

RESOURCES FOR HOUSING NEEDS IN THE CHARLOTTESVILLE/REGION TEN AREA

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SERVICES, RESTRICTIONS, AND CONTACT INFO

ALPHABETICAL LIST OF SERVICES

Advocacy

Legal Aid Justice Center - Civil Advocacy Program (CAP)

Provides legal representation for low-income individuals in Central Virginia who face legal dilemmas related to housing, public benefits, employment, consumer protection, or the rights of the elderly, and engages in systematic advocacy with and on behalf of low-income people in these issue areas. Provides representation to individuals in their efforts to access and maintain decent, safe, and affordable housing. Also represents local resident associations fighting for the preservation of affordable housing and for the rights of their fellow tenants in local housing policy.

Must live in Charlottesville, Albemarle, Nelson, Greene, Fluvanna or Louisa County. Income normally must be less than 125% of poverty level, up to 200% with certain deductions.

John Conover; Brenda Castaneda

(434) 977-0553

john@justice4all.org; brenda@justice4all.org

<http://www.justice4all.org/>

Piedmont Housing Alliance (PHA)

Provides fair housing education and outreach.

No restrictions.

Karen Reifenberger

(434) 817-2436

karenr@piedmonthousing.org

<http://www.piedmonthousingalliance.org/>

111 Monticello Avenue, Suite 104

Charlottesville, VA 22902

Public Housing Association of Residents (PHAR)

Organize and advocate for public housing residents in the City of Charlottesville. Organizes Resident Leadership Internship Program.

Open to all public housing residents.

(434) 984-3255

<http://www.phar.typepad.com/>

1000 Preston Avenue, Suite C

Charlottesville, VA 22903

Quality Community Council (QCC)

Advocates for safe, affordable housing at local and state levels.

Karen Waters

(434) 977-3045

QualityCommunityCouncil@cvilleqcc.com

<http://cvilleqcc.com/>

327 W. Main Street, Suite 101

Charlottesville, VA 22903

Affordable Housing/Rentals

City of Charlottesville

The Charlottesville Redevelopment and Housing Authority (CRHA) provides affordable housing opportunities to low-income families including individuals, seniors and disabled community members in Charlottesville. Currently manages 376 units of public housing at 11 sites.

Must be resident of Charlottesville. Must earn less than 80% AMI. All residents undergo a background check and cannot have any drug charges or violent crime charges on their record.

Randy Bickers

(434) 970-3253

bickers@charlottesville.org

<http://www.charlottesville.org/Index.aspx?page=28>

Fluvanna/Louisa Housing Foundation (FLHF)

The Foundation owns three units in Fluvanna County and eight units in Louisa County. Periodically, the properties are rented to Housing Choice Voucher families with the goal that the tenant will eventually purchase the home. The other two are ECHO units. These are small portable homes that the Foundation owns but places on the renters' property. Four of the Louisa units are duplexes on South St., designed to be energy efficient and handicapped accessible. Also located on South St. is the von Hemert Home, a transitional shelter built by the Foundation in partnership with Habitat for Humanity.

Geared towards low-income families. Specific income guidelines may apply based on funding source.

Howard Evergreen

(540) 967-3483 or (434) 589-4820

hevergreen@louisa.org

<http://www.louisacounty.com/LCliving/HousingBrochure.htm>

Nelson County Community Development Foundation (NCCDF)

NDDCF rents housing to eligible families and over a three years, clients must show the ability and responsibility to make rent and utility payments on time. Work with clients to get financial assistance and a mortgage so they can purchase the home.

Target income is 80% AMI or less, generally must make \$22,000 to 25,000 with good work history to be able to afford mortgage payments. Must have good enough credit to be able to get financing within a year.

George Krieger

(434) 263-8074

gknccdf@aol.com

<http://www.nelsoncounty.com/agencies/cdf>

Piedmont Housing Alliance (PHA)

Provides affordable rental units. Produces and preserves rental and home ownership housing opportunities. Develops and builds multifamily and single family housing.

Targeted to very low to moderate income households and may have other financial eligibility criteria.

Shelley Murphy

(434) 817-2436

info@piedmonthousing.org

<http://www.piedmonthousingalliance.org/>

111 Monticello Avenue, Suite 104
Charlottesville, VA 22902

Design Assistance

Charlottesville Community Design Center (CCDC)

Design assistance for affordable housing, parks and civic spaces, design competitions, and community development. Hosts monthly exhibits in Downtown Mall gallery space in order to provide a venue for education and discussion of issues concerning design and development with an emphasis on affordable housing, sustainability and community development.

Clients are municipalities, nonprofits or occasionally private developers.

Jane Fisher

(434) 984-2232

fisher@cvilleddesign.org

<http://www.cvilleddesign.org/>

100 5th Street NE

Charlottesville, VA 22902

Emergency Financial Assistance

Monticello Area Community Action Agency (MACAA)

CARES (Coalition Assisting Residents in Emergency Situations) provides one-time emergency in housing or utility assistance.

Must be resident of the City of Charlottesville or Albemarle County. Persons can generally receive assistance in each area (housing/utility assistance) once a year. Applicants have to have a positive budget and earn enough to pay all of their expenses except the one time emergency; and they have to be in a position to pay their future living expenses once the emergency assistance has been provided. Many MACAA clients do not qualify for CARES assistance.

(434) 295-3171 ext. 3050

info@macaa.org

<http://www.macaa.org/>

Salvation Army

The Homeless Intervention Program (HIP) seeks to prevent the displacement of individuals and families from their homes as a result of eviction or foreclosure, assist homeless families or individuals in securing permanent housing, and provide a training and education component to secure self-sufficiency.

Must be in a temporary financial crisis due to unavoidable circumstances. Must have been self-sufficient prior to crisis and be able to prove that they can return to self-sufficiency. If in permanent housing, must be in imminent danger of losing their home or apartment through

eviction or foreclosure. If homeless, living in a shelter or with relatives or friends, must have a written statement from the friend or relative stating that you are no longer able to reside with them or verification from a landlord stating the amount needed for rent and/or security deposit. Total family income cannot exceed the HUD mandated limit for the area. Rent or mortgage payments must meet HUD criteria for Fair Market Rent guidelines for the current year. Must have EXHAUSTED their own resources and all other sources of assistance (i.e. CARES, Social Services and area churches). Assistance can only be given once per lifetime.

Flora Orser

(434) 295-4058 ex. 100

Flora_Orser@uss.salvationarmy.org

http://www.uss.salvationarmy.org/uss/www_uss_charlottesville.nsf

207 Ridge St.

Charlottesville, VA 22902

Emergency/Transitional Housing

HOPE Foundation

Provides shower facilities and breakfast for the homeless on Mondays, Wednesdays and Fridays. Homeless are picked up and dropped off from three locations.

Lori-Ann Strait

(434) 825-1404

LAstrait4HOPE@aol.com

<http://www.hopecommunitycenter.org/>

341 11th Street NW

Charlottesville, VA 22903

Monticello Area Community Action Agency (MACAA)

Hope House is a four-unit apartment complex in the City of Charlottesville that provides transitional housing for homeless families. Currently the program allows participant families to remain at HOPE HOUSE for six months. While in residence families follow a structured program of goal-setting and skill building. 75% of the household income is put in an escrow account to assist the residents in transitioning from HOPE HOUSE.

Application evaluated on point system. Must be homeless, employed full time, and have no felonies. Maximum and minimum income restrictions apply.

