

Grantee: Habitat for Humanity of Greater Charlottesville

Grant: B-23-PR-51-0002

October 1, 2026 thru September 30, 2027

Grant Number: B-23-PR-51-0002	Obligation Date:	Award Date: 12/19/2024
Grantee Name: Habitat for Humanity of Greater	Contract End Date: 09/30/2030	Review by HUD: Submitted - Await for Review
Grant Award Amount: \$29,151,778.41	Grant Status: Active	QPR Contact: No QPR Contact Found
LOCCS Authorized Amount: \$29,151,778.41	Estimated PI/RL Funds:	
Total Budget: \$29,151,778.41		

Disasters:

Declaration Number

No Disasters Found

Narratives

Action Plan Summary:

Habitat for Humanity of Greater Charlottesville (HFHGC) will utilize \$29,151,778.41 in Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Pilot and Main funds to carry out redevelopment and preservation activities at the 123-acre Southwood Mobile Home Park (Southwood MHC), located within an Opportunity Zone in Albemarle County, Virginia. These activities are to be funded in part by the FY23/24 PRICE authorizing statute, the Consolidated Appropriations Act, 2023 (Public Law 117-328, approved December 29, 2022). Requirements associated with this program can be found in the PRICE Notice of Funding Opportunity (NOFO) FR-6700-N-99 issued on February 28, 2024.

Needs and Goals: In the preservation area, PRICE investment will upgrade existing road and utility infrastructure to public standards for public use and ownership, improving living conditions and abating hazards for Southwood residents and the surrounding neighborhood. Funding will also add amenities such as recreational areas, neighborhood walking trails and a neighborhood storm shelter and community services facility. Primary goals of investments in the preservation area are: (1) improve public safety, (2) ensure the long-term affordability of trailer pad rentals by replacing failing, costly-to-maintain infrastructure, and (3) improve access to needed services and healthy activities by bringing indoor and outdoor amenities to the community.

In the redevelopment area, PRICE investment will both improve and create new public infrastructure, which allows for the development of new permanent, affordable replacement housing. The primary goal of investments in the redevelopment area is to rebuild and create public infrastructure allowing: (1) an increase in onsite affordable rental and homeownership housing, (2) more durable, permanent and resilient housing, (3) an increase in public safety, (4) reduction of vulnerability to damage in storms, (5) reduced ongoing operating costs for homeowners and renters, and (6) replacement of rentals with wealth-building options.

Grantee and Role: Greater Charlottesville Habitat for Humanity, Inc. (dba Habitat for Humanity of Greater Charlottesville (HFHGC)) is the singular PRICE Grantee.

HFHGC does not have any subrecipients. As such, HFHGC will manage the administration of the grant and all of its associated activities and will be solely responsible for PRICE grant outcomes proposed herein.

The primary point of contact for the PRICE grant is Michelle Wamsley, Vice President and Chief Advancement Officer (mwamsley@cvillehabitat.org), who will serve as the DRGR system administrator, and Christine Robertson, Director of Grants and Grant Compliance (crobertson@cvillehabitat.org), who will submit reports and draws in the DRGR system. Both contacts can be reached at the HFHGC office at 434-293-9066.

Resources and Budget:

Budget Summary:

Habitat for Humanity of Greater Charlottesville (HFHGC), the PRICE grantee, estimates the total project costs for the activities paid for by PRICE and other sources to be \$90,724,945.76. HFHGC expects that HUD’s \$29,151,778.41 investment in Southwood will leverage over \$2 in other investments for every \$1 of HUD funding.

