



Victoria Hawkins has lived in Charlottesville for most of her life. In 2018, she saw a Habitat flier on the mailbox and decided to attend a meeting to see what it was all about.

“My parents had their own home. I want my own home. I don’t want to rent anymore,” Hawkins emphatically affirmed.

After talking to her dad who had his own mortgage, Victoria came to realize that if she could come up with a couple hundred dollars additional a month, she too could pay a mortgage instead of rent.

And while Hawkins was originally disappointed that her credit situation prevented her from qualifying immediately for the Habitat homebuyer program, she was glad to know that Habitat had recently created a second chance opportunity – the Pathways program — to keep her moving toward her dream after a little more work.

Launched in 2018 to open more doors to homeownership, the Pathways program offers deeply low income, debt burdened applicants intensive one-on-one financial coaching, group meetings, homebuyer education courses, and job training and placement coaching to put participants on the path for homebuying success. Since that time, 18 individuals have graduated from the program and purchased homes.

“We realized that there was a whole generation of long-time City residents who had had their credit wiped out by predatory lending and who, but for Habitat, wouldn’t have a chance at accessing affordable housing, much less homeownership,” said Habitat President and CEO Dan Rosensweig.

“So we made a fundamental choice to reach deeper, to open up our doors wider so that families who had been locked out – in particular foundational African American families – could share in the blessings of homeownership.”

There were many times that Hawkins wanted to give up. But looking back, she’s extremely proud of what she’s accomplished and excited about her future. Now “it’s happy tears,” she shared while trying to hold back her emotions. “To have the people that I can say were there for me and motivated me – I loved it. It kept me going.”

Hawkins, the mother of two grown girls (one adult, one teen), is now a Habitat-approved homebuyer. She has selected her future home, one that Habitat recently repurchased and restored on Paton Street in the Fifeville neighborhood.



From left: eldest daughter Niesha, Homebuyer Victoria Hawkins, and youngest daughter Cordasha

“I fell in love. Even the expression on my kids’ faces – they loved the house. [The] location really spoke to me because I don’t drive. And I work for UVA – the Contact Center for UVA going on 20 years in June! It’s convenient and it’s close for me to walk,” said Hawkins.

Victoria is most excited about getting her keys, and also to have her own washer and dryer.

To the Habitat supporter community, Hawkins says, “I just want to thank everybody for everything you’ve done and continue to do.”

Building on the success of the Pathways Program, Habitat is now piloting its P2H initiative which helps families who have improved their credit and financial outlook to such an extent that they can leverage a Habitat second mortgage to purchase a starter home on the private market.

“We’re excited about this new frontier,” said Rosensweig. “We know we cannot simply build our way out of the housing crisis. Instead, we need to be creative and help families leverage our resources and theirs to buy existing housing stock. P2H is a true force multiplier that we believe will provide a new pathway to homeownership for more families than ever before.”

To learn more about the Pathways program, [click here](#).

Growing in Greene

For more than 30 years, Habitat Founding Board Member Ester Thorne has been comfortably settled in her Greene County home off of Stanardsville Road. A retired parole officer who worked for Offender Aid and Restoration (OAR) for twenty-four years, Ester has paid off her mortgage and is now living debt free along with her dog Brodie. She reflects fondly on her early days of volunteering with Habitat,

working on our very first home build and praying over that same home dedication.

Now in her 70s and managing a bad leg that makes her less mobile, she never thought she would be the one reaching out for help, but she'll be the first to tell you she's not too proud to ask.

"I don't want what I have to be destroyed. I'm unable to keep it up. I'm thankful there is an organization that will help!" declared Thorne.

Ester reached out to the Habitat volunteer team in Greene last year, and received a prompt reply that she qualified for Habitat's critical home repair program. The recent repair work performed by the Greene volunteer team—including volunteers from the National Ground Intelligence Center (NGIC)—was extensive; it included a front porch tear-down and rebuild, a brand new ramp build-out to allow safe entry and exit, drainage problem fixes, a basement door replacement and even a porch light replacement.

As an added bonus and follow-on to those critical repairs, we were happy to connect Ester with UVA's Growing for Change, a gardening volunteer group who built raised garden beds to adorn her new ramp just in time for Spring!



Founding Board Member Esther Thorne (center) is joined by members of UVA's *Growing for Change*

To learn more and see if you qualify for critical repair assistance in Greene, [click here](#).

Spring is in the Air at Southwood

On a beautiful, sunny, Saturday afternoon this month, 100+ families who have moved into homes in the first phase of Habitat's redevelopment of the Southwood Mobile Home Park came together to celebrate during the inaugural Southwood Block Party on Cardinal Hill Lane. The event featured music, food, and activities

for children.

“Mixed income communities are a big focus of our work,” said Habitat President and CEO Dan Rosensweig. “This celebration was one small part of knitting together the new community where people from all walks of life can come together to share a common destiny.”



Check out [CBS19's coverage](#) of the event.

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