

INVESTMENT CONNECTION

Community Development Investment and Lending Partnership

Organization Background

Name Of Organization

Blue Ridge Habitat for Humanity

Mission Statement

Blue Ridge Habitat for Humanity is dedicated to eliminating substandard housing through constructing affordable homes; by advocating for fair and just housing policies; and by providing training and access to resources to help families become self-reliant and successful homeowners.

Overview Of Organization

Founded in 1976, Habitat for Humanity International is a global housing organization working with people of all faith traditions and backgrounds, operating in all 50 states in the U.S. and in over 70 countries around the world. The Blue Ridge Habitat for Humanity chapter, formerly known as Habitat for Humanity of Winchester-Frederick-Clarke, was established in 1997 and is a 501(c)(3) housing nonprofit organization committed to giving hardworking, low-income people a hand up, not a handout. In 2018, the affiliate merged with volunteer-led Shenandoah County Habitat to expand opportunities within the Northern Shenandoah Valley and rebranded under the more inclusive title of Blue Ridge Habitat for Humanity. Blue Ridge Habitat was founded on the conviction that every man, woman, and child should have a simple, affordable place to live in dignity and safety, and that decent shelter in all communities should be a matter of conscience and action for all. As a regional Habitat affiliate, we have over 30 years of collective experience and have produced over 80 homes within our expanded geographical service area. Over a decade ago, the affiliate opened the Winchester ReStore, a home improvement outlet center. The ReStore sells new and gently used goods - donated by individuals, retail/building supply companies, and contractors - to the general public at 50%-90% below retail. The sales revenue is used to further Blue Ridge Habitat's mission to build homes for families in need. Beginning last fiscal year, the ReStore significantly helps offset the affiliate's operating costs, ensuring that all monetary donations and gifts made to the organization are used for programmatic services such as new construction, renovations, repairs, weatherization, and community outreach projects.

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Proposal Information

Proposal**Title**

Norris Village Phase II: Keen Aesthetic Awareness Drives the Construction of Five Affordable Homes In Winchester

Support**Request**

Investment/Grant

Requested Dollar**Amount**

295000

Please list other Significant Partners in the Proposal

The total budget for this project is \$795,000. We are seeking \$400,000 in Affordable and Special Needs Housing funding via DHCD. We are also seeking \$100,000 in HOME funds via the Northern Shenandoah Valley Regional Commission as a local commitment component. Our organization has \$310,000 reserved in our construction account to help cover the funding gap to move forward on this project if the Affordable and Special Needs Housing funding comes in; however, covering that gap will deplete our construction account and cause a delay of 6 months or more in build schedule which will impact the construction timeline of 4 affordable homes in Strasburg, Virginia as we raise additional funds for their construction. We also have \$16,500 in NAP tax credits to leverage for specific individual donors, trusts, and businesses.

Proposal**Description**

Blue Ridge Habitat for Humanity has partnered with Reader & Swartz Architects, PC to create an extension of a holistic cottage community based on the ethos of housing being "something that matters" within its environment – a concept which is often overlooked in the affordable housing arena. Reader & Swartz strive to create imaginative yet sustainable solutions. Their work focuses on the concept of creating better, not bigger, spaces using the volume of prototypical ranch house as a basis for their affordable house designs. Norris Village Phase 2 is an extension of a cottage community Reader & Swartz designed in the early 1990s. Formerly called North Kent Court, the initial client for this project was a local community-based, non-profit, affordable housing development corporation whose goal was to increase the amount of affordable housing for low-to-moderate-income residents in Winchester, Virginia. The initial project consisted of nine, single-family, detached, low-cost

houses situated in the low-income, minority neighborhood of Winchester’s historic North End. When built, the homes were surrounded primarily by one to two-story single-family dwellings, and they were bordered to the south by a neighborhood playground. In 2013, Blue Ridge Habitat for Humanity acquired 8 of these 9 properties from Community Housing Partners and worked to transition renters into homeowners. The beauty behind Norris Village is that each house differs from the others in both plan and elevation, thereby providing variety and making each resident’s house identifiable and unique. The design of the houses also respects the town’s traditional vernacular architecture – wood frame construction, steeply pitched roofs, and front porches. Norris Village Phase 2 will continue this tradition, albeit with two-story homes. Readers & Swartz’s design for Phase 2 includes 5 two-story homes of which three will be accessible, and one of which is deemed visitable. All homes will be built to Earthcraft Gold Certification standards and will use environmentally sensitive landscaping. We believe that Reader & Swartz’s role in navigating Norris Village Phase 2 will prove that well-designed affordable housing is not an oxymoron by featuring a combination of cutting-edge sustainability strategies and a keen aesthetic awareness to rival anything available on the private market.

Issues Addressed (check all that apply)

Affordable Housing

Geographic

Impact

Neighborhood(s)

State

Virginia

Virginia Counties

Winchester

Population

Served

Families must also demonstrate a financial need to qualify to purchase one of these 5 homes. This is calculated as a percentage of the Area Median Income (AMI). We provide homeownership opportunities to individuals that fall between 30%-70% AMI for Winchester, Virginia. The AMI for Winchester is \$44,731.