(434) 295-3171

info@macaa.org

<http://www.macaa.org/>

People and Congregations Engaged in Ministry (PACEM)

Local congregations take turns hosting men and women who have nowhere else to sleep at night.

Meals are included, and some sites provide access to showers and laundry. Also provides an emergency lodging program and individual support for families. Only open during the cold-

weather months, November through March. Year-round individual support for the homeless, advocacy to end homelessness.

Must have no other shelter options and must agree to abide by our basic shelter rules (no weapons, no violence, etc.)

Adriana Nicholson

Adriana: (434) 465-5093, Men's Shelter: (434) 465-1392, Women's Shelter: (434) 465-5094

pacemga@aol.com

<http://pacemshelter.org/>

Salvation Army

The “Center of Hope” helps homeless families make the transition from “crisis” to “independent and stable” living. Approximately a two year program. Additional community rehabilitative services may include substance abuse and mental health interventions, employment training and job placements, individual and group counseling, financial counseling, parent education, and other services designed to prepare persons for independent living. Residents pay a program service fee, set at \$255 per month or 30% of the resident's monthly income, whichever is less.

Must be homeless. Preference given to families. Couples must be legally married. Must be referred by Case Manager of the Salvation Army shelter or other community service agency. Must be free of alcohol or drugs for at least six months prior to being admitted into the program (if addiction is a problem). Must be committed to stay a minimum of six months in the housing unit and program. Must show motivation to improve your life.

Flora Orser

(434) 295-4058 ex. 100

Flora_Orser@uss.salvationarmy.org

http://www.uss.salvationarmy.org/uss/www_uss_charlottesville.nsf

207 Ridge St.

Charlottesville, VA 22902

Shelter for Help in Emergency (SHE)

Offers emergency, temporary shelter to victims of domestic violence and their children in need of safety. 20 beds available. Maximum stay at the shelter is six weeks, with each stay evaluated in terms of the client's danger level. Provides 24-hour crisis hotline, case management, counseling, legal and court advocacy, support groups, a teen peer education group, and services to the Latino community.

Priority given to residents of Planning District Ten (city of Charlottesville and the surrounding counties of Albemarle, Fluvanna, Greene, Louisa and Nelson).

Mary Carter Lominack, Robin Hoover

24-hour hotline: (434) 293-8509, main phone: (434) 963-4676

info@shelterforhelpinemergency.org

<http://www.shelterforhelpinemergency.org/>

Energy/Plumbing Assistance/Efficiency

CCDC - SPARK!

Educates and assists low-income residents with energy efficiency upgrades and education. *Income must be below 60% AMI (soon to change to 80% AMI). Must be homeowner and resident in City of Charlottesville.*

Jane Fisher

(434) 984-2232

fisher@cvilleddesign.org

<http://www.cvilleddesign.org/spark/>

100 5th Street NE

Charlottesville, VA 22902

City of Charlottesville

Charlottesville's Department of Social Services administers a Gas Assistance Program that assists low-income households in meeting immediate home energy (natural gas) needs. *State fuel clients automatically approved. For non-state fuel clients, must meet state LIHEAP Income state funding levels, on a case-by-case basis excessive medical bills, etc. Only assists Charlottesville natural gas customers (including those who actually live in Albemarle)*

Bill Dyer

(434) 970-3222

dyerw@charlottesville.org

<http://www.charlottesville.org/Index.aspx?page=691>

Community Energy Conservation Program (CECP)

Weatherization: includes, but is not limited to, dense packing sidewalls, insulating attics to R38, insulating bellies of mobile homes, sealing air leaks, sealing ductwork and testing heating systems for safety and efficiency.

Serves low and moderate income homes in the City of Charlottesville and the counties of Albemarle, Greene, Fluvanna, Louisa and Nelson. Services are free to homeowners. A small fee is charged to landlords whose tenants pay more than \$150 in rent per month. Some exceptions apply on a case by case basis.

Linda Rayner, Rebecca Rush

(434) 293-3777

lrcecp@aol.com, rlrcecp@aol.com

Fluvanna/Louisa Housing Foundation (FLHF)

Installs plumbing in houses lacking a well and/or a septic. Many times the entire home must be replaced, as the entire home must meet Housing Quality Standards once complete. These funds are given as a loan and are secured by a deed of trust. This program is primarily funded through the State Department of Housing and Community Development (DHCD).

Families must own the property or have life rights and be below 80% of the area median income (AMI).

Howard Evergreen

(540) 967-3483 or (434) 589-4820

hevergreen@louisia.org

<http://www.louisacounty.com/LCliving/HousingBrochure.htm>

Jefferson Area Board of the Aging (JABA)

JABA's Cool-Aid Program provides window A/Cs, fans, and electric bill assistance

Must have a household income of 1.5 times the federal poverty level or less, and live in

Albemarle, Charlottesville, Fluvanna, Greene, Louisa or Nelson. Must be 60 years or older or disabled or severely ill (with a doctor's prescription stating that air conditioning would benefit their health)

Chris Murray

(434) 817-5222

cmurray@jabacares.org

<http://www.jabacares.org/>

674 Hillside Drive, Suite 9

Charlottesville, VA 22901

Nelson County Community Development Foundation (NCCDF)

Administers state grants for well and septic systems. If plumbing is bad enough, may demolish entire house and build a second, energy-efficient one in its place.

Must be homeowner.

George Krieger

(434) 263-8074

gknccdf@aol.com

<http://www.nelsoncounty.com/agencies/cdf>

Foreclosure Prevention

Piedmont Housing Alliance (PHA)

Foreclosure prevention counseling

No restrictions

Shelley Murphy

(434) 817-2436

info@piedmonthousing.org

<http://www.piedmonthousingalliance.org/>

111 Monticello Avenue, Suite 104

Charlottesville, VA 22902

Virginia Housing Development Authority (VHDA)

The Virginia Foreclosure Prevention Task Force is working to: 1. Collect and analyze data to assess foreclosures in Virginia and determine approaches to mitigate the impact on communities

and localities. 2. Identify and increase access to existing resources available for homeowners to minimize the number of foreclosures. 3. Recommend outreach, counseling and educational programs and activities that focus on foreclosure prevention and support to homeowners. 4. Review existing Virginia laws and regulations and recommend appropriate revisions, including legislative actions if needed.

(877) 8432-123

vhdacomm@vhda.com

<http://www.virginiaforeclosureprevention.com/index.asp?video=on>

Funding for Housing Providers

Albemarle County

Funding for agencies including non-profit housing providers are done through the annual budget process (Agency Applications). This is a joint process with the City. In 2009, County is providing AHIP approximately \$416,000 and PHA approximately \$114,000.

Ron White

(434) 296-5839 ex. 3407

rwhite2@albemarle.org

http://www.albemarle.org/departments.asp?section_id=1827&department=housing

1600 5th St Suite B

Charlottesville, VA 22902

Blue Moon Fund

Makes grants to nonprofit organizations that have developed innovative, holistic approaches to improving human quality of life in harmony with the natural world. The Reenergizing Urban Communities initiative is based on the belief that underpinning vibrant and resilient cities is their capacity to self-organize in ways that maximize the economic, cultural, environmental and spiritual benefits of urban life. Self-organization generates social and economic capital, empowers citizens, and is inherently holistic and sustainable.

Grant applications from all types of nonprofit organizations accepted.

