Since 1991, Habitat for Humanity of Greater Charlottesville has worked side-by-side with families, affording them the opportunity to earn “sweat equity” while they build their homes and those of their neighbors.

Utilizing volunteer labor and donations, Habitat is able to sell homes to Partner Families at no profit and with zero interest mortgages. In turn, Partner Family mortgage payments fund the construction of future homes.

We’ve built 170+ homes over the past 25 years, but given the extent of the local affordable housing crisis, we are scaling up and thinking bigger. We’ve successfully developed or built homes in five new mixed-income neighborhoods in our community, and on the horizon is Southwood.

Southwood is a 120-acre mobile home park with 341 trailers and 1,500 residents. It represents the region’s greatest remaining opportunity to provide inclusive, affordable housing on a significant scale. When completed, Southwood will be a thriving, mixed-income, mixed-use community and a national model for trailer park redevelopment without resident displacement.

Impact Since 1991

170+ new Habitat homes have been built

27 homes have been funded by proceeds from the Habitat Store

$16.8 million in home equity and mortgage interest savings has been earned by local Partner Families through Habitat’s zero-interest-loan homebuyer program

Only 2.5% of Habitat mortgages have defaulted, less than one-third of the national average of 7.9%

1,500 local residents have been safely housed in Habitat’s Southwood neighborhood

Southwood

The future of inclusive, mixed-income communities

1991-1996
1997-2001
2002-2006
2007-2011
2012-2016
2016-future

3 homes
24 homes
34 homes
50 homes
59+ homes

2010: Paton Street 1st intentionally mixed-income Habitat community in Virginia
2013: Sunrise 1st trailer park transformation in the nation without resident displacement
2014: Belmont Cottages 1st Habitat infill community via a land donation
2015: Burnet Commons II: The Woods 1st time Habitat was invited to participate in a new market-rate subdivision
2016: Burnet Commons III: The Park 1st public/private partnership in the City’s Strategic Investment Area
In 2014, local Partner Families participated in a study measuring changes in their lives since becoming Habitat homeowners. The results demonstrated increased life satisfaction and self-esteem, gains in personal finances, and pursuit of additional education and professional training.

1. **18,800+** volunteers have swung a hammer in support of our families
2. **7,100+** financial supporters have donated funds, greater than half have contributed more than once
3. **40,000+** sweat equity hours have been completed by Partner Families
4. **150+** community members have volunteered thousands of hours as Partner Family Advocates
5. **100%** reported that their lives have improved
6. **78%** reported that their feelings about their children’s futures had gotten better
7. **70%** reported that one or more members of their family has completed or plans to complete higher education or training programs

**Habitat’s First Homeowner**

**Phyllis Meredith**

I decided to take a chance and apply when I heard that Habitat was starting to build homes here in Charlottesville. The place we lived had wires hanging out of the ceiling—it wasn’t safe. My youngest son was very sick in the hospital, and we needed a stable home to call our own.

My sons’ lives are so much better because of our Habitat home. When I didn’t have to work multiple jobs to afford rent, I had more time to spend with them. I was able to teach them the value of hard work and owning our own home. They had the stability of being in one home for most of their lives, and learned to respect what you own.

I never missed a mortgage payment. In 2007, when I paid off the house in full, my friends at Habitat threw me a party. When I held the deed to my own house it was one of the proudest moments of my life.

This house is invaluable to me—it’s something I can leave for my kids when I’m gone. And I helped build it with my own hands, so I know how to fix things when they go wrong. I’m so thankful to have been the first Habitat homeowner in Charlottesville, and to see how many other families have joined me. It’s been an amazing blessing, and it’s led to so many other blessings for our family.