

# HOME Success Stories

Owner-Occupied Rehabilitation



The HOME Coalition  
2015

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Calistoga

**Project:** Rural Owner-Occupied Rehabilitation

**HOME:** \$20,000

**Total Cost:** \$20,000

**Other Federal:** N/A

**Units:** 1

**District:** CA-05

# HOME SUCCESS STORY

## California

### City of Calistoga

With a population of 5,200, the rural City of Calistoga is located in the northern end of the Napa Valley in California. Known as a tourist destination, Calistoga is home to a large number of seniors who live in mobile home parks and are on fixed incomes.

The city receives HOME Investment Partnerships (HOME) funds through the State of California and contracts with the City of Napa Housing Authority to administer its housing programs. This includes its rehabilitation loan program to help preserve and improve housing for low- to moderate-income families. In addition to providing low- and no-interest loans, the city also provides assistance throughout the loan and construction phases of work, including contractor appropriation and construction management.

### Ms. Ana Armijo

Ms. Ana Armijo purchased her mobile home in rural Calistoga, California nearly ten years ago. At that time, Ms. Armijo worked as a nurse and enjoyed an active lifestyle serving her community. More recently, however, Ms. Armijo's health has declined. She has developed severe asthma and recently suffered a stroke.

Because of her very low, fixed income, Ms. Armijo struggles to keep up with the maintenance of her home. The mobile home park issued violations for the exterior paint, the roof had begun to cause water damage to the walls and ceilings, and the bathroom suffered water damage and was not handicap accessible. In addition, rot damage caused moisture infiltration into the home, the carpet on the outside deck was eaten away by termites, and the front entryway served as a trip hazard.

In 2015, Ms. Armijo applied for the City of Calistoga's Owner-Occupied Rehabilitation Loan Program. With the help of HOME funds, this program provides deferred, no-interest loans to low-income homeowners to make much-needed repairs and improvements to their homes.

Thanks to the City of Calistoga's program and HOME, Ms. Armijo's home includes a new roof with insulated panels, new paint, a complete bathroom renovation, and trim work, as well as yard maintenance. These improvements have not only made the home safer, but a more comfortable place for Ms. Armijo to live. She no longer has to worry about being displaced because of the condition of her home, and she has said many times that she feels she has been blessed to have received this help.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Nicholasville

**Project:** Rural Homebuyer Assistance and Owner-Occupied Rehabilitation

**HOME:** \$55,000

**Total Cost:** \$119,000

**Other Federal:** N/A

**Units:** 1

**District:** KY-06

# HOME SUCCESS STORY

## *Kentucky*

### Community Ventures

Community Ventures (CV) strengthens communities by helping people achieve their dreams of greater economic opportunity. CV helps people own homes and start businesses because it believes in people's dreams. From affordable financing and education to counseling and neighborhood revitalization, CV creates opportunities to dramatically improve the quality of life for people across Kentucky.

Founded in 1982, CV has evolved in capacity and knowledge, but its mission has stayed the same—to strengthen communities by empowering individuals. CV is focused on the areas of greatest need, where it can make the most impact. CV is headquartered in Lexington, Kentucky with branch offices in Campbellsville, Frankfort, Louisville, Paris and Owensboro.

### The Schwarz Family

Before buying her home in rural Nicholasville, Kentucky in 2014, Ms. Laura Schwarz and her two children rented an apartment nearby. While she wanted to become a homeowner so that she could provide her children with a safe, comfortable space to thrive, she needed to repair her credit and save money.

In 2012, she turned to the United Way of the Bluegrass to participate in their Back on Track program. Under the program, United Way provided Ms. Schwarz with an Individual Development Account (IDA) and matched her savings. With every credit card payment, she saw her credit score slowly go up.

In 2014, the United Way referred Ms. Schwarz to Community Ventures (CV) to help her find her dream home. The home was in foreclosure and had been vacant for about a year. Because the home needed significant repairs, CV helped Ms. Schwarz get a new HVAC system, hot water tank, and appliances.

CV also helped Ms. Schwarz obtain a low-cost, \$59,000 loan from the Affordable Housing Trust Fund and Kentucky Housing Corporation and more than \$55,000 in homebuyer assistance through the HOME Investment Partnership (HOME) program. Like many other low-income families, Ms. Schwarz would not have been able to become a homeowner without HOME.

Today, the Schwarz family pays just \$50 more to own their own home than they did to rent. And, because CV helped install new insulation and energy-efficient appliances and lightbulbs, their utility bills are much lower.

Looking back on her journey to becoming a homeowner, Ms. Schwarz says her favorite part was working with CV. "CV was there for me. They took me where I was and helped me make my dream come true."