Kristen Suokko

(434) 295-5160

info@bluemoonfund.org

<http://www.bluemoonfund.org/>

Charlottesville Area Community Foundation (CACF)

The Charlottesville Area Community Foundation is a permanent endowment dedicated to improving the quality of life for the people of Charlottesville, Albemarle County, and the counties of Greene, Orange, Louisa, Fluvanna, Buckingham, and Nelson east of the Blue Ridge Mountains.

Grants given to individuals, charitable programs, and tax-exempt charities

John Redick

(434) 296-1024

jredick@cacfonline.org

<http://www.cacfonline.org/cacf/>

City of Charlottesville

Federal Community Development Block Grant (CDBG) and HOME funds are available to housing and social service providers.

Beneficiaries must be City of Charlottesville residents and earn less than 80% of the Area Median Income (AMI). Letters of Intent are due in the fall. Local funding is also available to housing providers through the Charlottesville Housing Fund. Beneficiaries of City of Charlottesville (or Albemarle Urban Ring) residents for at least one year or have worked in the City of Charlottesville for at least five years. Income restrictions vary by activity. Letters of Intent deadlines vary each year.

Melissa Celi

(434) 907-3093

celii@charlottesville.org

Oak Hill Fund

OHF's programs focus on a variety of areas including: promoting the principles of sustainable and affordable design in affordable residential housing, advancing women's reproductive health and rights, and improving the quality of life within the greater Charlottesville, Virginia community.

Accepts grant applications from organizations that are tax exempt under Section 501(c)(3) of the Internal Revenue Code.

All inquiries should be directed through the process established on the interactive website

www.oakhillfund.org

Piedmont Housing Alliance (PHA)

As a US Treasury Community Development Finance Institution, PHA makes loans for community development and housing initiatives.

(434) 817-2436

info@piedmonthousing.org

<http://www.piedmonthousingalliance.org/>

111 Monticello Avenue, Suite 104

Charlottesville, VA 22902

Homebuyer Assistance

Albemarle County

Through Homebuyer Assistance, clients may qualify for up to \$19,100 towards down payment and/or closing costs.

Must be first-time homebuyer with gross household income not exceeding 80% AMI. Must reside and/or work in Albemarle County for at least six months prior to application (employees of UVA or its contractors are also eligible).

Donna Thacker at PHA

(434) 817-2436

donnat@piedmonthousing.org

http://www.albemarle.org/departments.asp?section_id=1827&department=housing

City of Charlottesville

The Charlottesville Redevelopment and Housing Authority (CRHA) provides up to 50% of the down payment and closing costs required for a VHDA, FHA, or conventional mortgage. Principal and interest will be forgiven if the property is not sold, leased or otherwise transferred by the applicant for a period of five years.

Income must be less than 80% AMI. Must not have previously owned a home. Agree to occupy house after purchase. Sales price may not exceed VHDA limits. Priority given to those purchasing homes in target areas.

Randy Bickers

(434) 970-3253

bickers@charlottesville.org

<http://www.charlottesville.org/Index.aspx?page=28>

Fluvanna/Louisa Housing Foundation (FLHF)

An experienced homebuyer counselor works closely with a family to evaluate their credit history, help them make necessary improvements and determine their purchasing ability. This is an intensive program requiring dedication on the part of the prospective homebuyer. Below market mortgage funds are available from Rural Development and the Virginia Housing Development Authority (VHDA) with down payment assistance through HOME funds. Louisa County has set up a fund of one quarter of one percent of the real estate tax to provide down payment assistance of up to \$20,000

Must earn below 100% of the area median income. Must live or work in Louisa County.

Howard Evergreen

(540) 967-3483 or (434) 589-4820

hevergreen@louisa.org

<http://www.louisacounty.com/LCliving/HousingBrochure.htm>

Nelson County Community Development Foundation (NCCDF)

NCCDF works with PHA to help clients help get mortgage and financial assistance, and will hold a second mortgage while they live in the house to keep it affordable. When clients move out, the second mortgage is paid with the sales price, or the client may work with NDDCF to pass the house on to another eligible family and keep the house affordable.

Income must be below 80% AMI; target income is below 60% AMI. The average client makes \$22,000 to \$25,000 with good work history.

George Krieger

(434) 263-8074

gknccdf@aol.com

<http://www.nelsoncounty.com/agencies/cdf>

Piedmont Housing Alliance (PHA)

Financial assistance for home ownership

Targeted to very low to moderate income households and may have other financial eligibility criteria.

Shelley Murphy

(434) 817-2436

info@piedmonthousing.org

<http://www.piedmonthousingalliance.org/>

111 Monticello Avenue, Suite 104

Charlottesville, VA 22902

Skyline Community Action Program

Homebuyer programs available mostly in Greene.

Must live in Greene, Madison, or Orange County. Must meet additional requirements

Jack Naylor (Greene) or Brenda Watkevich (Orange and Madison)

(540) 948-2237

<http://www.skylinecap.org/contact/contact.cfm?q3=5>

<http://www.skylinecap.org/services/housing.cfm>

Thomas Jefferson Community Land Trust (TJCLT)

The mission of TJCLT is to be one solution for affordable homes for local families through responsible and equitable land stewardship principles. TJCLT is designed to provide voluntary assistance for working families by providing equity funding to permanently reduce the cost of homes for qualified homebuyers by removing the land cost from the purchase price.

Serves the City of Charlottesville and Albemarle County by providing affordable homeownership opportunities to households earning less than 80% AMI.

Frazier Bell

(434) 242-3306

FBell@stellarone.com

1420 West Pines Dr.

Charlottesville, VA 22901

Virginia Housing Development Authority (VHDA)

Conventional Fixed Loans - Lowest fixed payment for eligible applicants with good credit and employment history. FHA (Federal Housing Administration) Insured Loans - Most liberal credit qualifying with low down payments. FHA Plus Loans - Fixed loan with a second loan to assist with down payment and closing costs. VA (Veterans Administration) Loans - Low, fixed rate and no down payment loans to eligible veterans. RHS (Rural Housing Services) Guarantee

Loans - No down payment in approved rural areas. SPARC (Sponsoring Partnerships and Revitalizing Communities) - Reduced rates through special allocations awarded annually on a competitive basis to location housing organizations. Interest rates 1/2% to 1% below VHDA's published First-time Homebuyer Program rates. Special income limits and criteria determined by the housing organization may apply. Down payment based on specific program selected. *Maximum Household Income \$63,300 for 1-2 people, \$73,300 for 3 or more people. Maximum Sales Price/Loan Amount \$293,900. Other restrictions apply.*

(877) 8432-123

vhdacomm@vhda.com

http://www.vhda.com/vhda_com/Template_a.asp?VHDA_COM_PAGE_NAME=LoanTypes

Virginia Housing Development Authority (VHDA)

REACH Virginia (Resources Enabling Affordable Community Housing in Virginia) is VHDA's initiative to serve the housing needs of Virginia's diverse communities. REACH Virginia strives to provide financing and technical assistance to support: affordable housing for low-income households and residents of high growth and/or high cost regions; accessible housing that meet the needs of seniors and people with disabilities; expanded housing choices for minorities and diverse cultures; and revitalization of Virginia's older urban areas and distressed rural communities.

Maximum Household Income \$63,300 for 1-2 people, \$73,300 for 3 or more people. Maximum Sales Price/Loan Amount \$293,900. Other restrictions apply.

