



Habitat for Humanity® of Greater Charlottesville

Charlottesville | Albemarle | Greene | Louisa

We bring people together to build and rebuild homes and communities while catalyzing new pathways to safe, decent, affordable housing.

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Dr. Stacy Pethia
Housing Policy Manager
1600 5th St. Ext. Suite A
Charlottesville, VA 22902

October 12, 2022

Dear Dr. Pethia,

As per your request on October 12, 2022, I am writing on behalf of Habitat for Humanity of Greater Charlottesville (Habitat) to formally request \$80,000 in funding from Albemarle County to serve as a local match to leverage state and federal funding via the Affordable Housing and Special Needs Program (ASNH). This funding would support the construction of four homes purchased by families at or below 60% of the area median income.

ASNH requires a 25% local match for any funding allocated via the program. County funding would thereby leverage up to \$320,000 in state and federal funding to assist in the construction of two homes in the Lochlyn Hill (phase IV) neighborhood and two homes in the Old Trail Neighborhood. Additionally, Habitat has secured pledges of \$40,000 per home from two local foundations specifically to build homes in mixed-income communities in the County's development areas. Added to an estimated \$120,000 zero interest mortgage to be taken on by the homeowner, the County's contribution would leverage 13x its investment to help fund the four homes.

Each home will include standard 30- and 40-year Habitat deed restrictions including a right of first refusal to repurchase, appreciation share, a final forgivable mortgage and a second deed of trust to promote long term affordability. Each home, unless site conditions preclude it, will also be built for whole-life living via zero step entries, first floor full bathrooms and living space, and ample door widths, etc. Additionally, most if not all Habitat homes are built to a minimum EnergyStar 3.0 standard making them among the most energy efficient homes in the area.

All four homes are shovel ready. All four lots are under contract and multiple families have completed their sweat equity requirements making them eligible to select these homes to purchase. The lots have been prepared in Old Trail and the plats are ready to be recorded at Lochlyn Hill.

Habitat is a 501 © 3 organization dedicated to providing safe, decent, affordable homeownership opportunities throughout our service area of Charlottesville, Albemarle, Louisa and Greene. Due to intense demand, lots for affordable housing in the county growth areas are exceptionally rare. In particular, finding opportunities to build homes in the Albemarle and Western Albemarle school districts have been among our biggest challenges. Yet, when we are able to find these opportunities, the results have been transformative. For example, six Habitat families in the Wickham Pond neighborhood are thriving with their children enjoying and contributing to the communities of their terrific public schools.

Thank you very much for your consideration and, as always, please don't hesitate to contact me with any questions or requests for additional information.

Sincerely,


Dan Rosensweig
President/CEO