

# Blueprint



Habitat  
for Humanity®  
of Greater Charlottesville

THE NEWSLETTER OF  
HABITAT FOR HUMANITY OF GREATER CHARLOTTESVILLE

SUMMER 2019



## BUILDING

Five duplexes under construction for ten families at Harmony Ridge.

## A New Neighborhood Takes Shape at Harmony Ridge

Future Habitat homeowner Monica\* vividly recalls when she first stood where her new community, Harmony Ridge, would be built.

After a day spent together laying flooring and installing railings, the families stood in the cul-de-sac where their children would soon play. Tired from a full day's work, but energized by the progress they made, the new neighbors expressed their delight in the fact that this fall they'd be able to move in.

"It was happiness that was beyond my existence," she says.

Monica and her five children currently live

in a cramped apartment after overcoming two years of homelessness. As her new home takes shape, each sunrise brings them closer to realizing their dreams of owning an affordable home.

"Every day my children and I go by and look at the build site and we scream at the top of our lungs, 'That's our house!'"

At Harmony Ridge, Habitat's eighth mixed income community located on 5th Street near downtown Charlottesville, Monica and her children will be joined by nine new Habitat homeowners and four market rate home purchasers. In addition to working together to build one another's homes, the families have been

engaged in a year-long, intense series of community conversations to work out a shared vision for the neighborhood that transcends bricks and sticks. During these sessions, as the future neighbors bonded over meals and stories, they have discussed their dreams for their families and their new community and developed plans for how they'd like to interact after they move in.

"I'm excited! We're all excited," says Monica. "This is the beginning of a fresh start. From homelessness, to getting into the Habitat program, to seeing our house built—moving in will be the last chapter."

*\*Name changed to protect privacy.*



## From the President & CEO

At Habitat, we know that a home is more than just a house. It is a place of sanctuary and gathering. Of joyous moments and hard times. Of life's rites of passage as well as simple low stakes interactions.

Similarly, we recognize communities as so much more than just a collection of homes. They provide support and space for families to dream and grow together. And, when they are truly planned well, mixed income communities provide abundant opportunities for people from all walks of life to get to know each other, to share in a collective destiny, to break down barriers caused by the fact that, for too long, we've lived apart from one another.

A common thread in this Blueprint is the often unseen work that our future homebuyers are doing to create connected communities, even before the first concrete is poured and the first walls raised.

At Harmony Ridge, Monica can't wait for her children to play with kids from many different backgrounds.

At Lochlyn Hill, Keith Cain who purchased one of the first market rate homes in the emergent mixed income neighborhood adjacent to Pen Park, describes how inspired he has been working side by side with and getting to know eight future Habitat homeowners. Habitat's first ever homeowner, Phyllis Meredith, recalls the love and support that her advocates Dick and Elaine Miller showed to her family for almost thirty years, proving that neighbors don't just live next door to one another. And at Southwood, neighborhood leaders are in the process of designing their first model village and have developed a suite of new housing options that will enable them to pursue their dreams together.

We hope you will be inspired by their stories and will join us in the effort to build homes, hope and abundant communities of opportunity.

In Partnership,  
Dan Rosensweig

“  
A COMMON THREAD IN THIS  
BLUEPRINT IS THE OFTEN  
UNSEEN WORK THAT OUR  
FUTURE HOMEBUYERS  
ARE DOING TO CREATE  
CONNECTED COMMUNITIES.  
”

## A Unique Community Comes to Life

In early June, eight Habitat homeowner families joined their Lochlyn Hill neighbors and members of the community to celebrate the dedication of their new Habitat homes. For Habitat homebuyer Holly Wood, the event was a proud moment. “To become a homeowner is the biggest accomplishment I’ve ever achieved in my life,” she says.

The Habitat homeowners at Lochlyn Hill come from many different backgrounds and work in a range of occupations in our community. Their common bond is a commitment to each other and their neighborhood, clearly demonstrated over the past 15 months as the families helped build each other’s houses, cooked for one another, advocated for each other and forged relationships with their new neighbors.

Lochlyn Hill is the eighth mixed-income neighborhood that Habitat has either built or built in. According to the community’s developer Frank Stoner, co-founder of Milestone Partners, Lochlyn Hill is the largest neighborhood to be built in Charlottesville in the last 50 years. But, it isn’t the size that makes Lochlyn remarkable.

