

HOPEVI

THE REVITALIZATION OF THE BLACKWELL COMMUNITY

NEIGHBORHOOD RISING: GOOSE CREEK

Affordable, Available, Achievable

On November 17 at 301 East 16th Street, the Blackwell community greeted a welcome addition to the neighborhood. As the dazzling rays of an autumn sun brightened a morning already bright with happy anticipation, prospective homeowners, residents, and community members joined Richmond Redevelopment and Housing Authority Chief Executive Officer Anthony Scott, RRHA staff, and representatives from Hearthside Homes and Nationwide Homes to celebrate the arrival of Goose Creek's first systems-built homes.

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SYSTEMS-BUILT: Progress in Action



THE SYSTEMS-BUILT HOME An Affordable and Quality Housing Choice



When we're in the market for a new home, most of us pay our closest attention to the finished product. Does it meet our living needs? Does the architectural style reflect our taste? How many bedrooms does it have? Is the kitchen large enough? However, the questions we may fail to ask—Is the construction sound? Does the home comply with current energy standards? How do weather conditions affect the building of an on-site property—are also worthy of consideration.

When the Richmond Redevelopment and Housing Authority was set to embark on Phase III of its HOPE VI initiative—an initiative comprised of 55 systems-built homes in the Blackwell community—both the obvious and unasked questions were given the scrutiny they merit. As Project Manager L. Dexter Goode explains, "Nationwide systems-built homes are constructed in the factory—a controlled environment, in other words. A house is constructed on-site is subject to extreme heat and cold, as well as rain and snow. These factors may cause structural changes. Another systems-built advantage is the precision of measurement. The wood is cut on a level foundation so that the parameters remain exact. And very little wood is wasted. Nationwide also ensures that the homes conform to energy-efficient requirements before the buildings even leave the factory."

Nearly 90% complete when they reach their destination, the homes require relatively little time to build. In fact, prospective residents are often able to move in within weeks of delivery. If you and your family are ready to purchase your first home and quality, sustainability, and affordability head the top of your "Must Have" list, then you'll want to explore the possibility of buying a systems-built model in Blackwell's new Goose Creek community. For further details, call Catina Wright of Hometown Realty at (804) 569-1531.



Reginald and Selicia Allen with RRHA Chief Executive Officer Anthony Scott

NEIGHBORHOOD RISING—continued from pg. 1

In his opening remarks, Chief Executive Officer Anthony Scott shared his enthusiasm for this landmark moment in Blackwell's history: "Today marks a significant point on our journey to revitalize this growing area." Mr. Scott went on to note that the establishment of the Goose Creek neighborhood "is in line with RRHA's mission of providing quality affordable housing and revitalizing communities." Among the day's guests were Reginald and Selicia Allen, soon-to-be residents of the house under assembly. Inviting them to the podium, Mr. Scott offered his congratulations and presented the couple with a large plant of potted lilies—their first house-warming gift.

Selicia Allen watched quietly while Nationwide's construction team made preparations and maneuvered the forklifts and bulldozers, An archivist, librarian and assistant professor at Virginia Union University, Ms. Allen is also the mother of a two-year old. "We'll be enjoying our first Christmas in our new home," she said, smiling.

THE ALLEN FAMILY

First-Time Homeowners' Dream Comes True:

An Interview with Selicia Allen

What factors contributed to your decision to purchase your first home, Selicia?

• My husband and I had wanted to purchase a home for some time. A colleague of mine was also in the market for her first home and shared the information about the Goose Creek development. My husband and I had a little money saved and decided to start the homebuying process last August.

How has RRHA helped in this process?

• RRHA offers homeownership classes and a generous benefit package for the qualifying first-time homebuyer. We needed a home that was affordable and a program that included grant assistance for down payment and closing costs. In our case, the systems-built home was part of the package. At the Goose Creek model home, a group of prospective homebuyers met with RRHA HOPE

VI Project Manager Dexter Goode, as well as Catina Wright and Colby Kay of Hometown Realty. They explained the system-building process and provided timelines for the arrival of homes. RRHA then arranged a bus trip to the Nationwide Homes' factory in Martinsville. We toured the facility and were given information on the procedures involved: the ways that systems-built homes are assembled, transported, and set. It was a great opportunity to see, first-hand, how your home is constructed. I personally was impressed with the extensive processes used and the many inspections required during production. The homes, which are energy-efficient, are gorgeous—another great selling point.

You're looking forward to your new life?

• I'm excited about moving into the Blackwell community and Goose Creek. My husband and daughter are also excited and looking forward to it. Living right across the street from the elementary school and community center is nice. Being one of the first families in the Goose Creek development, we look forward to being part of the larger Goose Creek community as it grows.

You work for Virginia Union University?

• Yes. I serve as the archivist and special collections librarian at the L. Douglas Wilder Library. I'm responsible for managing both the Special Collections and Archives department. I oversee preservation and indexing of the collections, as well as collection development. I assist patrons in conducting research; promote the university's collections through displays, presentations, and programs; and give tours of the Wilder Exhibit. I also teach freshmen orientation and library instruction classes.