Committed Matching Funds: HFHGC is bringing \$12,081,545 in private matching dollars along with \$1,695,908 in leveraged federal funding to this project. They include the following:

- \$5,296,000 State of Virginia Housing Trust Funds;
- \$3,785,545 in County of Albemarle funding; and
- \$3,000,000 in private donor funds

Leveraged Federal Funds: HFHGC is also bringing leveraged federal funding to the project, including:

- \$1,000,000 in Virginia Department of Housing and Community Development (DHCD) Community Development Block Grant (CDBG); and
- \$695,908 in Virginia Department of Housing and Community Development (DHCD) HOME

Grantee Contributions: To round out the budget and ensure that the PRICE development is completed, HFHGC will be contributing approximately \$35,407,940 in applicant-paid expenses to support Southwood - these include paying for staffing and overhead costs for the organization to manage and implement this development.

Cost Effectiveness/Appropriateness of Scope: HFHGC based the Southwood PRICE budget on actual costs incurred to build infrastructure at the property. Southwood is an open redevelopment site with a recent history of real costs. Utilizing real-world experience allowed HFHGC to develop a budget that is location and site specific, accounting for site conditions, remediation requirements, and recent actual costs for labor and materials.

To ensure cost-effective PRICE-funded infrastructure and amenities, HFHGC will follow procurement processes to bid the work to qualified contractors to ensure the best pricing in line with industry standards.

As Southwood is in an area covered by the open disaster declaration Tropical Storm Helene (DR-4831-VA), we are documenting a Public Interest Waiver of Build America, Buy America Provisions via this work plan.

Southwood residents have influenced the priorities selected in the Scope of Work to be funded with PRICE dollars via years of community planning. Residents, along with HFHGC and professional engineers, have identified the greatest needs in the community and a long-term vision for Southwood.

Administration/Technical Assistance Costs: HFHGC has not included administrative or technical assistance costs to be paid for with PRICE funds.

Public Services Costs: HFHGC has not included public services costs to be paid for with PRICE funds.

Timeline for Expenditure of PRICE Grant, Match and Leveraged Funding: HFHGC commits to expending all identified Match and Leveraged funds and the entirety of the PRICE grant before the end of the period of performance defined as six years after HUD signed the original grant agreement – For HFHGC’s PRICEgrant that deadline is January 17, 2031.

Need:

PRICE Funding Awarded: Habitat for Humanity of Greater Charlottesville (HFHGC) was awarded both PRICE Pilot and PRICE Main funding, totaling \$29,151,778.41

The Project Area and Need for Affordable, Accessible Housing

Southwood Context: The Southwood Mobile Home Park/Community (Southwood MHC) is located in the growth area of Albemarle County, just south of the city of Charlottesville, Virginia. The park is part of an “Opportunity Zone” via its status as an “economically distressed neighborhood.” The MHC shares a property line with the 1,190-acre Biscuit Run Park, slated for improvements including playing fields, trails, picnic areas, and other amenities. It is also 1.2 miles from 5th Street Station, the primary employment and shopping district in the area, which is home to a large Wegmans grocery store, clothing and recreational retailers, restaurants, a health clinic, and a movie theater. Within 3.5 miles of the MHC is the largest employer in the area – the University of Virginia. Southwood is on a major artery leading north into the city of Charlottesville and to nearby Interstate 64. The Southwood MHC is also a feeder to the Mountain View Elementary School, among the top schools in the region.

Greater Charlottesville Market: Affordable and Accessible Housing Needs

Regional Housing Needs Assessment data shows that over a third of local families are housing cost-burdened, spending more than 30% of monthly income on housing. Over half (51.9%) of cost-burdened households pay more than 50% of monthly income on housing. For renters, average rents have risen by 88% since 2012, with average rents of \$1,384. For would-be-homeowners, since 2012, the cost to purchase a home in the market has risen by an average of 5% per year, with the median house price now exceeding \$400,000. According to DataUSA, in 2021, the median property value in Albemarle County, VA was \$386,400 - 1.58 times the national average. Overall, the region is facing a shortage of roughly 18,000 affordable units ([Daily Progress, 2023](#)).