“Our vision for the neighborhood was to create an age-diverse, socially diverse, ethnically diverse community of people who share a common set of values around community,” Stoner says. He has already seen that vision becoming reality. “The outpouring of support from the market-rate neighbors here has been remarkable

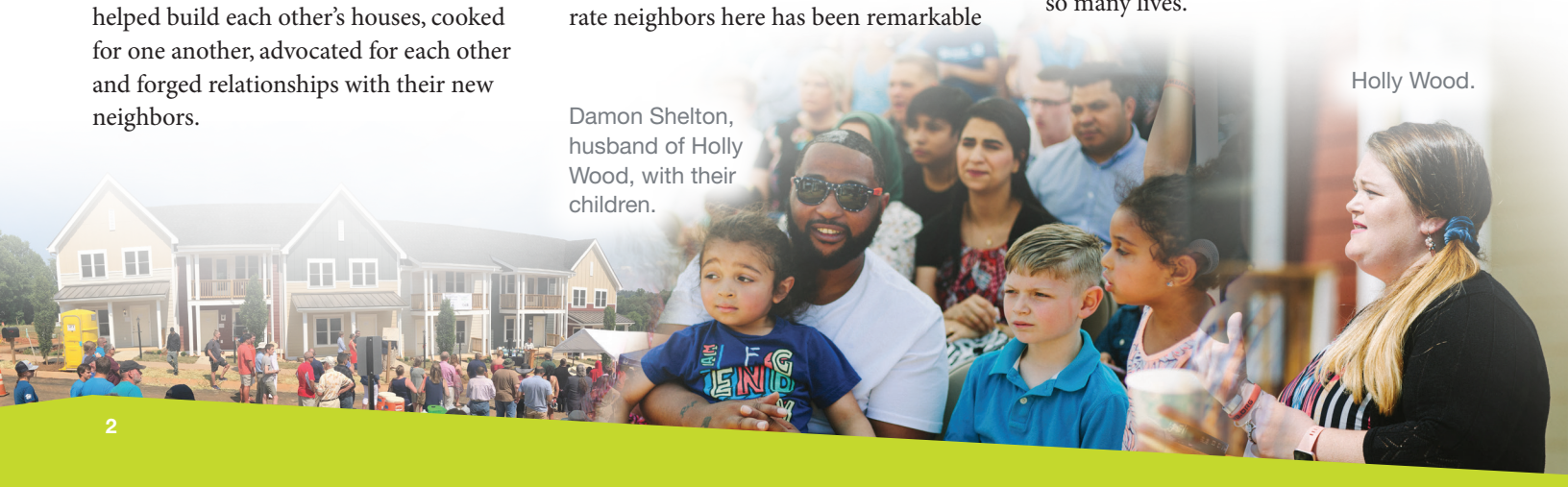
and is one of the defining elements of Lochlyn Hill.”

Keith Cain, a market-rate homeowner and Habitat volunteer on the build site, is looking forward to building relationships with his Habitat neighbors and getting to know their children. “We’re all going to learn from each other,” he says.

Holly Wood would like her children to continue their involvement with Habitat. “I hope my children know that not everyone gets this opportunity,” she says. “If we can teach them to do the same for others, help volunteer, and continue this relationship with Habitat, we will change so many lives.”

Damon Shelton, husband of Holly Wood, with their children.

Holly Wood.







↑ Phyllis poses with her two sons, David (pictured left) and Charles (pictured right).

↓ Charles (on steps) and David (with rake) and their mother Phyllis when they first moved into their home.



← The Merediths and the Millers enjoy a lovely afternoon catching up. David (far left), Phyllis, and Charles (far right) pose with Elaine Miller, Elaine's daughter Pat, and Pat's daughter Zoë.



## Dick Miller's Legacy of Service Lives On

In 1992, Charlottesville's first Habitat homeowner Phyllis Meredith and her two sons were first introduced to Dick and Elaine Miller, their family advocates. It was a relationship that would last a lifetime.

"I was a single mother with two young boys and Dick and Elaine became like parent figures for me," says Phyllis. David was two and Charles was 10 when they watched their mother work alongside volunteers like the Millers to build their family's home on Elliot Avenue. For twenty-seven years, the families remained close.

So when Phyllis heard of Dick's recent death, she and her sons immediately reached out to Elaine to share a meal and fond memories. They reminisced about the many years that they hunted Christmas trees together and about how Dick taught the boys to fish.

"David caught the biggest," admitted Charles.

Before his passing, Richard F. "Dick" Miller dedicated decades of service in support of families like the Merediths. In addition to mentoring homebuyers, he worked on the construction crew and served on the Habitat Board of Directors.

"Dick was always willing to work on the areas where we needed the most help," said former Executive Director Overton McGehee.

That willingness to provide a helping hand up made a difference in so many lives.

In 2007 Phyllis paid off her house without missing a single payment.

"It was the greatest accomplishment of my life," said Phyllis.

While Phyllis' tenacity and strength made owning her home a reality, the love and camaraderie of the Millers made the journey of homeownership joyful and unforgettable.

# Habitat Offers New Housing Options to Southwood Residents

The first model village at Southwood is taking shape.

Seventy families are engaging in intensive one on one financial coaching in preparation for choosing home sites as part of phase I redevelopment. This month, the first 30 families will begin detailed site planning of the first village, working side by side with Habitat’s design team to lay out the homes, pocket parks, sidewalks, alleys and market rate lots for a 2- to 3-acre site adjacent to the current trailer park.

Additionally, the early adopters are taking part in a pilot program of expanded housing options that best align with their goals, abilities and dreams. Instead of taking a one size fits all approach, this new program

invites families to opt in to the housing type that best suits their needs. For example, if a family’s primary goal is to save money to grow their nascent business, they can “buy down” into a condominium and pay a little less each month, while saving more. Conversely, if a family is focused on expanding in place, they can save for a larger down payment and stretch themselves to purchase a larger townhome or single family house.