Thank you for the interview, Selicia!

• I'm just thrilled to be buying our first home because we all have a tendency to procrastinate or we just don't have the money available to put down. So the time is finally here and we are overjoyed!



PRICELESS QUALITY AT AN AFFORDABLE PRICE

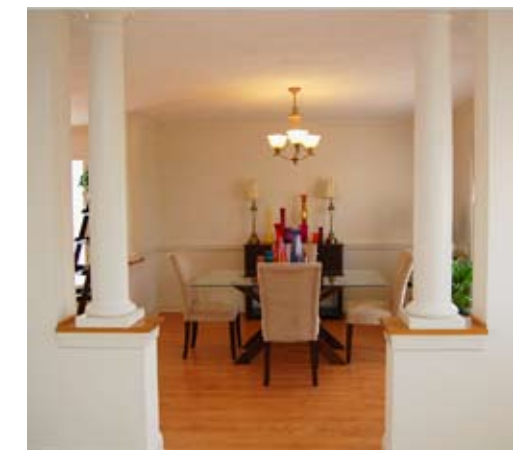
Goose Creek is a new subdivision which represents Phase III in Blackwell's revitalization. These architecturally elegant, energy-efficient homes are systems-built and designed with the new homeowner in mind. RRHA is providing as much as \$70,000 in financial assistance—a package that includes up to \$6500 in closing cost fees—to the qualifying first-time homebuyer.



Catina Wright, Hometown Realty



The Goose Creek development is slated for two phases. Phase III, located in the area of Maury and East 16th Streets, is currently underway and consists of the construction of 45 homes. The launch of Phase IV, scheduled to begin in January of 2010, will be located in the Stockton Street neighborhood with the building of 51 homes. Both phases will feature three- and four-bedroom systems-built models with amenities such as private rear driveways, open floor plans, decks, air-conditioned crawl spaces and more. Catina Wright of Hometown Realty and exclusive listing agent for Goose Creek is thrilled about the Goose Creek neighborhood. "The beautiful tree-lined streets of Goose Creek offer all of the amenities of urban living and several floor plans to meet any homebuyer's needs."



The Home Center: Answering Your Questions, Meeting Your Home Purchase Needs



RRHA's Home Center is designed to provide you with exactly what you need on the journey to homeownership. When you are prepared to take the first step, be sure that you have all the resources available. Pay a visit to the Home Center. Its professional staff is trained to answer your questions and

furnish you with the information you require to make a sound judgment about one of the most important matters in your family's life.

Call for an appointment today at (804) 780-4884 or send an email to homecenter2@RRHA.STATE.VA.US.



- ▶ Down payment assistance, grants, and other financial incentives for qualified buyers of up to \$70,000; RRHA pays closing costs up to \$6,500
- ▶ \$8000 stimulus tax credit for qualified buyers
- ▶ Size range: 1,466 to over 1,900 square feet
- ▶ Three- and four-bedroom homes from \$166-\$188K
- ▶ Amenities include five energy-efficient, systems-built models : rancher, Cape Cod and 2-story
- ▶ Private rear driveway and decks
- ▶ Dishwasher and stove included; upgrades available; air-conditioned crawl space
- ▶ First-floor master suites available in some models



at a glance
For more information, call:
Hometown Realty at
(804) 569-1531



FULTON VILLAGE Begins Phase II in January

Located in the vicinity of Admiral Gravelly Boulevard—named in honor of Fulton resident Vice Admiral Samuel L. Gravelly, Jr.—the neighborhood of Fulton Village is thriving as RRHA honors its strategic commitment to the creation of quality affordable housing in Richmond's first off-site HOPE VI community. The completion of Phase I—of a two-phase initiative—in March of 2008 consisted of the construction of 32 homes. HOPE VI Project Manager L. Dexter Goode is looking forward to the launch of Phase II in Fulton Village which he expects to begin soon after January 1, 2010. RRHA has enlisted Health-E Community Enterprises LLC to undertake construction at the site. Phase II will add 26 homes to the existing Fulton development, as well as 45 houses that will be sold to market-rate buyers. This new initiative is designed to attract first-time homebuyers—individuals who have not owned a home within the past 18 months or longer.

Qualifications also include the completion of a first-time homeowners' class, earnings that range between 50%-115% of the average median City of Richmond income, and a minimum out-of-pocket contribution of \$2,000 toward the purchase price.

The Fulton Village II homes range in approximate size from 1,500 to 2,000 square feet. Features include three and four bedrooms; 2 1/2 baths; porches; wall-to-wall carpeting and vinyl flooring; energy-efficient construction; dehumidifiers; rear-loading, single-car garages; ENERGY STAR-rated windows; air-conditioned crawl spaces, and other amenities. Constructed with allergen-free materials, these homes are both energy-efficient and environmentally-friendly. Options such as fireplaces and attics with pull-down staircases are also available. The homes will range in cost from \$170,000 to \$185,000 with down payment assistance and forgivable second mortgages available to all qualified purchasers. Most—if not all—closing costs will be provided. Call RRHA's Home Center at (804) 780-4884 for more information on purchasing a Fulton Village home.