(877) 8432-123

vhdacomm@vhda.com

http://www.vhda.com/vhda_com/Template_a.asp?VHDA_COM_PAGE_NAME=REACHTeam

Home Rehabilitation/Emergency Repairs

Albemarle Housing Improvement Program (AHIP)

Provides home rehabilitation and repair

Applications evaluated on a point system based on the size of the job, resources available, seriousness of their situation, length of time they've been on the waiting list, etc. Must live in Charlottesville or Albemarle. Income must be less than 80% AMI.

Jane Andrews

(434) 817-2447 ex. 22

jane@ahipva.org

<http://www.ahipva.org/>

Building Goodness in April

Each year in April, BGF volunteers and Darden Students spend a day rebuilding and rehabilitating the homes of low-income, elderly and disabled area residents so they can continue to live in warmth, safety and independence. Between 8-15 projects a year in teams of around 18-20 students.

Projects recommended by various organizations (Meals on Wheels, city inspectors, etc) or by word of mouth. Houses are inspected with contractor to determine need and feasibility of the project. Preference given to low income, elderly, and/or handicapped. Must be homeowner.

Eamon Perrel

Building Goodness Foundation: (434) 973-0993, Eamon: (434) 806-1548

PerrelE09@arden.virginia.edu

http://web2.darden.virginia.edu/student/html/standard.aspx?menu_id=22&id=226

Building Goodness in April, P.O. Box 5747

Charlottesville, VA 22905

City of Charlottesville

The CDBG Handicap Access program provides homeowners or renters with a grant or a loan to make repairs on their homes where medical conditions prohibit them from living safely in the home. Renters must provide a copy of their lease showing that they can rent for at least five years and written permission from the landlord to make the repairs.

Yearly income must be below 80% AMFI to qualify for 3% interest loan (repaid over 5 years).

Yearly income below 50% AMFI to qualify for grant of up to \$3,200 (does not have to be repaid). Must be homeowner or tenant, and resident of the City of Charlottesville. Must currently live in a structure that requires medically necessary repairs or planning to move in after repairs are complete (need a doctor's letter stating why the repairs are medically necessary). No delinquent real estate taxes. Must live in the home at least five-years after improvements are complete and comply with other stipulations.

Ayana Conway

(434) 970-3120

conway@charlottesville.org

<http://www.charlottesville.org/Index.aspx?page=1694>

City of Charlottesville

The CDBG Homeowner Rehabilitation Program provides homeowners with a grant or a loan to make repairs on their homes that will stop deterioration of the property.

Yearly income must be below 80% AMFI (Area Median Family Income) to qualify for 3% interest loan (repaid over 5 years). Yearly income below 50% AMFI to qualify for grant of up to \$2,000 (does not have to be repaid). Must be homeowner and resident of the City of Charlottesville. Must currently live in a structure that requires repairs or planning to move in after repairs are complete. No delinquent real estate taxes. Must live in the home at least five-years after improvements are complete and comply with other stipulations.

Ayana Conway

(434) 970-3120

conway@charlottesville.org

<http://www.charlottesville.org/Index.aspx?page=1694>

Fluvanna/Louisa Housing Foundation (FLHF)

Serves over 50 families every year with repairs such as water pumps, heat, hot water heaters, roof repairs and replacement, handicap access, and more. Funds for this program come from a yearly State Grant, a program managed by the Piedmont Housing Alliance with Rural Development funding, and our own cash.

Families must be either below 50% or 80% of area median income depending on the source of funding.

Howard Evergreen

(540) 967-3483 or (434) 589-4820

hevergreen@louisia.org

<http://www.louisacounty.com/LCliving/HousingBrochure.htm>

Nelson County Community Development Foundation (NCCDF)

Emergency repairs for elderly and disabled

Must be homeowner.

George Krieger

(434) 263-8074

gknccdf@aol.com

<http://www.nelsoncounty.com/agencies/cdf>

Piedmont Housing Alliance (PHA)

Home repair and rehabilitation in rural areas

Targeted to very low to moderate income households and may have other financial eligibility criteria.

Shelley Murphy

(434) 817-2436

info@piedmonthousing.org

<http://www.piedmonthousingalliance.org/>

111 Monticello Avenue, Suite 104

Charlottesville, VA 22902

Skyline Community Action Program

Home rehabilitation and emergency repair programs available mostly in Greene.

Live in Greene, Madison, or Orange County. Meet additional requirements.

Jack Naylor (Greene) or Brenda Watkevich (Orange and Madison)

(540) 948-2237

<http://www.skylinecap.org/contact/contact.cfm?q3=5>

<http://www.skylinecap.org/services/housing.cfm>

Housing Counseling/Financial Education

Albemarle County

Housing Counseling

No income restriction but intent is to provide service to below 80%AMI.

Paul Harper

(434) 296-5839

pharper@albemarle.org

http://www.albemarle.org/department.asp?section_id=1827&department=housing

1600 5th St Suite B

Charlottesville, VA 22902

Piedmont Housing Alliance (PHA)

Comprehensive housing counseling and education, financial literacy and money management education.

Open to anyone.

Shelley Murphy

(434) 817-2436

info@piedmonthousing.org

<http://www.piedmonthousingalliance.org/>

111 Monticello Avenue, Suite 104

Charlottesville, VA 22902

Skyline Community Action Program

HUD Housing Counseling available in all three counties.

Must live in Greene, Madison, or Orange County. Must meet additional requirements.

Jack Naylor (Greene) or Brenda Watkevich (Orange and Madison)

(540) 948-2237

<http://www.skylinecap.org/contact/contact.cfm?q3=5>

<http://www.skylinecap.org/services/housing.cfm>

Information and Referral

2-1-1 Virginia

Provides free and confidential state-wide and local information on available community services.

2-1-1 or 1-800-230-6977 (available 24/7)

211info@councilofcommunityservices.org

<http://www.211virginia.org/>

Center for Non-Profit Excellence

Maintains a list of local state-wide and national non-profits and funding sources. Strives to maximize the potential of the nonprofit sector in Central Virginia through education, training, resource sharing, networking and mentoring.

Lists resources in Charlottesville, Albemarle, Fluvanna, Greene, Louisa, and Nelson.

434-244-3330
staff@thecne.org
<http://www.thecne.org/>
1701-A Allied Street
PO Box 5652
Charlottesville, VA 22905

Independence Resource Center

The organization acts as a resource center for disabled members of the community, providing informational and referral services, training and instruction in the skills required for independent living, peer counseling and social and recreational activities. In addition, the organization works within the community to provide disabled individuals with accessible, affordable housing.

Tom Vandever
(434) 971-9629
tvandever@ntelos.net
815 Cherry Ave
Charlottesville, VA 22903

Jefferson Area Board of the Aging (JABA)

Maintains a list of accessible housing
Listings for both the elderly and individuals with disabilities of any age.
Chris Murray
(434) 817-5222
cmurray@jabacares.org
<http://www.jabacares.org/housing.htm>

Region Ten Community Services Board

Region Ten provides residential services to support individuals with mental retardation. Individuals receive intermittent staff supervision, training, and assistance.
Apartments and homes are located throughout the City of Charlottesville and Albemarle County.
Donna Scott
(434) 972-1771
<http://www.regionten.org/>
2000 Michie Drive
Charlottesville, VA 22901

Thomas Jefferson Planning District Commission (TJPDC)

TJPDC works with local government agencies and non-profit organizations to coordinate local initiatives on housing and human services and to develop effective and efficient solutions to our region's housing and human service needs.