Other options include the ability to purchase an affordable, accessory dwelling unit (ADU) so that multi-generational or extended families can live together without having to endure unsafe, cramped conditions. Offering these ADUs also provides an opportunity for rental revenue from

affordable units to be recycled within the Southwood community.

Providing the chance for groups of families to design their new neighborhoods, offering expanded housing choices and creating a way for rental equity to accrue to the benefit of the community members are three of many ways that Habitat is amplifying residents’ total “ownership” stake in the community. At Habitat, we believe that our revolutionary model of home ownership, which has resulted in bridges out of poverty for millions of families globally, can and must be extended to community-wide ownership in order for redeveloped neighborhoods to be successful, sustainable and cared for over the long term.



Flyers of the various housing options for Southwood families.





# Habitat Campaign Addresses the Cost of Home



The highlight of the event was a panel discussion featuring area renters and homeowners who have faced the challenges of navigating our housing system and finding a safe, decent, affordable place to live in our community. For more information about the campaign, please visit the Cost of Home section of Habitat's website: [www.cvillehabitat.org/how-to-help/cost-of-home.html](http://www.cvillehabitat.org/how-to-help/cost-of-home.html).



Help make the #CostofHome something we all can afford.  
[habitat.org/costofhome](http://habitat.org/costofhome)

Nearly 19 million households across the United States are spending at least half of their income on a place to live, often forgoing basic necessities such as food and health care to make ends meet. Half of Charlottesville residents pay more than they can afford for housing. As a result, the stability that housing should bring remains out of reach for many people.

In response, Habitat for Humanity of Greater Charlottesville has joined Habitat organizations and partners across the country to launch a new national advocacy and housing solutions campaign. The *Cost of Home* is aimed at improving home affordability for 10 million people in the U.S. over the next five years, including making significant strides in Charlottesville.

Habitat hosted a Cost of Home Campaign kickoff event on June 12 at CitySpace in partnership with the Charlottesville-Albemarle Affordable Housing Coalition (CHAAHC), a group of local nonprofit housing organizations offering housing solutions at multiple rungs of the "housing ladder."

The event was attended by more than 60 people, including public officials, beneficiaries of housing programs, non-profit providers and others eager to learn more and play a role in reducing the Cost of Home.

Dan Rosensweig, President & CEO of Habitat for Humanity of Greater Charlottesville, opened the event by providing a national and local perspective on affordable housing. He noted that 1 of 6 American families pay more than 50% of their income for housing, and affordable housing interventions are needed for 12,000 households in our area. Solving the problem will require dynamic housing solutions along the entire "housing ladder," a continuum spanning from emergency shelters, to permanent supported housing, affordable rental and homeownership through market-rate rentals and homeownership. And, it will require collaboration among community organizations and policymakers at the federal, state and local level. "Habitat for Humanity is a can-do organization, and we're partnering with similar can-do organizations to find solutions," Rosensweig said.



**Habitat  
for Humanity®**

of Greater Charlottesville

919 West Main St.

Charlottesville, VA 22903

T (434) 293-9066 | F (434) 293-0683

[www.facebook.com/cvillehabitat/](http://www.facebook.com/cvillehabitat/)

@cvillehabitat

[www.cvillehabitat.org](http://www.cvillehabitat.org)

**Board of Directors**

Robert Wood, *Chair*  
Ray Mishler, *Vice-Chair*  
Lori Schweller, *Secretary*  
Stephen Colgate, *Treasurer*

Cass Bailey  
Gary Charles  
Doug Gernert  
Yolunda Harrell  
Carter Hoerr  
Will Hueston  
Fred Karnas  
Elva Mason  
Lee Rasmussen  
Richard Tremblay

**Advisory Council**

Kathleen Bowman  
Melba Campbell  
Doug Cox  
Matthew Crane  
Jane Dittmar  
Pam Edmonds  
Joe Gieck  
David Kudravetz  
Larry Martin  
Jeanne McCusker  
Hunter Smith  
Wade Tremblay  
Reg Woods  
Peter Wurzer  
Kate Zirkle

Dan Rosensweig  
*President & CEO*



**EQUAL HOUSING  
OPPORTUNITY**

**Blueprint**

Editor Chris Allerton

NON-PROFIT ORG  
US POSTAGE  
PAID  
PERMIT NO. 225  
CHARLOTTESVILLE, VA



**Habitat  
for Humanity®**

of Greater Charlottesville

# WHAT WILL YOU BUILD?



**VOLUNTEER**

Lend your skills to Habitat! From photography, to childcare, to preparing food, to building homes, EVERYONE makes a difference.



**ADVOCATE**

Attend community meetings and build relationships with others who care about affordable housing! Contact [gtrent@cvillehabitat.org](mailto:gtrent@cvillehabitat.org).



**DONATE**

Help build a more equitable and sustainable Charlottesville. Make a gift to the community today.

[www.cvillehabitat.org](http://www.cvillehabitat.org)