Distress Criteria: Southwood is located in Census Tract 113.02. According to the CDFI Capital Magnet Fund Mapping Tool, of the 4,644 persons living in Census Tract 113.02, the percentage of the population living in poverty is 29.90%, exceeding the 20% threshold to qualify as distressed.

Barriers to Manufactured Housing Preservation/Revitalization: Barriers to Manufactured Housing Community preservation and/or redevelopment in our market include (1) Zoning and Land Use; (2) High Land Values/Land Sale Prices, (3) The Age and Condition of Mobile Home Park Infrastructure, (4) Health and Safety of Mobile Home Residents Living with Aging Infrastructure Issues, (5) Physical and Social Isolation of Mobile Home Parks and (6) Limited Economic Opportunities for Mobile Home Park residents.

Use of Funds - Soundness of Approach:

Vision and Goals: Habitat for Humanity of Greater Charlottesville (HFHGC)’s vision statement for Southwood is “Habitat for Humanity of Greater Charlottesville is committed to redeveloping the Southwood Mobile Home Park as a well-designed, sustainable, mixed income community of substantial benefit to the region guided by the following Goals and Core Values: 1. No involuntary resident displacement 2. Net increase in affordable housing 3. Community engagement, 4. Utilize an Asset-based approach 5. Utilize a Self-help model, and 6. Maintain Fiscal responsibility

Eligible Activities/Key Tasks/Timeline:

PRICE-Funded Activities:

- Activity 01: Site Development/Infrastructure: Road Installation/Replacement, New Utilities (waterlines, sewer lines, stormwater management, telecommunications, underground electric lines) and Trail infrastructure.
 - Budget: \$21,595,149.63
 - Timeline:
 - Phase I Infrastructure: 1st Quarter 2026 - 4th Quarter 2028
 - Phase II Infrastructure: 3rd Quarter 2028 - 4th Quarter 2030
 - Trail Infrastructure: 4th Quarter 2025 - 2nd Quarter 2030



- Activity 02: Community Amenities: Building a storm shelter/business incubator/community center/central park complex
 - Budget: \$6,706,778.00
 - Timeline: 1st Quarter 2027 - 2nd Quarter 2029
- Activity 03: Staffing: Three primary staff at HFHGC overseeing Southwood redevelopment work, including the VP and Chief Partnership Officer, the Chief Construction Officer, and the Residential Planning/Design Manager.
 - Budget: \$649,850.78
 - Timeline: 1st Quarter 2025 – 4th Quarter 2030
- Activity 04: Construction Compliance Consultant: Engage the services of a firm specializing in compliance with federal requirements associated with utilizing federal funds for construction.
 - Budget: \$200,000.00
 - Timeline: 3rd Quarter 2025 - 4th Quarter 2030

Activities Supported by Other Funding:

PRICE-supported activities will generate investments in activities not funded by PRICE including community planning, other site development and infrastructure, affordable home production, wealth building through affordable home ownership, property management and maintenance, project oversight, management and compliance, and preparing and sharing case studies of the development.

CDBG Eligible Activity Categories: Each of the PRICE-funded activities proposed is eligible under the CDBG Eligible Activity Categories specified:

1. Economic Development, improvements to the public infrastructure
2. Special Economic Development Activities/>
3. Public Amenities/Economic Development & nsp;
4. Public Facilities / Improvements primarily serving LMI households

PRICE-funded activities proposed herein will benefit Census Tract 113.02 Block Group 2, an area with 68.1% of the population defined as Low/Moderate Income households per HUD's Office of Community Development.

