

# The PARTNER

A NEWSLETTER *from*  
CHARLOTTE MECKLENBURG HOUSING PARTNERSHIP

Summer 2004

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## Second Annual Home Giveaway Is A Win-Win Event



*From left: Dave Wolan, contest winner; Chip Shelton, Liberty Homes, and David Barnhardt, CRRA President.*

Dave Wolan has only lived in Charlotte for a year, but it definitely feels like home sweet home. That's because he's the winner of the second annual Affordable Home Giveaway sponsored by Charlotte-Mecklenburg Housing Partnership and The Charlotte Regional Realtor® Association (CRRA). To be eligible for the June 29 drawing, participants had to complete home ownership counseling and a class through CMHP as well as meet income requirements. Forty-five people competed for the grand prize, but all ended up winners in that they are now what CRRA President David Barnhardt called "mortgage ready." In fact, over 30 of them have already purchased a home.

Located in King's Creek subdivision off Arrowood Road in southwest Charlotte, the prize home was built by Liberty Homes. It is a charming, one-story model measuring 1,050-square-feet and valued at \$101,495.

Wolan was renting an apartment a few miles away when he saw an announcement for the Home Giveaway contest last winter. While it sounded a bit too good to be true, he called anyway and soon found himself sitting down at the CMHP office with Kay Exumé, Manager of Counseling and Education.

"I feel like I already knew a lot about budgeting and tracking where my money was spent, but it was good to see it all on paper.

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## Second Annual Home Giveaway Is A Win-Win Event

Meeting with Kay one-on-one was very helpful," said Wolan, 45, who recently retired from the Air Force after 22 years of service. He enjoys his job as a driver for a delivery service but assumed his moderate salary would keep him from qualifying for a mortgage.

"The biggest shock and surprise in all of this has been finding out what is available as far as affordable homes and programs that will help people buy them," Wolan added. "CMHP has

access to some pretty incredible opportunities."

What advice he would give others besides signing up for next year's New Home Giveaway? "Investigate the options," the new homeowner says as he prepares for an August move. "There are incredible programs through the federal government, the city and Charlotte-Mecklenburg Housing Partnership. Get out there and find them!"

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*Charlotte-Mecklenburg*

*Housing Partnership*

*recently got a \$150,000*

*boost in its neighborhood*

*revitalization efforts in the*

*form of a three-year grant*

*from the Sisters of Mercy*

*of North Carolina*

*Foundation.*

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## New Mentoring Program Serves Seversville Kids

When a group of Seversville neighborhood activists attended a Community Leadership conference in Atlanta last year, they came home with a \$2,000 grant to launch a much dreamed about Residents' Youth Leadership Program. President Wendy Logan-Way oversees the new initiative for neighborhood kids ages 8-17. While attending different schools throughout Charlotte, the group meets for education, service and fellowship twice a month at the Phillip O. Berry Center on Bruns Avenue.

"Our focus is on mentoring," says Logan-Way. "We want to foster a new generation of people who care about about this neighborhood. And about themselves."



Recent activities include a Saturday morning mini college fair, a park clean-up and an outing to Jillian's at Concord Mills Mall.

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## Sisters of Mercy Grant Assists Revitalization Efforts

Charlotte-Mecklenburg Housing Partnership recently got a \$150,000 boost in its neighborhood revitalization efforts in the form of a three-year grant from the Sisters of Mercy of North Carolina Foundation. The grant will be used to underwrite a staff person to coordinate and maximize CMHP services in the Greater Statesville Avenue Corridor area, including working with families to prepare them for home ownership. CMHP is also renovating 30 rental units in the area, providing low-interest rehab loans to current homeowners for repairs, providing rental units to low income residents, and maintaining working relationships with other partners in the area.

