The 'It starts with a playground' is the motto for the national organization whose mission is to preserve play. KaBOOM! made that motto a reality for the Village of Rosedale Apartments in August. With Humana backing the project as the funding partner and the Democratic National Convention Committee (DNCC) pitching in volunteers, the eight-week planning process culminated on August 4 with an old-fashioned barn raising of sorts. After just six hours, approximately 300 volunteers had constructed a multigenerational outdoor play space for one very deserving community.

The experience began with a Design Day in June where children and adults from Rosedale shared their wishes for the playground on paper. These designs were sent to Playworld Systems for engineers to configure a playground based on the residents’ imaginations. In just a few weeks, three renderings were provided and the residents chose the one to be built. This would be the first of its kind in Charlotte to incorporate ADA-accessible exercise equipment for adults as well as a fully functional playground for kids ages two to 12.

“Such an accomplishment does not happen without the support of many partners and we are truly grateful for the relationships our organization has in Charlotte,” said Pat Garrett, President of The Housing Partnership. In addition to Humana and the DNCC, volunteers came from the staff of other Housing Partnership properties, catering was provided by Hope Haven Inc., environmental testing by Capstone Civil Group, tools by Tool Bank of Charlotte and other resources came from various local vendors.
On August 15, The Housing Partnership collaborated with The White House, Charlotte Mayor Anthony Foxx and the Department of Housing and Urban Development (HUD) to convene a roundtable of regional housing counseling agencies, financial institutions, state agencies, government officials and homeowners to discuss the impact of federal foreclosure prevention policy.

The roundtable encouraged candid discussion amongst those agencies who work directly with homeowners to assist them in accessing federal programs to stay in their homes and avoid foreclosure. “We need to make sure that every American homeowner is aware of the generational opportunity to refinance their mortgage at historically low rates. On average, each family can save $3,000 per year for up to 30 years, which means more money in local economies to save for college, pay healthcare bills and creates jobs,” said Ed Jennings, HUD Regional Administrator.

According to HUD, it is important for policymakers to understand the impact of programs such as the Home Affordable Modification Program (HAMP) and the Home Affordable Refinance Program (HARP).

Since the housing crisis began, many families have found themselves facing foreclosures through no fault of their own. Utilization of the various alternatives funded by the federal Making Home Affordable Program and Hardest Hit Fund has meant that more homeowners are remaining in their homes instead of losing them. Subsequently, foreclosure notices have been reduced by half since early 2009.

“We continue to employ every tool available to keep families in their homes and out of foreclosure,” said Ralphine Caldwell, Senior Vice President for Homeownership for The Housing Partnership. “Although many homeowners faced with foreclosure feel overwhelmed, our counselors exhaust all options to negotiate favorable outcomes and to preserve homeownership.” Families still in need of help can go to www.MakingHomeAffordable.gov or contact local HUD-certified housing counselors at 704-342-0933.

The Homeownership Center of Charlotte (HCC) partnered with Bank of America on Saturday, October 13 to host its “2012 Financial Fitness Bootcamp.” Forty-eight individuals participated in the “bootcamp” to whip their finances into shape and get on the road to financial freedom. The interactive, five-hour workshop engaged participants in various learning and skills activities related to budgeting, banking/savings, credit/identity theft and homeownership.

Participants came from all walks of life including Desert Storm veteran and mother, Tanya Patterson, who was referred by her case manager at the Veterans Administration Hospital in Salisbury, NC. When asked why she would give up her Saturday to come to a financial bootcamp, she said that she wanted to be able to leave a financial legacy for her son. She was also grateful for the gas gift card that she won to help with fuel costs for her Ford Explorer.

Financial partner, Bank of America, could not have been more pleased with the turnout for the bootcamp. A sponsor of previous homeownership workshops, they are fully aware of the impact these classes could have on future or current homeowners. “We think the best way to create successful homeowners is for them to be well-informed,” said Yaisa Johnson, Regional Manager with Bank of America Home Loans. “Agencies such as The Housing Partnership and the programs that many of the nonprofit housing counseling agencies [administer] promote and encourage successful homeownership, financial literacy and financial health.”
Brightwalk news

Grand Opening
The much anticipated grand opening of Brightwalk at Historic Double Oaks was celebrated on September 25. Brokers, realtors and members of the real estate community were treated to tours of the single-family model and two townhome models as well as a sit-down buffet lunch. Standard Pacific executives capped off the event with a giveaway drawing for amazing prizes.

Home Sales
Less than six months after opening the first model home, Standard Pacific has sold approximately twenty single family and townhomes in Brightwalk at Historic Double Oaks. Six new owners have closed on their homes and moved in thus far.

The Pond at Brightwalk
A gorgeous new pond is nestled between the Brightwalk community and Anita Stroud Park. The pond is adorned with local trees, shrubs and flowers as well as stones recycled from the Double Oaks site. These same rocks were used to line the culvert along Double Oaks Road.

Awards
The U.S. Green Building Council’s Charlotte Region Chapter selected Brightwalk at Historic Double Oaks as a finalist for its 5th Annual Sustainable Business Awards in the Building & Design - Residential category. The Brightwalk model home won the Silver Award in the 2012 Parade of Homes in the $266,001-$300,000 category.

GRANTS & DISTINCTIONS

- NeighborWorks® America awarded a $200,000 grant to explore development opportunities in other areas of Mecklenburg County and the Charlotte region. The grant will provide $100,000 per year for the next two years. They also awarded The Homeownership Center $5,000 for success with its foreclosure prevention program.

- Wells Fargo granted $110,000 in down payment assistance for Brightwalk buyers and $40,000 for homeownership education.

- Bank of America awarded $75,000 for general operating support.

- The U.S. Green Building Council awarded a $25,000 grant to reimburse expenses associated with the LEED-ND (Neighborhood Development) application process.

- We congratulate the Resident Leadership Council for a successful Community Leadership Institute and NeighborWorks Week event where 475 volunteer hours were completed for an equivalent community contribution of $10,400.
Funding allocations seal the deals

The North Carolina Housing Finance Agency (NCHFA) recently announced the 2012 housing tax credit awards. Of the 42 funded tax credit projects, two were chosen from Mecklenburg County. The Housing Partnership’s proposal, Catawba Seniors, expands on the public-private partnership with the City of Charlotte through use of its Housing Trust Fund dollars as part of the financing. The proposed 62-unit senior development is set to be built on a 4.08 acre parcel of land at the corner of Mt. Holly-Huntersville and Mt. Holly Roads.

“In a year that’s seen stricter constraints placed on nonprofits applying for tax credits to build affordable housing, The Housing Partnership is fortunate to be selected,” said Pat Garrett, President of The Housing Partnership.

In addition to the tax credits, the NCHFA allocated funds for The Housing Partnership’s supportive housing development proposal. Funding came from the NCHFA’s Supportive Housing Development Program to assist with the construction of 20 supportive rental units just off Tyvola Road. Tyvola Phase II, an expansion of existing Tyvola Crossing, will house families with incomes between 30% and 50% of area median income through a partnership with Charlotte Family Housing.

Both Catawba Seniors and Tyvola Phase II leverage pools of funding made available through the City’s Housing Trust Fund.