L. Dexter Goode,
HOPE VI Project Manager



RRHA JOINS HOPE VI PARTNER BHC IN RIBBON-CUTTING

In July, RRHA joined the Better Housing Coalition to celebrate the grand opening of BHC's latest community revitalization initiative. The ribbon-cutting event for Oak Summit at Goose Creek took place at 117 E. 13th Street, during which two of the first four newly constructed single-family homes were open for tours. Mayor Dwight Jones presided as the ceremony's distinguished speaker.

RRHA, in partnership with the Better Housing Coalition (BHC), recently launched Phase II of HOPE VI. The neighborhood under construction is the 1200 block of Stockton and Decatur. Using grant monies from ALCOA, BHC is including solar hot-water heating systems, as well as other energy-saving devices in the eleven homes. All homes are designed according to Earth Craft specifications—specifications that enhance overall energy efficiency and guarantee that the house is ecology-friendly. Oak Summit is a traditional neighborhood of 45 new homes which feature cutting-edge green building technologies while maintaining classic period architecture. These

homes protect the environment and reduce energy costs by incorporating sustainable building products, recycled materials, Energy Star appliances, energy-efficient heat pumps, and a separate fresh air ventilating system for healthy indoor air quality. Many of the homes in Oak Summit also include a solar hot water heating system and the highest quality insulation package. Oak Summit will serve as a catalyst for additional commercial and residential development in the area. Down payment assistance is available.

To learn more, call the Home Center at (804) 780-4884.



THE ROAD TO HOMEOWNERSHIP One Woman's Journey



As Colby Kay, Catina Wright's colleague at Hometown Realty, prepared the contract and finalized the documents necessary to complete the transaction, Sabrina described the journey that brought her to this very important destination in her life. She was now nearing her goal: that of purchasing her first home.

"I spent three years working on buying a home," she said. "I was getting my finances in order and paying off bills. I even worked part-time—in addition to my full-time job—so that I could get to this point." Surprisingly, there was no bitterness in her voice. Sabrina's tone reflected determination and the willingness to make sacrifices when her primary objective required her to do so. She had rented her apartment—the same apartment—for 12 years. "I decided it was time to move on. I mean, you're basically giving away your money when you rent."

Sitting in the office of the model home—the house she had walked through a year ago—Sabrina spoke candidly. "I didn't visit the model with the intention of purchasing a house; I was just being a little nosy." Her curiosity morphed into something more tangible. As it turned out she said, "I was very impressed when I left. Systems-built

homes have come a long way from the days when we called them 'pre-fabs.'" Having completed classes in homeownership at both VHDA and HOME several years earlier, Sabrina decided to investigate RRHA and the benefits it offers prospective first-time homeowners. "RRHA has a very good program," she said. "I received help with my down-payment—and they convinced me to make the right choice. "Down payment assistance is a definite draw because a down payment is such a big chunk of money. If you can take advantage of RRHA's program, you should do so. I jumped at the opportunity."

Sabrina's resolve didn't stop there. She was intent on making a well-informed decision. "I did my homework, drove through the neighborhood at different times of the day and night, and talked to someone at the police department to find out if there were any problems in the area." Her research convinced Sabrina that purchasing a systems-built house in the new Goose Creek development was the right thing to do. "I'm buying The Chatham. It's a good opportunity and just right for me," she said. Was she excited? "The entire process has taken a year," Sabrina remarked. "Right now? I'm starting to feel

more excited as my home becomes a reality." She grinned. "Once I sign these papers, I'll be extra excited!"



Sabrina with Colby Kay

TO OUR FORMER BLACKWELL RESIDENTS *We Want to Hear from You!*

The HOPE VI revitalization program offers many advantages for first-time homebuyers! RRHA and the Home Center provide down payment and second mortgage assistance and free seminars on homeownership and credit counselling. You now have the opportunity to once again make Blackwell the place you call home. Please contact the Robert Jackson at the Home Center at (804) 780-4884 or send an email to homecenter2@RRHA.STATE.VA.US. Thank you!





RRHA'S HOPE VI
PARTNERSHIP
WITH SCDHC
CONTINUES
TO THRIVE



Phase I of the HOPE VI initiative is now being fully implemented by RRHA in partnership with the Southside Community Development & Housing Corporation (SCDHC). The construction of 37 houses in the vicinity of 16th and 17th Streets from Boston to Dinwiddie Avenue and 18th to 20th between Dinwiddie and Edwards comprises this phase of the Blackwell revitalization. Drawing its architectural inspiration from the homes of yesteryear, SCDHC

offers six models for families to choose from. These energy-efficient homes feature kitchens outfitted with ranges, refrigerators and dishwashers. Details such as decorative railings and columns lend charm to the design. Ranging in cost from \$150,000 to \$190,000, these homes are available with down payment assistance. For information on Phase I homes, call Robert Jackson at RRHA's Home Center at (804) 780-4884.



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