Population Income by Area Median Income (AMI) and other identifiers (percentage of Free and Reduced Lunch for youth or designated "Disaster Area" or designated "Distressed or Underserved"

The City of Winchester has 27,284 residents. Approximately 15.7% of Winchester’s population is living at or below the federal poverty level. The area median income (AMI) for Winchester is \$44,731. Thirty-two percent of homeowners and 53.8% of renters are considered cost-burdened, which means they spend more than 30% of their pre-tax income on housing. The Northeast (NE) Geographical Planning Area is the largest area in terms of population. It is characterized by multiple land uses but is mostly medium and high-density residential use and zoning with some new and old commercial use and zoning. It consists of mainly older single-family and two-family dwellings with some small and mid-sized apartments and

townhouses mixed within an HR-1 district west of Smithfield Ave and south of Virginia Ave. There are notable concentrations of deteriorated residences, including new developments on Smithfield Ave and at the east end of Franklin Str. Some blighted residential properties still exist along Conway St in a B-2 commercial district in the northeast corner. Generally, older (and somewhat obsolete) industrial land use is within a heavy industrial (M-2) zoning district in the northwest corner of the area. Numerous public and semi-public land uses include Daniel Morgan Middle School, Virginia Avenue Charlotte DeHart Elementary School, and the Douglas Learning Center. There are two parks; 2-3 playgrounds; numerous churches; two cemeteries; and a fire/rescue station. In addition, the Timbrook Public Safety Center is located in the extreme southwest corner of the Area. As of 2018, there were 11,917 units available in the City of Winchester: 5,684 were owner-occupied, with the rest either being rented or vacant. Approximately three-quarters of the rental units are located in Winchester's central corridor while 85% of the homes on the suburban edges of the city are owner-occupied. 28% of housing units in Winchester are multi-unit structures while 72% are single-unit structures. Of the aforementioned units, 1% lack complete plumbing facilities, 1.4% lack complete kitchen facilities, and 3.2% lack phone service. The median number of rooms is six per single-family house and 55% of housing units have three or more bedrooms. Almost a quarter of all of Winchester's housing stock predates 1939 which indicates that local housing stock is aging rapidly. The Urban Institute's Housing Finance Policy Center says that .31% of housing stock becomes obsolete each year; thus, 36 units in the city could be classified as "substandard" simply because of the aging lifespan and lack of preservation during the last four years. Per the Executive Summary of the United Way of Northern Shenandoah Valley's Community Needs Assessment 2019-2020, affordable housing is a key barrier to financial stability in our city.

Anticipated Outcomes/Impact

Individuals who earn less than the area median income are more likely to rent than to own a home and live in substandard housing. BRHFH's mission is to help these families gain relief from being cost-burdened and get them into owner-occupied homes that are considered decent and affordable. Norris Village Phase 2 is intended to help address the substandard housing market and encourage continued and renewed homeownership in the Northeast Geographical Planning Area of Winchester. The planned BRHFH construction projects are intended to help address this substandard housing market and encourage continued and renewed homeownership in the Northeast Geographical Planning Area of Winchester city. As with all BRHFH's endeavors, these planned projects meet all the six Strategic Goals outlined in the City of Winchester's Comprehensive Plan. It will 1) increase homeownership opportunities; 2) utilize construction standards that promote decent, affordable and energy-efficient housing; 3) strengthen our communities by rehabilitating blighted properties; 4) ensure equal opportunity in housing through our selection process; 5) embrace high standards of ethics, management, and accountability as enforced by our local Board of Directors and Habitat for Humanity International; and 6) promote partnerships with faith-based and community organizations, other non-profits, volunteers, donors, and subject matter experts. Blue Ridge Habitat will produce 5 award-winning architect-designed homes that are largely accessible using sustainable materials within 18- 24 months of receipt of Federal funds. These homes will be certified as Earthcraft Gold Homes and will be sold to

approved Habitat family partners within that time frame. The homes will be a continuation of our work in Norris Village. BRHFH has commitment and expenditure deadlines associated with Federal funding requirements and will not go over budget on activities.

Describe evaluation methods used to measure success

We will construct and sell 5 Earthcraft-certified homes designed by Reader & Swartz to qualified family partners by October 2023 (approx. based on Federal funding requirements as of Oct. 23, 2020). The homes will come in at or under-budget. Each home will assess for more than the total development cost. Each home will generate approximately \$1200 in real estate tax annually. Using RIMS 2 multipliers, we will prove that each dollar spent on construction in Winchester will turn over 1.73 times in the local economy thereby generating over \$1.4 million in direct and indirect economic impact on the City of Winchester with this project alone.

Project Time Frame - Is your request for an existing or new program

Existing Program

Other Supporting Documentation

File

Download

N/A