TJPDC is involved in a variety of housing and human service activities aimed at improving the quality of life of the region's residents. Our projects include administering federal housing

rehabilitation, regional housing planning and home ownership program funds entitled to the region, convening government agencies and non-profit organizations addressing homelessness in the region, and coordinating regional services for people with disabilities.

The district includes Charlottesville, Albemarle, Fluvanna, Greene, Louisa, and Nelson.

(434) 979-7310

info@tjpd.org

<http://www.tjpd.org/housing/index.asp>

401 East Water Street

P.O. Box 1505

Charlottesville, VA 22902-1505

United Way Referral

Quick guide to services for basic needs, including housing

Lists services in Charlottesville, Albemarle, Fluvanna, Greene, Louisa, and Nelson.

Hotline: (434) 972-1703

unitedwaytja@unitedwaytja.org

http://www.unitedwaytja.org/Downloads/DownloadsDropDown/WhereToTurn_Current.pdf,

http://www.unitedwaytja.org/Downloads/InformationAndReferral/QuickGuide_Current.pdf

806 E High Street

Charlottesville, VA 22902

Minority Outreach

Piedmont Housing Alliance (PHA)

Provides fair housing education and outreach.

No restrictions.

Karen Reifenberger

(434) 817-2436

karenr@piedmonthousing.org

<http://www.piedmonthousingalliance.org/>

111 Monticello Avenue, Suite 104

Charlottesville, VA 22902

Piedmont Housing Alliance (PHA) - Creciendo Juntos

Latino outreach initiative.

Open to government, community and faith based organizations, businesses, and local residents concerned about the challenges facing the Latino/Hispanic population in the area.

Peter Loach

(434) 817-2436

peterl@piedmonthousing.org

<http://www.cj-network.org/>

Virginia Housing Development Authority (VHDA)

REACH Virginia (Resources Enabling Affordable Community Housing in Virginia) is VHDA's initiative to serve the housing needs of Virginia's diverse communities. REACH Virginia strives to provide financing and technical assistance to support: affordable housing for low-income households and residents of high growth and/or high cost regions; accessible housing that meet the needs of seniors and people with disabilities; expanded housing choices for minorities and diverse cultures; and revitalization of Virginia's older urban areas and distressed rural communities.

(877) 8432-123

vhdacomm@vhda.com

http://www.vhda.com/vhda_com/Template_a.asp?VHDA_COM_PAGE_NAME=REACHTeam

New Construction

Habitat for Humanity

Builds new homes. Partner families purchase the homes with a zero interest mortgage. Uses volunteer labor.

Income must be between 20% and 60% AMI. Families must have lived or worked in Charlottesville, Albemarle, Louisa, Greene or Buckingham Counties for at least a year before applying. Not currently accepting applications (Dec. 08). Hoping to begin accepting applications again in the Fall of 2009.

Family Selection Committee

(434) 293-9066

HabitatFrontOffice@cvillehabitat.org

<http://cvillehabitat.org/>

Piedmont Housing Alliance (PHA)

Develops and builds multifamily and single family housing

Targeted to very low to moderate income households and may have other financial eligibility criteria.

(434) 817-2436

info@piedmonthousing.org

<http://www.piedmonthousingalliance.org/>

111 Monticello Avenue, Suite 104

Charlottesville, VA 22902

Residential Support

The Arc of the Piedmont

Services include consumer directed respite, consumer directed personal assistance and in-home supports with consumer direction provided for children or adults with intellectual and developmental disabilities. Offers residential support services for adults with intellectual and developmental disabilities in seven homes: 2 homes for intermediate level/nursing care, 5 homes for more independent living. Foster home placement for children starting this year (2009). *About 150 on waiting list. Most clients pay with Medicaid, accepts private pay as well. Serves individuals with intellectual and developmental disabilities in the Region 10 area.*

John Clem

(434) 977-4002 ex. 30

jclem@thearcofthepiedmont.org

<http://www.thearcofthepiedmont.org/index.php>

Jefferson Area Board of the Aging (JABA)

Care Advantage Plus offers personal care, companion/home health, respite support, skilled care, and personal consulting and planning. Personal care services include help with skilled nursing services, such as wound care, as well as bathing and personal hygiene, ambulating, dressing and feeding. Homemaking services consist of light housekeeping, meal preparation, laundry, and errands.

Provides for the sick or elderly who can no longer care for themselves.

Chris Murray

(434) 817-5222

cmurray@jabacares.org

<http://www.jabacares.org/>

Region Ten

Region Ten Community Services Board provides Supportive Housing programs to persons recovering from psychiatric, intellectual or substance use disabilities. Service programs provide treatment and rehabilitation and assistance to persons to live in and maintain stable, decent and affordable housing of their choice in their home communities. The current array of programs evolved from the earliest efforts (1976) to utilize the Section 8 rental subsidy program to maximize the independence and choice available to eligible consumers served by the agency. The Supportive Housing program administers approximately 200 subsidies throughout the Charlottesville and the surrounding region, while providing intensive supports to tenants to assist them in remaining satisfied and stable. More than 400 individuals are currently assisted in a wide diversity of housing options, from congregate, supervised facilities to supported apartments. Region Ten augments the subsidy program with a variety of efforts, including HUD grants, domiciliary care facilities, Medicaid-funded services and various local private-public partnerships to expand the availability of affordable housing options and to array the treatment and supports necessary to help consumers in treatment to remain stable.

Must be disabled. Preference given to Region 10 residents. Family's income may not exceed 50% AMI. 75% of vouchers must go to applicants whose incomes do not exceed 30% AMI.

Reed Banks, Donna Scott

(434) 972-1847, (434) 972-1771

reedb@regionten.org

<http://www.regionten.org/>

Resources for Developers

Albemarle County

Prepared to discuss housing policy, proffer expectations, and resources a developer may tap including VHDA and federal low-income housing tax credits to create affordable housing in Albemarle County.

Ron White

(434) 296-5839 ex. 3407

rwhite2@albemarle.org

http://www.albemarle.org/department.asp?section_id=1827&department=housing

1600 5th St Suite B

Charlottesville, VA 22902

City of Charlottesville

Prepared to discuss housing policy, proffer expectations, and resources a developer may tap including VHDA and federal low-income housing tax credits to create affordable housing in the City of Charlottesville.

Melissa Celi

(434) 907-3093

celi@charlottesville.org

Virginia Housing Development Authority (VHDA)

Tax-exempt Bond financing - uninsured loan that facilitates the construction or acquisition (with rehabilitation) of affordable multifamily rental housing. Taxable Bond financing - uninsured loan product used to facilitate the construction and/or acquisition (with or without rehabilitation) of affordable multifamily rental housing. Mixed-use with Mixed-income financing - uninsured loan product to finance developments composed of mixed-income multifamily rental housing and commercial or other non-housing buildings or portions thereof, in certain revitalization areas. Must be mostly residential. Mixed-income financing - uninsured loan product to finance the construction and/or acquisition (with rehabilitation) of developments composed of mixed-income multifamily rental housing in certain revitalization areas. Rental Housing Sponsoring Partnerships and Revitalizing Communities (SPARC) uninsured loan program - encourages affordable rental housing for the homeless and people with disabilities, encourages developers to consider the positive community impact of preservation and revitalization.

Available to private, for-profit, and not-for-profit developers.