CV is very excited to be able to help families like the Schwarzs, but it knows that this would not be possible without the United Way, Kentucky Housing Corporation, the Affordable Housing Trust, and its many other partners.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Buffalo

**Project:** Owner-Occupied Rehabilitation

**HOME:** \$429,000

**Total Cost:** \$1.7M

**Other Federal:** N/A

**Units:** 56

**District:** NY-26

# HOME SUCCESS STORY

*New York*

## Heart of the City Neighborhoods, Inc.

Heart of the City Neighborhoods, Inc.'s (HOCN) mission is to create, facilitate, and support housing and neighborhood development in the Lower West Side of the City of Buffalo, New York. HOCN partners with private developers, neighborhood leaders, the city, and other not-for-profit organizations to develop sustainable projects to improve Lower West Side neighborhoods.

To date, HOCN has restored and created 120 units of safe, healthy, and affordable housing. The impact of this work is both immediate and long-term. Without the HOME Investment Partnerships (HOME) program, HOCN's programs to maintain and create homeownership opportunities would not have been as successful.

### Home Repair Assistance Programs

Buffalo, New York's Lower West Side community contains some of the oldest and architecturally richest housing stock in the city. In fact, 61 percent of homes in the area are more than 75 years old. However, because of low median household incomes (\$21,594), many homeowners cannot afford to keep their homes in a healthy and safe condition.

To address this need, HOCN launched its Planning to Stay Program in 2011. Under the program, the organization provides senior homeowners with grants to help offset the cost to repair their homes and install energy-efficient upgrades. In its first two years, 19 units of housing were repaired, including the homes of 12 elderly homeowners.

In 2012, HOCN partnered with the Learning Disabilities Association of Western New York to expand the program to homeowners with developmental disabilities. Under the Stable Homes pilot program, HOCN provides homeowners with grants to complete repairs to keep their home in a healthy and sustainable condition. In its first year, the Stable Homes program provided grants to help repair five units of housing, including the homes of four Buffalo homeowners.

Most recently, HOCN expanded its home repair assistance to low-income families in the community. Between 2012 and 2014, HOCN provided grants to help repair 32 units of housing, including the homes of 19 low-income homeowners.

HOME has played a critical role in supporting HOCN's programs. To date, HOCN has used \$429,000 in HOME funds to leverage its \$1.7 million home repair programs. Without HOME, HOCN would not have been able to help preserve affordable housing opportunities in the community.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Belle Fourche

**Project:** Rural Owner-Occupied Rehabilitation

**HOME:** \$8,400

**Total Cost:** \$10,500

**Other Federal:** N/A

**Units:** 1

**District:** ND-01

# HOME SUCCESS STORY

## *South Dakota*

### NeighborWorks Dakota Home Resources

NeighborWorks Dakota Home Resources (NeighborWorks) is a nonprofit organization providing assistance to residents of the Black Hills and western South Dakota who need help purchasing, repairing, and retaining their homes. By offering affordable housing and community-focused programs, NeighborWorks strives to improve the quality of life for lower-income families and entire neighborhoods. Thanks to the help and support of volunteers and donors, the organization is able to offer lending, rehabilitation, and education under one roof.

NeighborWorks assists in providing safe, decent, and affordable housing and revitalizing neighborhoods to improve the quality of life in its communities. HOME Investments Partnerships (HOME) program is vital in assisting NeighborWorks fulfill its mission.

### The Breeding Family

Like many other rural towns, Belle Fourche, South Dakota's biggest challenge is substandard housing. In fact, 20 percent of the homes in Belle Fourche do not meet health and safety codes. That's why Neighborworks has recently hired a part-time employee to help residents bring their homes up to proper safety codes.

Ms. Catherine Breeding is a 60-year-old foster parent and veteran, earning less than \$30,000 each year. Ms. Breeding and her family lived in a home with several health and safety issues. The roof leaked, ruining the fascia-eaves and rotting the door. The water damaged some electrical work and bathroom exhaust fans. But, because of her low income, Ms. Breeding did not have the money to renovate her home.

After Ms. Breeding turned to NeighborWorks for assistance, the organization helped her secure a \$1,100 Neighborhood Lending Services loan with a four percent interest rate and an \$8,400 HOME loan in order to renovate her home. The home renovations were completed July 2015.

Now, Ms. Breeding feels confident she can provide a safe, healthy, and positive environment for her foster children.