Projected Impacts of Proposed Activities: PRICE activities will have wide-ranging and lasting impacts for the community, including:

- Enhanced Safety: Improve roads and remove health hazards
- Retained Affordability: Maintain affordable pad rents
- Increase Available Quality Affordable Housing: More than 1 to 1 replacement of affordable mobile homes with affordable permanent rental and homeownership homes
 - Increase Resident and Neighborhood Safety: Replace dangerous conditions with modern infrastructure less susceptible to storms/outages.
 - Deliver Social/Health Amenities: Create parks, trails, and a central service/entrepreneurial support facility and storm shelter for delivery of social services such as early childhood education/daycare, health services, and an entrepreneurial center.
 - Create a Mixed Income, Vibrant Community of Choice

Ensuring Long-Term Affordability/Resident Protections: HFHGC commits to ensuring resident protections, including long-term affordability through

- Maintaining Affordable Mobile Home Unit (MHU) Pad Rentals: HFHGC will not increase pad rental rates more than 1.5% annually. Leases will meet or exceed Freddie Mac/Fannie Mae and the Virginia Residential Landlord Tenant Act and Virginia Manufactured Home Lot Rental Act standards.
- Maintaining Affordability of New Permanent Homes:
 1. Homeownership: For-sale homes will maintain a minimum of 40-years of affordability through long-term deed restrictions/appreciation sharing.
 2. Rental: Replacement rental housing will be maintained as affordable for a minimum of 30 years through subsidy agreements with state and local funders.

Access to Resources and Financing: HFHGC will deliver affordable housing options

in a sustainable mixed-income community of choice. Offering 19 different home designs, rental and ownership options, ranging from condos that are ADA compliant to single-family homes with basements and Accessory Dwelling Units, ensures a suitable option for everyone. HFHGC will deliver these options utilizing a variety of financing tools, which allow residents to be successful in securing the permanent housing option best suited to their needs and budget.

Current and Future Natural Hazards: The vulnerability of Mobile Home Units (MHUs) means that even lower-level storms are inconvenient at best and dangerous at worst. Among weather hazards, four types of hazards in this area are rated as “relatively moderate” risks - landslides, lightning, strong wind and ice storms. In order to combat this, HFHGC will build a community facility with a storm shelter to keep residents safe during storms. Proposed infrastructure improvements will also bury electrical lines, making them less vulnerable to outages. Lastly, the permanent stick-built affordable for-sale and rental homes in the redevelopment area will provide increased protections to residents.

Applying Environmental Considerations Consistently: PRICE activities center on delivering new road and utility infrastructure and indoor and outdoor community amenities, including a central storm shelter/community facility for economic development and health, child care, and youth development programming. This approach assures broad and consistent support for every family in Southwood.

Alignment with Existing Community Plans and Policies: Located in one of two federally-designated Opportunity Zones in Albemarle County, the Southwood Mobile Home Park is a designated “priority area” in the 2015 Albemarle County Comprehensive Plan (pgs 106, 137, 193). The FY20-23 County Strategic Plan identifies Habitat for Humanity of Greater Charlottesville/Southwood as a “key public/private partnership”. Albemarle County has provided significant financial assistance throughout Southwood’s redevelopment process, including more than \$5.8M in direct subsidies and compliance support, including matching funds for this PRICE project.

Use of Fund - Method of Distribution (State grantees only):

This grant does not involve the distribution of funds by a state.

Grantee and Partner Capacity:

Habitat for Humanity of Greater Charlottesville (HFHGC) has been building affordable homes and renovating affordable homes since 1991. HFHGC has developed or been a partner in the development of 14 mixed-income neighborhoods containing more than 1,000 homes. HFHGC’s role in these developments has been comprehensive – from pursuit, to purchase/financing, design and entitlements, land development and disposal, and home building.

HFHGC has completed ten (10) Virginia Department of Housing and Community Development (DHCD) contracts to build 76 affordable homes across our service area - on time and on budget. DHCD also awarded three new contracts to HFHGC for the next phase of Southwood’s development.

In addition to our experience managing a variety of state, local, and financial grants, HFHGC has a deep and wide history of successfully securing, managing and spending federal grant funds as well. For well over a decade, HFHGC has successfully utilized SHOP, CDBG, HOME and NSP to deliver affordable housing.

