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"Something about when you rent, you don't have the connection... In older times, Charlottesville's black community, they owned their own homes."

Christina Harris, Habitat's newest Homeowner and lifetime Charlottesville resident

Blooming in Rose Hill

By Christina Harris, as told to Jackson Landers

Growing up near Washington Park was old school. Everyone knew everyone. You better not mess up or the neighbor is going to tell your Momma after she finishes punishing you, and you can go home and get punished as well. It was the old comfort of being around people you know and trust and love.

My grandparents owned the house originally. When they passed the house went to my mother and the land beside it went to my aunt.

A lot of the older people have passed on. Their children may or may not have stayed. But it's still a lot of the people that I grew up with who know me. There are people in the neighborhood who are different and diverse. I feel like everyone who has come has been welcome on the block. People who are new to the area or are students or whatever the case may be. I believe that they feel safe and welcome in the community as well.

My sister actually encouraged me to apply to Habitat. I had recently been diagnosed with multiple sclerosis. It was a two year period where I actually had to go live with my mom and my sister at my mom's house with no income coming in and nothing to live on. That was two years and then I got my disability and moved

into my own apartment. My sister was like, 'you don't need to pay rent, it's just a waste of money. Contact Habitat.' Which I did. She steered me in the right direction.



Harris with Habitat Staff and Volunteers in front of her new home in 2017

I started in, I think it was in 2013. You went in, you signed up, made a time, they were having partnership meetings where you would go to the office on Main Street and they had Shelley teach you different things about closings and how the loan process is and what your mortgage looks like, why you need to clean up your credit, what your credit report was all about.

With Habitat they don't just see that things are changing but they see how to help the change, how to make whatever change is about to happen better. That's one of the great things about them. I tell people all the time you should go ahead and sign up. I tell them they work with you on everything from your credit to your spending habits, managing your budget. Everything that's going to help you with your future endeavors.

Something about when you rent, you don't have the connection. At any time if the rent goes up or if something changes you can be kicked out. If you own, you want to be part of the community that you're living in. Renting just doesn't afford the same luxury, simply because you're not vested in it. That's my feeling, my opinion.

In older times, Charlottesville's black community, they owned their own homes. Most of the people who lived here had been here for years. It was a smaller community but we owned stores and we had different businesses and different areas because in my grandparents' time there was still segregation. There were places where blacks could go and places where only whites could go.

"I think that home ownership is just very important. It gives you the stability that everyone should feel like they have when they move to a community."

As things have changed it's not been as important to the city, I feel, that they try and keep blacks owning their own homes. For instance, Grady Avenue is another portion of Charlottesville where I grew up. My grandparents owned a home on Grady. Now that the University is here it's mostly about the University picking up those homes down through Tenth and Half and Page and up through Grady for housing for the students. And the city really doesn't do anything to incorporate townspeople with the University. They do a lot of construction with the purpose of students in mind and not trying to build communities.

We've had a lot of refugees come into the area and be it African, or Asian or certain ethnicities that have come into town and there's no trying to make things better for them.

I've been in my new house here in my old neighborhood since 2017 because Habitat allowed me to do a lease-to-purchase. Now I'm about to close. It's been a long process because I'm disabled so we had to wait for a one level home. Which is mostly why it took so long. Plus getting the hours. Being disabled, they allowed my family members to come help accumulate my hours for the purchase. So they've gone a long way in helping me to achieve this goal.

Being on lockdown during COVID, it's nice because I can go into my living room and curl up and light my fireplace and watch a little TV and know that I'm home. I'm settled. I'm where I'm gonna be. I love that there's so much light that comes through. My home is just so bright and pretty.

I think that home ownership is just very important. It gives you the stability that everyone should feel like they have when they move to a community. They should be able to plan to stay for a long time. I'm planning to pass my home on to my son. It should be like the neighborhood used to be. It should pass on to the family members and then to the children and then to their children.

Join Us for a Discussion on the History of Housing Discrimination



Richard Rothstein, Dwayne Spencer, and Alexi McCammond

Habitat for Humanity International <u>will host a livestreaming discussion</u> at 2 pm ET on June 23rd that explores the relationship between historic housing discrimination and racial justice. The legacy of tactics such as redlining and whites-only covenants has had a lasting impact, especially when we consider that mortgages last for decades and homes can be passed down through generations.

The discussion will feature several distinguished speakers. **Richard Rothstein**, author of The Color of Law, and a Senior Fellow (emeritus) at Thurgood Marshall Institute of the NAACP Legal Defense Fund. **Dwayne Spencer**, president and CEO of Habitat Greater Memphis. **Alexi McCammond**, a political reporter for Axios will be the moderator.

Habitat's Work During Covid-19

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