HOME is essential in helping rural families—like the Breedings—access safe, decent, and affordable homes in healthy condition. Without HOME, this project would not have been possible and many more South Dakota residents would have no other option but to continue to live in unsafe homes.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Alexander

**Project:** Rural Owner-Occupied Rehabilitation

**HOME:** \$46,000

**Total Cost:** \$105,000

**Other Federal:** N/A

**Units:** 1

**District:** NY-27

# HOME SUCCESS STORY

*New York*

## PathStone Corporation

PathStone Corporation (PathStone) is a not-for-profit community development and human service organization that provides services to low-income families and economically depressed communities throughout New York, Pennsylvania, New Jersey, Ohio, Indiana, Virginia, Vermont, and Puerto Rico. PathStone has successfully operated a wide array of programs funded by federal, state, local, faith-based and private sources, including HOME Investment Partnerships (HOME) funds.

PathStone's mission is to build family and individual self-sufficiency by strengthening farmworker, rural, and urban communities. It is a visionary, diverse organization empowering individuals, families, and communities to attain economic and social resources to build better lives.

## The Crittenden Family

In 2012, PathStone was awarded HOME funding from New York State Homes & Community Renewal to replace dilapidated mobile homes in Genesee and Orleans Counties in rural, upstate New York with new, Energy Star-certified manufactured homes on permanent foundations.

Ms. Elizabeth Crittenden, a mother of two young children who is employed as a banquet waitress at a local hotel, was one of the initial applicants for the program. At the time, the only place the Crittendens could afford was an old mobile home in very poor condition. The paneling was disintegrating and pulling away from the framing. She could literally reach inside the walls from the outside. An addition on the south end of the home was uninhabitable, and the only source of heat was a woodstove.



Using \$46,000 in HOME funds to help offset the costs, PathStone was able to replace the Crittendens' old home with a new, Energy Star manufactured home on a permanent foundation in 2015. A first mortgage on the property was obtained from the PathStone Enterprise Center, with additional funding for the project coming from the New York State Affordable Housing Corporation and the Wells Fargo\NeighborWorks America Safe and Sound program.

The difference between the old and new homes is life changing. Central heat means that Ms. Crittenden no longer has to get up on cold nights to keep the fire stoked, and the plumbing no longer freezes in the winter.

The importance of HOME in rural areas cannot be understated. HOME is one of the only resources to help folks stay in their home and make needed repairs or to help first-time homebuyers purchase a home and make the needed improvements prior to moving in.

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Rochester

**Project:** Homebuyer Assistance and Owner-Occupied Rehabilitation

**HOME:** \$2.1M

**Total Cost:** \$15M

**Other Federal:** N/A

**Units:** 70

**District:** NY-25

# HOME SUCCESS STORY

*New York*

## Rochester Housing Development Fund Corporation

The Rochester Housing Development Fund Corporation (RHDFC) is a nonprofit Community Housing Development Organization (CHDO) that works exclusively to develop affordable housing for low-income families in the City of Rochester, New York. Its HOME Rochester program provides families with low and moderate incomes an opportunity to become homeowners. By acquiring, rehabilitating, and selling homes, the program seeks to revitalize the city. Moreover, HOME Rochester uses local contractors and trains community organizations to supervise the projects.

### HOME Rochester

RHDFC's HOME Rochester program offers hope to families aspiring to homeownership, while simultaneously reducing blight and addressing the local foreclosure crisis. Since 2001, the HOME Rochester program has acquired, rehabilitated, and sold 664 homes to low- and moderate-income families in Rochester, New York. Most recently, RHDFC and the Greater Rochester Housing Partnership announced a new \$15 million loan to help 70 additional first-time homebuyers.

Under the program, RHDFC uses HOME Investment Partnerships (HOME) funds to develop and rehabilitate vacant properties that are then sold to first-time homebuyers. The organization identifies and purchases properties, maintains a pool of qualified contractors, obtains appropriate construction financing, manages subsidies, provides homebuyer education and income qualification, and sells the properties to eligible buyers.

With the foreclosure crisis still looming throughout the area, HOME Rochester is an effective tool to stabilize neighborhoods. The comprehensive approach provides first-time homebuyers with pre- and post-purchase education, credit counseling, and down payment and closing assistance grants. Despite serving families with limited economic means, HOME Rochester boasts a less than one percent foreclosure rate over the past five years.



The program takes vacant, often dilapidated homes and turns them into community assets, bringing new life to neighborhoods. The program adds charm and character to neighborhoods, preserves Rochester architecture, assists homeowners with building equity, and returns valuable funds to the local tax base. In fact, a 2012 study found that turning a vacant house into a HOME Rochester property increased the value of neighboring houses by over \$15,000.