Stakeholder Engagement and Public Participation Summary:

Summary of Public Participation: Starting with Habitat for Humanity of Greater Charlottesville (HFHGC)’s purchase of the Southwood Mobile Home Park, Southwood residents have been partners and leaders in the planning and implementation of all activities. To date, more than 250 families have devoted nearly 3,500 hours to neighborhood visioning and design efforts. Residents have also spoken with County staff and elected officials at public hearings. Residents volunteered more than 1,000 hours to develop the Phase I rezoning proposal and master plan and 32 families spoke in support of the property’s rezoning.

To ensure long-term resident engagement, the Southwood code of development includes a requirement that legacy Southwood residents comprise at least 51% of the Homeowners Association (HOA)’s Architectural Review Board. Further, existing

residents will continue to have a voice in the design of new homes and pocket neighborhoods through future village planning processes.

In addition to residents, HFHGC has worked alongside a coalition of community stakeholders to plan, implement, and evaluate Southwood activities. In 2019 HFHGC formed the Southwood Community Advisory Committee (CAC), comprising representatives from over two dozen local, state and federal agencies that include funders, public officials, city/county staff, businesses, county schools, non-profits, health centers, legal aid organizations, churches, special interest groups, volunteers, builders, developers and more. The CAC meets quarterly with Habitat leadership, providing continual input, support, and accountability for all preservation and redevelopment activities in Southwood.

Key Stakeholders/Strategy for Continued Outreach: HFHGC will continue to work with the Southwood Resident Advisory Committee concerning operations of the Southwood preservation area and implementation of the redevelopment in the redevelopment area. The Committee is one of many channels offered to residents to provide feedback, express concerns, and offer ideas. Further, HFHGC will continue with the resident-led design process to ensure that residents continue to play an active role in informing preservation and redevelopment activities throughout the grant term and beyond.

Additionally, redevelopment will be accomplished with other key stakeholders, including county government and elected officials, schools, social service providers, market-rate home developers, Habitat volunteers, and others. The Southwood Community Advisory Committee will continue to represent a formal process for engagement among these various stakeholders.

Long-Term Effect:

1. Lasting Affordability and Homeownership:
 1. For-Sale Homes: HFHGC will utilize deed restrictions/appreciation sharing agreements and second mortgages to ensure 30-year affordability for for-sale homes.
 2. Mobile Home Pad Rentals: HFHGC commits to 1.5% or less in annual pad rent increases.
 3. Rental Homes: HFHGC's developed permanent affordable rental homes will remain affordable for a minimum of 30 years as a result of financing support delivered by the State of Virginia and the County of Albemarle for these homes.
2. Advancing Housing and Economic Opportunities for Families
 1. Southwood transitions to a thriving, opportunity-rich neighborhood with a mix of families with varying backgrounds and income levels.
 2. Neighborhood stability is created through high rates of homeownership, leading to higher rates of civic engagement.
 3. Southwood is no longer physically isolated, now connected and comparable to surrounding areas with a rich offering of amenities for recreation, shopping, exercise, play, and services.
 4. Southwood small business owners and entrepreneurs sustain and grow their businesses and their wealth.
 5. Southwood retains its sense of community and entrepreneurialism that has shaped the neighborhood for decades, becoming a vibrant hub that attracts increased investment and promotes economic mobility.
 6. HFHGC shares the Southwood story with others interested in replicating its model.
3. Building Healthy, Livable, Resilient Communities
 1. Electrical, water and septic/sewer infrastructure improvements decrease exposure to health hazards.
 2. Road and community amenity improvements increase walkability and bike-ability of the neighborhood. Improved access to recreation options, services, economic centers, and medical care leads to improved overall health and quality of life.
 3. New permanent, affordable rentals and homeownership decrease vulnerabilities associated with living in less secure mobile home units.