Brenda Brophy, David Donahoe, Monique Johnson

(804) 343-5651, (804) 343-5668, (804) 343-5992

vhdacomm@vhda.com

http://www.vhda.com/vhda_com/apps/documentlibrary/document_load.asp?docid=1974

Section 8 Housing Choice Vouchers

Families pay 30% of their income toward rent and utilities and the vouchers pay the difference, up to a specified amount.

Albemarle County

Administers the Section 8 Housing Choice Voucher program in Albemarle, assisting almost 400 clients. Preference given to residents who live and/or work in Albemarle County.

Family's income may not exceed 50% AMI. 75% of vouchers must go to applicants whose incomes do not exceed 30% AMI.

Amanda Stevens or Raymond Hammond

(434) 296-5839

samanda@albemarle.org, rhammond@albemarle.org

http://www.albemarle.org/department.asp?section_id=1827&department=housing

1600 5th St Suite B

Charlottesville, VA 22902

City of Charlottesville

The Charlottesville Redevelopment and Housing Authority (CRHA) Administers the Section 8 Housing Choice Voucher program in the city of Charlottesville, providing rental assistance to nearly 300 families in the region.

Preference given to Charlottesville residents. Family's income may not exceed 50% AMI. 75% of vouchers must go to applicants whose incomes do not exceed 30% AMI.

Becky Weybright

(434) 296-1863

weybright@charlottesville.org

<http://www.charlottesville.org/Index.aspx?page=28>

Fluvanna/Louisa Housing Foundation (FLHF)

Administers the Section 8 Housing Choice Voucher program in Fluvanna and Louisa, assisting almost 150 families

Preference is given to local residents and those who are paying more than 50% of their income toward rent or do not have an adequate nighttime residence. Waiting list is usually over two years long and is closed to new applicants for periods of time. Family's income may not exceed 50% AMI. 75% of vouchers must go to applicants whose incomes do not exceed 30% AMI.

Howard Evergreen

(540) 967-3483 or (434) 589-4820

hevergreen@louisa.org

<http://www.louisacounty.com/LCliving/HousingBrochure.htm>

Nelson County Community Development Foundation (NCCDF)

Administers the Section 8 Housing Choice Voucher program in Nelson County.

Preference to elderly, disabled, Nelson County residents. Family's income may not exceed 50% AMI. 75% of vouchers must go to applicants whose incomes do not exceed 30% AMI.

George Krieger

(434) 263-8074

gknccdf@aol.com

<http://www.nelsoncounty.com/agencies/cdf>

Piedmont Housing Alliance (PHA)

Rental assistance vouchers for people with disabilities

Must be disabled and live in the TJPDC (Charlottesville, Albemarle, Nelson, Fluvanna, Louisa, and Greene). Family's income may not exceed 50% AMI. 75% of vouchers must go to applicants whose incomes do not exceed 30% AMI.

Shelley Murphy

(434) 817-2436

info@piedmonthousing.org

<http://www.piedmonthousingalliance.org/>

111 Monticello Avenue, Suite 104

Charlottesville, VA 22902

Region Ten

Administers Section 8 in the Region 10 area (Charlottesville, Albemarle, Nelson, Fluvanna, Louisa, and Greene). Applicants given assistance in finding homes. Region 10 works with landlords and non-profits to facilitate process

Must be disabled. Preference given to Region 10 residents. Family's income may not exceed 50% AMI. 75% of vouchers must go to applicants whose incomes do not exceed 30% AMI.

Reed Banks

(434) 972-1771

reedb@regionten.org

<http://www.regionten.org/>

Skyline Community Action Program

Administers Section 8 vouchers in Greene, Madison and Orange Counties. Over 300 vouchers under lease at this time.

Preference given to residents of Greene, Madison, or Orange County. Income may not exceed 50% AMI. 75% of vouchers must go to applicants whose incomes do not exceed 30% AMI.

Pat Sneed (Greene) or Janet Frye (Madison & Orange)

(434) 985-6066

<http://www.skylinecap.org/contact/contact.cfm?q3=5>

<http://www.skylinecap.org/services/HCVR.cfm>

Services for Elderly/Disabled

The Arc of the Piedmont

Services include consumer directed respite, consumer directed personal assistance and in-home supports with consumer direction provided for children or adults with intellectual and developmental disabilities. Offers residential support services for adults with intellectual and developmental disabilities in seven homes: 2 homes for intermediate level/nursing care, 5 homes for more independent living. Foster home placement for children starting this year (2009) *About 150 on waiting list. Most clients pay with Medicaid, accepts private pay as well. Serves individuals with intellectual and developmental disabilities in the Region 10 area.*

John Clem

(434) 977-4002 ex. 30

jclem@thearcofthepiedmont.org

<http://www.thearcofthepiedmont.org/index.php>

City of Charlottesville

The CDBG Handicap Access program provides homeowners or renters with a grant or a loan to make repairs on their homes where medical conditions prohibit them from living safely in the home. Renters must provide a copy of their lease showing that they can rent for at least five years and written permission from the landlord to make the repairs

Yearly income must be below 80% AMFI to qualify for 3% interest loan (repaid over 5 years).

Yearly income below 50% AMFI to qualify for grant of up to \$3,200 (does not have to be repaid). Homeowner or tenant, and resident of the City of Charlottesville. Currently live in a structure that requires medically necessary repairs or planning to move in after repairs are complete (need a doctor's letter stating why the repairs are medically necessary). No delinquent real estate taxes. Must live in the home at least five-years after improvements are complete and comply with other stipulations.

Ayana Conway

(434) 970-3120

conway@charlottesville.org

<http://www.charlottesville.org/Index.aspx?page=1694>

Fluvanna/Louisa Housing Foundation (FLHF)

Provides portable, modular aluminum wheelchair ramps. These ramps may be installed by two people in a few hours and may be removed when no longer needed.

Available to those in Fluvanna or Louisa needing a ramp for short or undetermined periods.

Howard Evergreen

(540) 967-3483 or (434) 589-4820

hevergreen@louisa.org

<http://www.louisacounty.com/LCliving/HousingBrochure.htm>

Jefferson Area Board of the Aging (JABA)

JABA provides air-conditioning, meal delivery, in-home care, health-insurance counseling, senior centers and activities, and services to help the elderly age in place.

Must live in Albemarle, Charlottesville, Fluvanna, Greene, Louisa or Nelson. 60 years or older or disabled or severely ill.

Chris Murray

(434) 817-5222

cmurray@jabacares.org

<http://www.jabacares.org/>

674 Hillside Drive, Suite 9

Charlottesville, VA 22901

Innisfree

Innisfree Village is a residential community with adults with intellectual disabilities with eight homes, a community center, weavery, bakery, woodshop, office, and gardens. Innisfree is dedicated to providing a lifesharing home and work environment in an atmosphere of beauty, warmth, and respectfulness. All community members are valued and all are encouraged to explore a meaningful and challenging life.

Innisfree welcomes young people with a variety of intellectual disabilities between the ages of 21 and 35. Once accepted it is assumed that Innisfree will be home for most of one's adult life.

Residents who need more medical attention with aging or those who become harmful to themselves or others must find alternative placement.

Carolyn Ohle

(434) 823-5400

villagedirector@aol.com

<http://www.innisfreevillage.org/>

5505 Walnut Level Road

Crozet, VA 22932

Nelson County Community Development Foundation (NCCDF)

Emergency repairs for elderly and disabled.

Must be homeowner.

George Krieger

(434) 263-8074

gknccdf@aol.com

<http://www.nelsoncounty.com/agencies/cdf>

Piedmont Housing Alliance (PHA)

Rental assistance vouchers for people with disabilities.