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** New Orleans

**Project:** Owner-Occupied Rehabilitation After Hurricane Katrina

**HOME:** \$800,000

**Total Cost:** \$1M

**Other Federal:** \$50,000  
Section 4 Capacity Building Grants

**Units:** 32

**District:** LA-02

# HOME SUCCESS STORY

## Louisiana

### Southern United Neighborhoods

Southern United Neighborhoods (SUN) is a 501(c)(3) public charity that was founded in March 2010 by low- and moderate-income people to use research and training to combat the poverty, discrimination, and community deterioration that prevents low-income individuals from taking advantage of their rights and opportunities.

SUN works to create affordable housing programs and provide financial literacy services in order to help families get out of poverty and create citizen wealth in Louisiana, Arkansas, and Texas.

Currently, SUN uses HOME Investment Partnerships (HOME) funds to support its owner-occupied rehabilitation project in the Lower 9th Ward neighborhood in New Orleans, Louisiana. This program helps families bring their homes up to code so that they may live in sustainable, durable housing.

### Lower 9th Ward Rehabilitation

Since 2012, SUN has partnered with the City of New Orleans Office of Community Development to rehabilitate owner-occupied housing in the Lower 9th Ward. This partnership uses HOME funds to pay for certified contractors that SUN hires and manages to complete repairs, bring homes up to code, and create sustainable housing for low-income and elderly residents. Without HOME, many residents—including Mr. Johnny Davis—would not have been able to return to his home after Hurricane Katrina.

Born in 1943, Mr. Davis is an African-American veteran and lifetime resident of the Lower 9th Ward. He was just one payment away from paying off his mortgage when Hurricane Katrina devastated his home and his community.

Afterward, a series of unfortunate circumstances kept him from rebuilding. Three weeks after the storm hit, his wife died from cancer. Mr. Davis received insurance money and Road Home money to rehabilitate his property, but fell victim to contractor fraud. Like many other residents in the area, he lost thousands of dollars in the process.

After relocating to Gretna, Louisiana, Mr. Davis began saving what little he could in order to fix his home. The stress and displacement from the storm made things more difficult, but Mr. Davis never lost hope.

In 2013, Mr. Davis reached out to SUN for help, and the organization provided him with \$124,000 in HOME funds to renovate his home, including the installation of framing, siding, and a new roof.

Pre-Katrina, the Lower 9th Ward had one of the highest rates of homeownership in New Orleans. Together, SUN, the City of New Orleans, and HOME are helping to restore those rates by helping residents return to their homes.



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Kinsman

**Project:** Rural Owner-Occupied Rehabilitation

**HOME:** \$324,000

**Total Cost:** \$479,000

**Other Federal:** N/A

**Units:** 14

**District:** OH-13, OH-14

# HOME SUCCESS STORY

*Ohio*

## Warren-Trumbull HOME Consortium

Established in 1996, the Warren-Trumbull HOME Consortium is a cooperative enterprise between the City of Warren, and Trumbull County in Ohio. The Consortium works together to expand the supply of decent, affordable housing in Warren City and Trumbull County.

HOME Investment Partnership (HOME) funds are allocated to homeowner rehabilitation and down payment assistance program and as gap financing for new construction of multifamily housing. Trumbull County's HOME allocation is administered by the Trumbull County Planning Commission.

### Home Repair and Rehabilitation

In 2007, the Ohio Environmental Protection Agency identified rural Kinsman Township, located in the northeastern portion of Trumbull County, Ohio, as a potential health risk because of nonworking or malfunctioning septic systems. To ensure the health and safety of residents, in 2009, Trumbull County launched the first phase of the Kinsman Sanitary Sewer Project and installed 2,000 feet of sewer lines and a treatment plant. In 2013, the county began the second phase of the project to provide an additional 36,000 feet of pipeline to 343 homes and businesses.

The Warren-Trumbull HOME Consortium saw an opportunity to build on the success of the Kinsman Sanitary Sewer Project by helping low-income homeowners rehabilitate and repair their homes in and around Kinsman's new sanitary sewer.

The consortium provided \$324,000 in HOME funds and a minimum of \$100,000 in Community Housing Improvement Program (CHIP) grants to repair or rehabilitate 14 units of housing in the area.

The Pavlic family was one of the 12 families who received help from the Consortium. Under the program, they received nearly \$35,000 in HOME funds in the form of a declining, forgivable loan to repair their home. Thanks to this investment, the Pavlics were able to replace their roof and hot water heater, as well as repair their electrical and plumbing systems. The Pavlic family also received funding from Trumbull County's Community Development Block Grant (CDBG) to connect their home to the new sewer.

When completed in late 2015, the Warren-Trumbull HOME Consortium will have built upon an existing public works project to help provide a comprehensive revitalization of one of Trumbull County's rural communities.

