

The PARTNER

A NEWSLETTER *from*
CHARLOTTE MECKLENBURG HOUSING PARTNERSHIP

Summer 2005

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Mountain Island Lake Community Opens With VIP Event



Torre' Jessup, Community Liaison - US Congressman Mel Watt's Office; Susan Burgess, CMHP Board and Charlotte City Councilmember; Pat Garrett, CMHP President; Warren Turner, Charlotte City Council member; & Stanley Watkins, City of Charlotte Neighborhood Development Department Key Executive.

CMHP has charted new territory with the opening of Rivermere Apartments, a beautiful rental home community in the Mountain Island Lake area. It is a \$17 million, mixed-income, bond and tax credit financed development consisting of 192 upscale yet affordable apartment homes. The development includes 120 two-bedroom, two-bath units, and 72 three-bedroom, two-bath units. CMHP and its development partners held a Special VIP Open House on April 20th to introduce Rivermere to elected officials, government officials, financial partners and the community. Representatives from CMHP, the City of Charlotte, Charlotte City Council and the NC Housing Finance Agency attended the ribbon cutting.

"This exciting new community offers 100 units that will be affordable to families earning less than 60% of the area median income, which is currently \$38,050 for a family of four and commonly includes entry level professionals, administrative support staff, entry level teachers, industrial workers, and others," said CMHP President Pat Garrett. "The remaining 92 units will be market rate units with rents slightly below market. We are thrilled that Rivermere provides excellent and affordable housing in

a prime location in a major growth area of Charlotte."

Rivermere's top quality amenity package includes dishwashers, disposals, generous kitchen cabinets and counter space, laundry rooms, two baths, energy efficient AC/heating, private decks/porches, outside storage rooms and walk-in closets in master suites in each apartment. Interior designs feature spacious, open floor plans (886 sf for two bedrooms; 1101 sf for three bedrooms). Site amenities include a pool, clubhouse/community room, leasing office, tot lot, business center, exercise room and playing fields. The units rent for \$615 to \$750 per month.

Development partners included Apollo Housing Capital LLC; Bank of America; City of Charlotte; The Charlotte Housing Authority; Highland Mortgage Company; Morgan Keegan and Company, Inc.; North Carolina Housing Finance Agency; U.S. Department of Housing and Urban Development (HUD); and Wachovia Bank. Crosland Construction of Charlotte handled construction, and S.L. Nusbaum and Company will manage the development.

CMHP Residents Council Attends Miami Conference

Sunny Miami was the hot spot for leadership training at the NeighborWorks® Community Leadership Institute (CLI) held in May. The theme, *Nurturing Our Grassroots: We Are All Gardeners*, coincides with the purpose of this annual event which is to provide opportunities for representatives from organizations affiliated with NeighborWorks®. CMHP is a charter member. The program also helps emerging community leaders, to sharpen their leadership skills.

The Residents Leadership Council (RLC), selected a representative from each of seven CMHP neighborhoods to attend the seminar. They were: Wendy Logan-Way, RLC Chair; Jon Reynolds, Cardinal Glen; Sandra Copeland, Lakewood; Mae Ruth Harrell, scattered sites; Lorenzo McIver, Seversville; Sharon Young, Genesis Park; and Linda S. Nolley, Greenville. David Howard, CMHP's Vice President of Community Affairs, also attended. Through the CLI, the group met and shared experiences

with their counterparts in other communities and other NeighborWorks® organizations. Everyone who attended gained knowledge from workshops that focused on building leadership, working together, making communities stronger, and making organizations stronger.

"The most important aspect of the CLI is that it enables attendees to bring back a lot of fresh ideas and teaches how to apply them in their respective communities," said David Howard.

One of the most unique features occurred on the final day of training when all groups did a team building project of their own. Each team was required to create an action plan which addressed issues or challenges facing their community. As a result, NeighborWorks® awarded CMHP and the RLC an Action Planning Grant of \$2500. The grant will be used to fund a Leadership Training Conference here in Charlotte this fall.

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in my life from the moment I

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my credit."

Teacher Wins New Home

Education was the key to a new home for CMS teacher Brenda Williamson, winner of the third annual Home Giveaway contest sponsored by the Charlotte Regional Realtors® Association.

When she went back to college to pursue her dream of becoming a teacher, Brenda incurred a lot of debt along with her degree. At one point, paying her bills became unmanageable and homeownership seemed like a dream that would never come true. That's when she sought help from the Homeownership Center of Charlotte, a department of CMHP. Enrolling in HCC's education and counseling program by April 1st and completing the requirements by May 31st automatically made her eligible for this year's CRRRA drawing which was held on June 29th.