Must be disabled and live in the TJPDC (Charlottesville, Albemarle, Nelson, Fluvanna, Louisa, and Greene). Family's income may not exceed 50% AMI. 75% of vouchers must go to applicants whose incomes do not exceed 30% AMI.

Shelley Murphy

(434) 817-2436

info@piedmonthousing.org

<http://www.piedmonthousingalliance.org/>

111 Monticello Avenue, Suite 104
Charlottesville, VA 22902

Region Ten

Region Ten Community Services Board provides Supportive Housing programs to persons recovering from psychiatric, intellectual or substance use disabilities. Service programs provide treatment and rehabilitation and assistance to persons to live in and maintain stable, decent and affordable housing of their choice in their home communities. The current array of programs evolved from the earliest efforts (1976) to utilize the Section 8 rental subsidy program to maximize the independence and choice available to eligible consumers served by the agency. The Supportive Housing program administers approximately 200 subsidies throughout the Charlottesville and the surrounding region, while providing intensive supports to tenants to assist them in remaining satisfied and stable. More than 400 individuals are currently assisted in a wide diversity of housing options, from congregate, supervised facilities to supported apartments. Region Ten augments the subsidy program with a variety of efforts, including HUD grants, domiciliary care facilities, Medicaid-funded services and various local private-public partnerships to expand the availability of affordable housing options and to array the treatment and supports necessary to help consumers in treatment to remain stable.

Must be disabled.

Reed Banks, Donna Scott
(434) 972-1847, (434) 972-1771

reedb@regionten.org

<http://www.regionten.org/>

ORGANIZATIONS AND SERVICES PROVIDED

ALPHABETICAL LIST OF ORGANIZATIONS

2-1-1 Virginia

211 Virginia is a free service that connects people with information on available community services, including: basic human needs; physical and mental health resources; work initiatives; support for seniors and those with disabilities; support for children, youth and families; and opportunities for volunteering in your community. Trained professionals suggest sources of help using one of the largest databases of health and human services in Virginia. All referrals are confidential and include local as well as state-wide services. Governments, non-profits, community-based agencies, and businesses that provide health and human services to the citizens of Virginia are encouraged to list their services.

Provides: Information and Referral

Albemarle County

The County of Albemarle Office of Housing (ACOH) shall strive to increase opportunities for all County citizens to secure and maintain decent, safe, sanitary, accessible and affordable housing with special emphasis given to those citizens least able to obtain it.

Provides: Funding for Housing Providers, First-time Homebuyer Assistance, Housing Counseling, Resources for Developers, Section 8 Housing Choice Vouchers

Albemarle Housing Improvement Program (AHIP)

The Albemarle Housing Improvement Program (AHIP) is a private, non-profit housing and community development organization dedicated to assisting low income Albemarle County and Charlottesville City residents to have the opportunity to live in safe, decent and affordable housing. AHIP will pursue its mission by facilitating programs and services, and assisting low income families and individuals to acquire and/or maintain a home. It is the conviction of AHIP that the opportunity to live in adequate shelter is a basic human right.

Provides: Home Rehabilitation

Arc of the Piedmont, The

Our vision is for people with disabilities to be fully participating members of the community.

Provides: Residential Support, Services for the Disabled

Blue Moon Fund

Blue Moon Fund seeks to improve the human condition by changing the relationship between human consumption and the natural world. Specifically, it supports new economic, cultural, and environmental approaches to resource use, energy use and urban development.

Provides: Funding for Housing Providers

Building Goodness in April

Our purpose is to build community and improve lives. We are an innovative, volunteer-based nonprofit that organizes skilled craftspeople, construction professionals, and other passionate volunteers in a positive, collaborative effort. We design and build structures that serve a specific, meaningful objective for communities in need - such as clinics, schools, community centers and

specialized housing. We positively impact local, national, and international communities by establishing meaningful and lasting relationships between BGF volunteers and the local people involved in, or influenced by, our projects.

Provides: Home Rehabilitation

Center for Non-Profit Excellence

The Center for Nonprofit Excellence (CNE) is a local resource center designed to bring local, regional, and national resources to a single place. By making these resources more readily available, area nonprofits will save time and money and be able to focus on maximizing their potential.

Provides: Information and Referral

Charlottesville Area Community Foundation (CACF)

The Charlottesville Area Community Foundation is a permanent endowment dedicated to improving the quality of life for the people of Charlottesville, Albemarle County, and the counties of Greene, Orange, Louisa, Fluvanna, Buckingham, and Nelson east of the Blue Ridge Mountains. CACF is unique among charities because through it, individuals, organizations, and businesses can make contributions for the long-term benefit of the community.

Provides: Funding for Housing Providers

CCDC - SPARK!

Serve as a go-to resource on energy efficiency for Charlottesville citizens, government, organizations and businesses and specifically ensure that Charlottesville's low income population is reached. Develop a model program with proven results that can be replicated in other Virginia municipalities. Actively participate in the development of state legislation around energy efficiency

Provides: Energy Efficiency

Charlottesville Community Design Center (CCDC)

The Charlottesville Community Design Center uses the design process as a tool to help citizens create options for making the Charlottesville region a healthier, more equitable and beautiful community.

Provides: Design Assistance

City of Charlottesville

Provides: Funding for Housing Providers, Resources for Developers, Affordable Housing, Gas Assistance, Handicap Access, Home Rehabilitation, First-time Homebuyer Assistance, Section 8 Housing Choice Vouchers

Community Energy Conservation Program (CECP)

Community Energy Conservation Program, Inc (CECP, Inc) is a non-profit corporation exclusively for the promotion of the common good and general welfare to the people of the community. Its purpose shall be to provide winterization and home improvement assistance to low-income and moderate income persons, especially the fixed-income elderly, who are unable to afford the rising costs of heating their homes. In addition, the Corporation has the objective of developing energy conservation programs and projects for the benefit of the above-described

consumers, in an effort to make living conditions as comfortable and economic as possible to those groups of people and to make them conscious of their day-to-day energy needs and the growing necessity for the conservation of our natural energy resources.

Provides: Weatherization

Fluvanna/Louisa Housing Foundation (FLHF)

The Foundation is organized as a non-stock, not for profit corporation exclusively for community services purposes without pecuniary gain or profit to its members. Its purposes shall be to promote, develop and encourage activities and means to improve the ability of low-income, elderly and/or disadvantaged persons to meet their housing needs, without regard to race, religion or national origin: and to that end sponsor, support, promote, and undertake housing projects within the Counties of Fluvanna and Louisa, Virginia.

Provides: Affordable Rentals, Plumbing, Emergency Repairs, Homebuyer Assistance, Handicap Ramps, Section 8 Housing Choice Vouchers

Habitat for Humanity

Creating simple, decent, affordable, housing in partnership with low-income families, volunteers and the communities of Greater Charlottesville.

Provides: New Construction

HOPE Foundation

People in hard pressed areas need an advocate and a helping hand. Hope Community Center with excellent facilities, able staff, and an increasing number of volunteers is committed to being that helping hand to a better future for people in need.

Provides: Shower Facilities

Independence Resource Center

The organization acts as a resource center for disabled members of the community, providing informational and referral services, training and instruction in the skills required for independent living, peer counseling and social and recreational activities. In addition, the organization works within the community to provide disabled individuals with accessible, affordable housing.

