

# HOME Success Stories

West Virginia



The HOME Coalition  
2015

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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.

