

# The PARTNER

A NEWSLETTER from  
THE HOUSING PARTNERSHIP

Spring 2012

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## Standard Pacific builds in Brightwalk



The first homes, including the model home and sales center, are near completion at Brightwalk in Historic Double Oaks. Standard Pacific Homes has commenced construction on the first phase of lots that it purchased at Brightwalk, a 98 acre mixed-use neighborhood being created on the site of Double Oaks, one mile north of Center City.

“We are most excited about the homes that we are building in Brightwalk,” said Elliot Mann, Charlotte division president for Standard Pacific Homes. Home designs are consistent with the vision of the community and include materials that are sustainable and highly energy efficient. “Designs reflect the demands of in-town buyers for homes that are open, livable, and practical,” added Mann.

Single family homes will start in the low \$160’s and will include high quality finishes such as granite countertops, stainless steel

appliances, hardwood floors, and garages. Townhomes will have similar materials and options as the single family homes and will range in price from the \$120’s to \$150,000, initially.

Standard Pacific Homes, one of the nation’s largest homebuilders, has built homes for more than 114,000 families during its 45-year history. The company constructs homes within a wide range of price and size targeting a broad range of homebuyers. Standard Pacific Homes operates in many of the largest housing markets in the country with operations in major metropolitan areas in California, Florida, Arizona, North Carolina, South Carolina, Texas, Colorado and Nevada. For more information about the Brightwalk development and Standard Pacific Homes, please visit the website at [www.BrightwalkCharlotte.com](http://www.BrightwalkCharlotte.com).

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*“Seversville holds a special place for us as one of our first communities,” reflects Pat Garrett, President of The Housing Partnership. “We want to continue to build relationships with neighborhood leaders, like Wallace Pruitt and J’Tanya Adams, who also want the best for the community and its residents.”*

## Help for homeowners

In the midst of the foreclosure crisis, numerous banks and national intermediaries are stepping forward to assist individuals in preserving the equity in their homes. Wells Fargo and Bank of America hosted foreclosure mitigation events in the Charlotte area at the end of 2011 and beginning of 2012 targeted at homeowners in jeopardy of losing their primary residences to foreclosure.

The Wells Fargo event, hosted at The Westin Hotel in Charlotte, drew more than 300 individuals who were able to talk directly to the mortgage company about their hardship. “The face-to-face interaction with lenders gives customers the sense that they’re actually being heard by the lender,” says Ralphine Caldwell, Senior Vice President for Homeownership. “It’s important to understand that the face-to-face may not necessarily mean that the issue will be resolved immediately but it can be the beginning of a positive resolution.”

During the event, homeowners were paired with local counselors such as The Housing Partnership’s Homeownership Center foreclosure prevention advisors to receive assistance in preparing loan modification documents for lender review.

In January, NeighborWorks® America partnered with HOPE NOW Alliance and the federal Making Home Affordable program for a day-long “help for homeowners” event. This event, which attracted almost 600 individuals, was held at the Charlotte Convention Center. In all, fifteen banks participated to help hundreds of homeowners modify their loans including American Home Mortgage Servicing, Aurora Loan Services, Bank of America, Chase, Citi Mortgage, GMAC, HSBC, Ocwen, OneWest, PNC, SunTrust Mortgage, Seterus, Select Portfolio Servicing, US Bank and Wells Fargo.

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## Seversville ownership status

Seversville Apartments, The Housing Partnership’s first tax credit development, is now fully-owned by the organization. Bids have been accepted for renovations in order that the 18 year-old property can receive a makeover to preserve it as affordable housing for the long term. Capital improvements will include new roofs, windows, siding, gutters, downspouts, and fencing. Residents will also benefit more personally from new and more efficient HVAC units.



The rental community consists of two one-bedroom, 22 two-bedroom and 23 three-bedroom apartments. The property is located 1.5 miles from the center of downtown Charlotte and is part of the revitalization of Seversville.

“Seversville holds a special place for us as one of our first communities,” reflects Pat Garrett, President of The Housing Partnership. “We want to continue to build relationships with neighborhood leaders, like Wallace Pruitt and J’Tanya Adams, who also want the best for the community and its residents.” Revitalization efforts in Seversville in the early 1990s have resulted in improved conditions whereby the safety and stability of the neighborhood were restored for long-time residents while affordable rental opportunities were created for new residents. Seversville Apartments served as a catalyst for homeownership and the new construction that followed.

# Crossroads of change



“Imagine our tomorrow, Act today” is the rally cry of Crossroads Charlotte in its quest to make Charlotte-Mecklenburg more accessible, inclusive and equitable. In 2011, The Housing Partnership joined this effort as a member of the most recent Crossroads Charlotte cohort. Guided through an intense visioning process by the Crossroads team, the organization chose improving access to healthy foods along the Statesville Avenue Corridor as its “initiative.” The Housing Partnership was awarded a \$10,000 grant from Crossroads Charlotte to assist with the planning and execution of the project.

To date, significant progress has been made towards achieving the goal:

- U.S. Department of Agriculture designated the corridor a food desert, allowing for the submission of grant applications to federal agencies for funding to increase access to healthy foods through the creation of farmers markets and community gardens.
- Several grocery retailers have expressed interest in locating stores in the corridor.
- Grant applications have been submitted to the Community Development Financial Institution Fund to finance the conversion of blighted commercial property into future sites for fresh foods and produce.

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*Sisters of Mercy  
donated \$30,000 for  
homeownership  
counseling and financial  
literacy education.*

## GRANTS & DISTINCTIONS

- The Housing Partnership welcomes new board members J’Tanya Adams, Betty Chafin Rash, Brian Collier, Tom Ingram, Doug Robertson and Darren Swanson.
- NeighborWorks® America awarded a \$506,000 grant to revitalize and sustain communities, promote and preserve affordable housing for local residents and create or sustain jobs and awarded \$2,000 to The Housing Partnership’s Resident Leadership Council to host a community leadership institute and National Night Out events for various communities including Arbor Glen, Cardinal Glen, Druid Hills, Park at Oaklawn and Seversville.
- The Housing Partnership Network awarded a \$38,000 grant for foreclosure scam prevention and foreclosure mitigation counseling.
- Sisters of Mercy donated \$30,000 for homeownership counseling and financial literacy education.

# HouseCharlotte effective, more efficient

A little more than a year ago, The City of Charlotte and The Housing Partnership joined forces to more efficiently administer the HouseCharlotte Program. And, greater efficiency is exactly what has been accomplished over the past year or so since The Housing Partnership began administering the program that provides down payment, closing cost and interest rate buy-down assistance for low to moderate income families trying to purchase a home.

In terms of numbers, The Housing Partnership is on par with the output for loans closed in previous years with 331 closings in 2011. However, process changes have yielded efficiencies and increases in customers screened, loan packages reviewed and home inspections submitted. These efficiencies came through the use of technology. One example of such is the implementation of a share-point system that allows for files and documents to be stored electronically and shared securely with the appropriate parties in the loan review process.



Another example is an electronic notification system that improved communication between HouseCharlotte program staff, lenders, attorneys, realtors and customers. "The loan process has been streamlined to where the realtors and lenders are updated throughout the process which eliminates surprises and upsets in the end," says realtor Cynthia Walker, Essence Realty, of the new process.

For more information about the HouseCharlotte program visit [HCCharlotte.com](http://HCCharlotte.com) or call the hotline at 704.705.3999.

*The Housing Partnership's mission is to expand affordable and well-maintained housing and promote stable neighborhoods for low and moderate income families with a continuing interest in the ability of occupants to more fully enter the economic mainstream.*

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