Provides: Information and Referral

Jefferson Area Board of the Aging (JABA)

Our mission is to promote, establish and preserve sustainable communities for healthy aging that benefit individuals and families of all ages. We strive to do that with a variety of services, and by providing information useful to elders and their families. But we recognize that the need for these services, as well as some services we may not yet have considered, is likely to increase as the "Baby Boom" generation progresses steadily toward what was once considered "old age." In short, we know that seniors aren't what they used to be, and we're planning to be ready.

Provides: Air-conditioning, Information and Referral, Residential Support

Legal Aid Justice Center - Civil Advocacy Program (CAP)

Our mission is to serve those in our communities who have the least access to legal resources. The Legal Aid Justice Center is committed to providing a full range of services to our clients, including services our federal and state governments choose not to fund. We provide legal

assistance in housing matter [tenant or owner] to income-qualified clients in Charlottesville, Albemarle, Nelson, Greene, Fluvanna and Louisa Counties.

Provides: Legal Advocacy

Monticello Area Community Action Agency (MACAA)

MACAA works to eradicate poverty and to improve the lives of people living in our communities. Because poverty is not acceptable in our communities, we: Empower people to fight oppression. Value, respect and protect individual dignity, worth and independence. Listen to and learn from the people we serve. Advocate for increased access and opportunity for people. Educate the community about poverty (its presence, causes and effects and incidence). Educate the community about poverty (its presence, causes and effects and incidence). Engage the community leadership to be open and responsive to the needs of all people. Prepare families to excel and reach their goals. Provide excellent and accessible services and programs. Connect people with resources and services. Explore new ideas and opportunities to fulfill our mission. Work with other organizations to achieve shared goals. We will pursue these principles by employing, retaining and supporting professional staff and volunteers, and promoting leadership, respect, and goodwill among the MACAA family.

Provides: Emergency Financial Assistance, Transitional Housing

Nelson County Community Development Foundation (NCCDF)

Provides: Rent-to-Own Homes, Plumbing, Emergency Repairs for Elderly/Disabled, Homebuyer Assistance, Section 8 Housing Choice Vouchers

Oak Hill Fund

To promote the well-being of mankind through effective and inspiring grant making. Established in April 2002, The Oak Hill Fund (OHF) promotes the well-being of mankind through effective and inspiring grant making. We are located in Charlottesville, VA. OHF's programs focus on a variety of areas including: promoting the principles of sustainable and affordable design in residential housing, advancing women's reproductive health and rights, and improving the quality of life within the greater Charlottesville, Virginia community.

Provides: Funding for Housing Providers

People and Congregations Engaged in Ministry (PACEM)

To engage the faith community of the greater Charlottesville area in providing shelter, compassionate support, and access to services for people who are homeless.

Provides: Emergency Housing

Piedmont Housing Alliance (PHA)

Piedmont Housing Alliance is a regional nonprofit organization that creates housing and community development opportunities for very low to moderate income families and individuals, teaches financial literacy and management, home buying and homeownership skills, and advocates for affordable housing policies and programs.

Provides: Advocacy, Affordable Rentals, Affordable Homeownership, Foreclosure Prevention, Home Rehab in Rural Areas, First-time Homebuyer Assistance, Housing Counseling/Financial Education, Fair Housing, Section 8 Housing Choice Vouchers, Develops and builds multifamily and single family housing, Makes loans for community development and housing initiatives.

Piedmont Housing Alliance (PHA) - Creciendo Juntos

Creciendo Juntos is an inter-agency and inter-community network for issues related to the Latino/Hispanic community in Charlottesville City, Albemarle County and surrounding areas.

Provides: Latino Outreach

Public Housing Association of Residents (PHAR)

To empower low-income residents to protect and improve our own communities through collective action.

Provides: Public Housing Residents Advocacy

Quality Community Council (QCC)

QCC's mission is to support and improve the lives of those who live in the Charlottesville community by cultivating grassroots leadership, promoting civic engagement, and addressing those problems that detract from a higher quality of life for its citizens. In partnership with other organizations and institutions in the Charlottesville community, We seek to create more affordable housing, more jobs that pay a living wage, more effective drug prevention and wellness programs, more effective educational programs for our young people, and a safer city.

Provides: Advocacy

Region Ten Community Services Board

Region Ten provides mental health, intellectual disability, crisis and substance use services for adults and children living in the City of Charlottesville and the counties of Albemarle, Greene, Fluvanna, Louisa and Nelson. Since Region Ten's inception in 1969, our now more than 500 employees have worked to enrich our community one life at time.

Provides: Information and Referral, Residential Support, Section 8 Housing Choice Vouchers, Services to Elderly/Disabled

Salvation Army

The Salvation Army, an international movement, is an evangelical part of the universal Christian church. Its message is based on the Bible. Its ministry is motivated by the love of God. Its mission is to preach the gospel of Jesus Christ and to meet human needs in His name without discrimination.

Provides: Emergency Financial Assistance, Transitional Housing

Shelter for Help in Emergency (SHE)

The Shelter for Help in Emergency is committed to providing a safe, supportive, confidential, and respectful environment in which survivors of domestic violence are empowered with the knowledge of personal and community resources as well as the skills needed to make informed decisions for themselves and their families.

Provides: Emergency/Transitional Housing

Skyline Community Action Program

To give a hand up to those in need through actions that promote self sufficiency by helping residents obtain skills and seek opportunities that will move them toward self-reliance; to

provide assistance where needed and to educate the public in Madison, Greene, Orange County about the causes and effects of, as well as the solutions to poverty.

Provides: Home Rehab/Emergency Repairs, First-time Homebuyer Assistance, Housing Counseling, Section 8 Housing Choice Vouchers

Thomas Jefferson Community Land Trust (TJCLT)

The mission of TJCLT is to be one solution for affordable homes for local families through responsible and equitable land stewardship principles. TJCLT is designed to provide voluntary assistance for working families by providing equity funding to permanently reduce the cost of homes for qualified homebuyers by removing the land cost from the purchase price.

Provides: Homebuyer Assistance

Thomas Jefferson Planning District Commission (TJPDC)

The Thomas Jefferson Planning District Commission forges sustainable solutions to regional issues. We accomplish this by: Developing partnerships and collaborations with local governments, communities, businesses and agencies; Engaging community involvement, education, and training; Developing practical, visionary plans and assisting partners with implementation and funding; Saving partners' money by sharing costs and minimizing duplication of efforts; Serving as a local government think tank to identify emerging issues and solutions; Responding quickly and efficiently to local and state requests for assistance; Advocating for local governments with state and federal partners, and Finding new and ongoing sources of funding

Provides: Information and Referral

United Way

The United Way – Thomas Jefferson Area serves community members with the greatest need or at the greatest risk in ways that make our entire community a better place to live for the long term.

Provides: Information and Referral

Virginia Housing Development Authority (VHDA)

Guiding Principles: Overcoming barriers to affordable housing, Knowing our customers and offering programs, products and services that meet their needs and are easily accessible, Attracting and retaining associates who are knowledgeable, mission-driven, collaborative, customer-focused and have a can-do attitude, Using resources efficiently and effectively - people, time, money, technology and information - striking a balance between short- and long-term, Valuing relationships and respecting different perspectives, and Considering what is best for VHDA as a whole in order to address the affordable housing needs of the Commonwealth and its communities.

Provides: Foreclosure Prevention, Homebuyer Assistance, Minority Outreach, Resources for Developers