CMHP has spent nearly \$43 million in affordable housing in this area in the form of tax credit

investments, governmental funding, and private financing. A primary CMHP focus since 1990, the Greater Statesville Avenue Corridor is comprised of the following neighborhoods: Greenville, Genesis Park, Druid Hills and the Park at Oaklawn (formerly Fairview Homes).

The Sisters of Mercy support the work of selected tax exempt healthcare, educational and social service organizations. The Foundation seeks to improve the quality of life for women, children, the elderly and the poor. Special attention is focused on promoting systemic change.

"We are excited to add the Sisters of Mercy Foundation to our list of partners in this very worthy initiative," said Pat Garrett, CMHP President.

# Rosedale II: Homes of Hope

CMHP has partnered with the City and Hope Haven, Charlotte's most experienced and well-respected provider of substance abuse rehabilitation services, to build the second phase of Rosedale Apartments. Completed this summer, the 32 new units are located adjacent to Phase I off North Tryon Street. Fourteen of the units rent for between \$310 and \$359 and are affordable to families earning 35% (\$22,450 for a family of 4) of median income. The remaining twenty of the units will have rents between \$484 and \$560 and be affordable to families earning 50% (\$32,050 for a family of 4) of median income. Graduates of Hope Haven's programs will be given first priority when openings occur.

The new apartments fill an important void for Hope Haven residents who have successfully completed the program and are ready to move out of the facility but frequently cannot find a decent, affordable apartment. This "next step" housing expands Hope Haven's ability to provide service to new clients and gives graduating clients increased stability. One of the major beneficiaries of this new housing is the children of Hope Haven families who are now able to continue using the outstanding facilities at the Hope Haven childcare center and continue their education at the new elementary school across the street from the development.



## Phase Two Pleasant View Opens

The recent completion of 40 units in Phase 2 of CMHP's \$3.2 million Pleasant View development brings to 85 the total number of apartments located at the Pence Road site in east Charlotte. Providing affordable rental housing for families earning 50% of area median income or less, the last new unit was leased this summer.

Ongoing community services and programs are being provided by CMHP which was awarded a \$600,000 grant from its national partner, Neighborhood Reinvestment Corporation, as part of its National Multifamily Initiative. The City of Charlotte provided a \$2.2 million loan to aid the project.

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# WACHOVIA NAMED HOUSING HERO

Wachovia Corp. was given a "Community Lending Hero" award by Fannie Mae in June, but CMHP has been the beneficiary of heroic gestures by the bank since its inception. In 2003, Wachovia became the top community development lender in the U.S. with \$1.2 billion in loans and \$240 million in equity investments to create 6,700 affordable rental housing units.

"Providing safety, shelter and supportive services makes it

possible for people to improve their lives, creating stronger communities for all of us," said Wachovia Mortgage President C.D. Davies who accepted the award on behalf of the bank. "It is a business that is good for the company, our shareholders and our communities."



## WACHOVIA

Nowhere is the dream of home ownership more tangible than at The Park at Oaklawn in Charlotte where the presentation was made during National Homeownership Month. The affordable new neighborhood was redeveloped through a Hope VI grant awarded to the Charlotte Housing Authority and is the result of a partnership between Crosland, Wachovia and CMHP.

"We have been grateful to work with Wachovia on a

range of initiatives from the development of The Park at Oaklawn to the unique alliance that enables CMHP to better serve our customers with rapid loan approvals and expanded mortgage products that make it easier for them to afford a home," said Pat Garrett, president of CMHP.

*Charlotte-Mecklenburg Housing Partnership, Inc. is a broad-based, private, non-profit housing development and finance corporation organized to expand affordable and well-maintained housing within stable neighborhoods for low and moderate income families in Charlotte and Mecklenburg County with a continuing interest in the ability of occupants to more fully enter the economic mainstream.*

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*The Partner is published quarterly by Charlotte-Mecklenburg Housing Partnership, Inc. and provided to public, private and community partners. Others interested in affordable housing issues may obtain a copy at no charge.*



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