"Winning this home was a magical experi-



ence," said Ms. Williamson who is raising two children, 19 and 15, as well as her six-year-old nephew. "I felt blessed and excited to be part of the festivities."

"CMHP was an inspiration in my life from the moment I set foot in the office," she added. "They helped me create a system for rebuilding my credit." Learning financial skills that would help her build a better life

was a gift in itself, but the incredible icing on the cake came in the form of a beautiful three-bedroom craftsman-style home by Saussy Burbank in The Park at Oaklawn community near Uptown Charlotte.

"We've participated in many affordable housing initiatives, but I don't think there's one that stands out more than this opportunity," said Bob Zweier, VP for Saussy Burbank's Mid-Atlantic region.



CMHP Teams Up With Home Depot And NeighborWorks® America In Genesis Park Makeover

In what could have been an episode straight off HGTV, Charlotte's Genesis Park neighborhood was treated to Community Improvement Day this summer courtesy of CMHP and two national organizations known for their efforts in community improvement. It was a sea of orange t-shirts as more than 100 volunteers from CMHP, Home Depot and NeighborWorks® America (NWA) buckled on toolbelts to repair, paint and landscape 43 Genesis Park homes as part of National NeighborWorks® Week, June 4-11.

CMHP is a charter member of NWA, which generated more than \$2.2 billion for affordable housing and community development last year the program helped more than 90,000 low to moderate-income families purchase, rent, improve and maintain their homes. This year's theme was "Changing America One Block at a Time," and that's exactly what happened as work carried on from dawn to dusk each day.

A decade ago Genesis Park became one of the first neighborhoods to be transformed by CMHP, reversing years of crime and blight. Now it is a stable community with more than 100 new families in residence. When approached by NeighborWorks® regarding a potential site for the 2005 work blitz and cosmetic improvements, Genesis Park was CMHP's natural choice.

The Home Depot Foundation invests in non-profit organizations that are in the business of building better communities. Representatives from 13 stores in the region pitched in to volunteer, reiterating their motto: We Improve Everything We Touch.

Genesis Park resident Mrs. Normesa Morrison was the recipient of some extra attention when her yard on Double Oaks Road were chosen as a "Pet Project" by the group. "All of these people caring and working together has been a wonderful thing," she said. "What a difference it has made in my life."

City officials, volunteers and neighborhood residents celebrated at a luncheon on June 9th at which time City Councilman Pat Mumford and County Commissioner Norman Mitchell issued a proclamation naming June 5-11 "National NeighborWorks® Week" in Charlotte and Mecklenburg County.

"While National Homeownership Week is observed and celebrated throughout the country every June, CMHP is committed to community change year-round," commented Pat Garrett, President of Charlotte-Mecklenburg Housing Partnership, Inc.

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Homeownership Center Expands & Empowers

Everything a homebuyer needs to succeed can be found under one roof at CMHP. While we have been helping people turn their homeownership dreams into reality for years, it wasn't until recently that our education services were formalized and launched as The Homeownership Center of Charlotte.



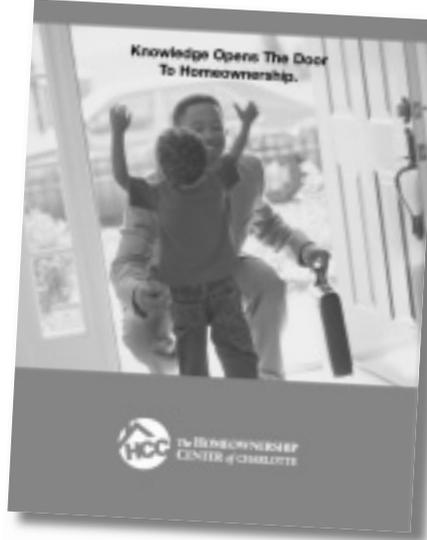
The HOMEOWNERSHIP CENTER of CHARLOTTE

and simplify the homeownership process, this valuable program is open to the community

and includes everything from education and personal advising to actual financing with below market rates and even downpayment assistance.

Ralphine Summers, CMHP Vice President for Homeownership, directs the program which will serve hundreds of customers in 2005. A staff of five personal and financial advisers helps clients overcome budget obstacles, save money and learn mortgage and homebuying basics. Excellent loan options are even available through CMHP's longstanding bank partnerships and non-profit affiliations.

"Guiding people to successful homeownership is our mission," says Summers. "Our program is one-of-a-kind, an invaluable resource in the Charlotte area." For more information about The Homeownership Center of Charlotte, visit online at www.hcccharlotte.com or call 704/377-HOME.



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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