Substantial Amendment (if applicable):
Not Applicable at this time.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	\$0.00	\$29,151,778.41
Total Budget	\$0.00	\$29,151,778.41
Total Obligated	\$0.00	\$1,849,850.78
Total Funds Drawdown	\$0.00	\$92,629.71
Program Funds Drawdown	\$0.00	\$92,629.71
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
HUD Identified Most Impacted and Distressed	\$0.00	\$0.00
Other Funds	\$ 0.00	\$ 0.00
Match Funds	\$ 0.00	\$ 0.00
Non-Match Funds	\$ 0.00	\$ 0.00

Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
Overall Benefit Percentage	70.00%	100.00%	.32%
Overall Benefit Amount	\$20,406,244.89	\$29,151,778.41	\$92,629.71
Limit on Public Services	\$4,372,766.76	\$0.00	\$0.00
Limit on Admin/Planning	\$0.00	\$0.00	\$0.00
Limit on Admin	\$0.00	\$0.00	\$0.00
Most Impacted and Distressed	\$0.00	\$0.00	\$0.00

Overall Progress Narrative:

1. Project Overview
- Habitat for Humanity of Greater Charlottesville (HFHGC) is grateful to the U.S. Department of Housing and Urban Development (HUD) for supporting the preservation and redevelopment of Southwood Mobile Home Park through the Preservation and Reinvestment Initiative for Community Enhancement (PRICE) grant. This project advances the long-term goal of maintaining affordability, improving infrastructure, and supporting stable housing for Southwood residents.
2. Progress Summary
- During this reporting period, HFHGC achieved the following milestones:
1. PRICE Webpage
- In accordance with the grant agreement, HFHGC established a dedicated PRICE webpage providing project information and a process for interested parties to submit comments, questions, or concerns related to the project and HUD-approved Action Plan.
2. Labor Compliance Consultant
- HFHGC retained a labor compliance consultant to ensure all contractors and subcontractors comply with federal labor requirements associated with PRICE funding, including Davis-Bacon and Section 3. The grantee is exempt from Build

America, Buy America (BABA) requirements pursuant to the federal disaster area declaration cited in the Action Plan.

3. Infrastructure Construction – Phase I

Phase I infrastructure construction in the redeveloped area of Southwood was competitively bid, a contractor was selected, and work commenced in September 2025.

4. Infrastructure Construction – Phase II

Bid documents for Phase II infrastructure were prepared, and bids will be solicited in October 2025, with contractor selection anticipated before year-end.

5. Community Facility / Storm Shelter Design

HFHGC conducted design reviews with residents and end users to confirm that the community facility and storm shelter design are functional, efficient, and responsive to user needs.

6. Replacement / Relocation Housing

HFHGC purchased seven (7) new manufactured homes to support on-site resident relocation, enabling clearance of areas designated for new community improvements, including the central park and Hickory Street realignment.

7. Redeveloped Southwood – 24 Permanent Affordable Housing Replacement Homes

Within the redevelopment area, HFHGC completed four (4) for-sale affordable homes and has twenty (20) additional affordable units under construction (eight for-sale homes and twelve rental homes). Completion of Phase I infrastructure work, anticipated for June 2026, will facilitate the next group of affordable homes.

3. Next Steps

During the next reporting period, HFHGC will:

- Continue Phase I infrastructure construction and initiate Phase II construction.
- Complete contractor selection for Phase II infrastructure.
- Finalize community facility/storm shelter design documents and prepare for permitting.
- Continue progress on the construction of affordable for-sale and rental units in the redeveloped area.
- Maintain regular communication with residents and stakeholders through the PRICE webpage and ongoing project updates.

4. Summary Statement

HFHGC continues to make steady progress toward achieving the goals outlined in the HUD-approved PRICE Action Plan.

Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
01, Southwood PRICE Preservation and Redevelopment	\$0.00	\$29,151,778.41	\$92,629.71
9999, Restricted Balance	\$0.00	(\$19,151,778.41)	\$0.00