS STORY

*New York*

## Rochester Housing Development Fund Corporation

The Rochester Housing Development Fund Corporation (RHDFC) is a nonprofit Community Housing Development Organization (CHDO) that works exclusively to develop affordable housing for low-income families in the City of Rochester, New York. Its HOME Rochester program provides families with low and moderate incomes an opportunity to become homeowners. By acquiring, rehabilitating, and selling homes, the program seeks to revitalize the city. Moreover, HOME Rochester uses local contractors and trains community organizations to supervise the projects.

### HOME Rochester

RHDFC's HOME Rochester program offers hope to families aspiring to homeownership, while simultaneously reducing blight and addressing the local foreclosure crisis. Since 2001, the HOME Rochester program has acquired, rehabilitated, and sold 664 homes to low- and moderate-income families in Rochester, New York. Most recently, RHDFC and the Greater Rochester Housing Partnership announced a new \$15 million loan to help 70 additional first-time homebuyers.

Under the program, RHDFC uses HOME Investment Partnerships (HOME) funds to develop and rehabilitate vacant properties that are then sold to first-time homebuyers. The organization identifies and purchases properties, maintains a pool of qualified contractors, obtains appropriate construction financing, manages subsidies, provides homebuyer education and income qualification, and sells the properties to eligible buyers.

With the foreclosure crisis still looming throughout the area, HOME Rochester is an effective tool to stabilize neighborhoods. The comprehensive approach provides first-time homebuyers with pre- and post-purchase education, credit counseling, and down payment and closing assistance grants. Despite serving families with limited economic means, HOME Rochester boasts a less than one percent foreclosure rate over the past five years.



The program takes vacant, often dilapidated homes and turns them into community assets, bringing new life to neighborhoods. The program adds charm and character to neighborhoods, preserves Rochester architecture, assists homeowners with building equity, and returns valuable funds to the local tax base. In fact, a 2012 study found that turning a vacant house into a HOME Rochester property increased the value of neighboring houses by over \$15,000.

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Kenai

**Project:** Rural Homebuyer Assistance

**HOME:** \$194,000

**Total Cost:** \$1.3M

**Other Federal:** \$836,000  
USDA Section 502 Direct Loans, \$189,000  
USDA Section 523 Mutual Self Help Housing Grants

**Units:** 6

**District:** AK-01

# HOME SUCCESS STORY

## Alaska

### Rural Alaska Community Action Program

The Rural Alaska Community Action Program (RurAL CAP) is a multi-faceted organization, serving diverse populations throughout the state of Alaska since 1965. RurAL CAP's mission is to foster healthy people, sustainable communities, and vibrant cultures by empowering low-income Alaskans through advocacy, education, affordable housing, and direct services that respect their unique values and cultures.

RurAL CAP is a Community Housing Development Organization (CHDO) and uses HOME Investment Partnership (HOME) funds to develop affordable rental housing for special needs populations in Anchorage and to provide homeownership opportunities for lower-income homebuyers on the Kenai Peninsula.

### Mutual Self-Help Housing

Ms. Maggie Winston of rural Kenai, Alaska is a mother to twin boys and recently graduated Cum Laude from the University of Alaska Anchorage with a Bachelor's degree in Psychology. She's also a quadriplegic and a RurAL CAP homebuyer. Ms. Winston's low-income status and physical disability were barriers to homeownership that she never dreamed she could surmount; however, today, Ms. Winston is the proud owner of a brand-new, fully handicap-accessible home.

Under RurAL CAP's \$1.3 million Mutual Self-Help Housing Program, Ms. Winston and her family and friends worked at least 30 hours each week to help build her home. As a result, she earned \$35,000 in sweat equity in 2012. Rural CAP's Mutual Self-Help Housing program helped Ms. Winston—and five other families—secure \$194,000 from the Alaska Housing Finance Corporation's HOME allocation, \$836,000 in U.S. Department of Agriculture (USDA) Section 502

Direct Loans, and down payment assistance from Cook Inlet Lending Center. The program is also supported with \$189,000 in USDA Section 523 Mutual Self Help Housing grants.

Prior to building her own home, Ms. Winston and her 7-year-old sons lived in a group, assisted-living home with very little privacy. The Winston's mortgage payment on their new home is significantly less than their previous rent.

"This is the most amazing program that exists for people like me because I would not be able to become a homeowner any other way. And to be able to sit here and tell you that I own this beautiful home that we are in, and I can afford it, and it's mine... It's the most liberating feeling."





## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Bluefield

**Project:** Rural Homebuyer Assistance

**HOME:** \$103,000

**Total Cost:** \$141,000

**Other Federal:** N/A

**Units:** 1

**District:** WV-03

# HOME SUCCESS STORY

## *West Virginia*

### West Virginia Housing Development Fund

The West Virginia Housing Development Fund (WVHDF) is a public body corporate established by the state of West Virginia to increase the supply of residential housing for persons and families with low and moderate incomes and to provide construction and permanent mortgage financing to public and private sponsors of such housing. Since 1969, WVHDF has issued more than \$4.3 billion in bonds and has financed more than 118,000 affordable housing units.

HOME Investment Partnerships (HOME) funds have been used to expand the supply of decent, safe, sanitary, and affordable housing in West Virginia and to strengthen the abilities of the state and local governments to provide housing for those in need.

### The Blankenship Family

Ms. Nancy Jo Blankenship needed a new place to live. "I opened the door and a snake slithered into my living room," she said during an interview at her new home on Highland Avenue in rural Bluefield, West Virginia. Three weeks later, she came home from church to find dead snakes in her bathtub.

Snakes were just one of many problems Ms. Blankenship faced. The floor was rotting away and persistent mold had become an issue. Ms. Blankenship, who works at Sacred Heart Catholic Church, had to do something, but she never thought that homeownership would be a realistic option. Then, she heard about Community Action of South Eastern West Virginia (CASE), a community action agency that helps low-income individuals find affordable housing. When she contacted CASE, she learned about a new home that they were building that would soon be for sale.

CASE's homeownership program helped Ms. Blankenship secure the low-cost financing she needed to buy her home. WVHDF provided \$103,000 in HOME funds to help offset the cost of construction and provided Ms. Blankenship with a \$12,000 deferred mortgage loan. CASE used Community Housing Development Organization (CDHO) proceeds to cover the remaining expenses.

Ms. Blankenship is thankful for the partnership between CASE and WVHDF that provided her a clean, safe, and affordable home.

