

housing & community services



Above: One of the 361 families living in the Southwood Mobile Home Park who will receive higher quality, safe and affordable housing.

Providing affordable housing and more importantly helping low-wealth families become homeowners is Greater Charlottesville Habitat for Humanity's primary mission. To achieve this mission, they have adopted an alternative strategy to providing housing that other Habitat chapters have not attempted.

"This is a very high-cost part of the state. We realized that the traditional Habitat model was not going to work here," said Executive Director Overton McGehee. "So we're developing mixed-income communities so that the market-rate and mid-range units will help pay for the affordable units for low-wealth families."

But this Habitat is taking it a step further by purchasing trailer parks threatened by development. The Charlottesville affiliate is the first Habitat in the country to try such a strategy.

Virginia Community Capital (VCC) provided a line of credit to help enable the organization to gain site control, secured by real estate the group owns, to purchase the \$7 million, 100-acre Southwood Mobile Home Park in Albemarle County.

"Virginia Community Capital was willing to do something that other banks were not willing to do."

- Overton McGhee

"Right now traditional banks are not very interested in making loans secured by undeveloped land," Overton said. "VCC was willing to do something that other banks were not willing to do."

If another developer stepped in, the 361 families currently living in Southwood would have been displaced. Instead, these families will continue to live there and receive much higher quality affordable housing. With a projected 600 to 800 units available, many new families will also benefit. The partnership of Greater Charlottesville Habitat for Humanity and Virginia Community Capital gives the Southwood community and Charlottesville hope for a brighter future.

"I hope VCC will help us further on this project over the years and on other projects as well," Overton said. "I highly recommend them to other non-profits."



Above: Executive Director Overton McGehee of Greater Charlottesville Habitat for Humanity explains the Southwood project.



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