

I wish to join CVHC's volunteer program:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

I/We would like to support CVHC.  
Enclosed please find our donation.

\_\_\_\_\_ \$25      \_\_\_\_\_ \$50      \_\_\_\_\_ \$100

\_\_\_\_\_ Other amount

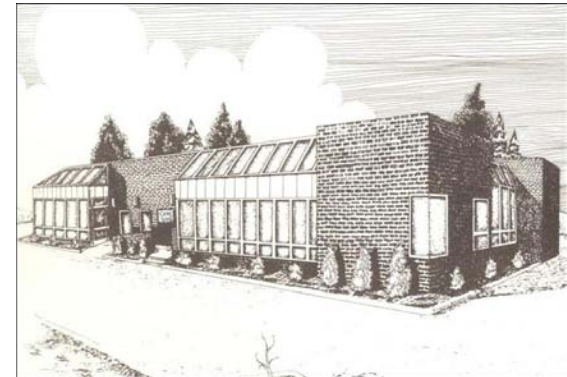
Central Virginia Housing Coalition is always looking for ways to create, design, and implement programs and projects falling within our mission and benefiting our community.

Our mission couldn't be accomplished without the dedication of staff, the Board of Directors, business partners, volunteers, and the community at large.

**THANK YOU** for all you have done for the Coalition and all you continue to do!

Central Virginia Housing Coalition

# PROGRAM LISTING



**The mission of the Central Virginia Housing Coalition is:**  
To improve the regional quality of life by providing affordable housing to low income families through coalition, education, counseling and financial assistance.

Please visit our website at: [www.centralvahousing.org](http://www.centralvahousing.org)  
208 Hudgins Road Fredericksburg, VA 22408 540-604-9943

The Central Virginia Housing Coalition is a 501 © 3 non-profit, charitable organization established in 1988 that addresses housing issues in Planning District 16 which encompasses the City of Fredericksburg, Spotsylvania, Stafford, King George and Caroline Counties.

CVHC serves individuals and families of low to moderate income. CVHC is controlled by a volunteer Board of Directors, one third of whom live in low income areas or qualify as low to moderate income wage earners. The Coalition opened its doors with an all volunteer staff and one program. Today CVHC is fully staffed and offers several programs geared towards homeownership.



## CVHC Staff

Gary Parker  
Executive Director

Mary Anne Bryant  
Housing Programs Manager

Don Willis  
Counseling Manager

Alan Moore  
Project/Property Manager

Alina D'Isidoro  
Billing Technician

Connie Jones  
Administrative Specialist

Marco Myers  
Maintenance

Margie Himes  
Housing Agent/Compliance Officer

Blanka Garcia  
Housing Agent/Portability Specialist

Shauna Shay  
Housing Agent

Brian Phelps  
Housing Agent

Adrienne Ferguson  
Housing Agent

Amanda Baker  
Housing Inspector

Remington Office:  
Mimi Moore  
Housing Agent

D. Killmon  
Housing Inspector

## Board Of Directors

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President

George Snead  
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Ralph Sutton  
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Merry Egge

Larry Puidock

Fred Jones

Becky Sperlazza

Alan Hall

John White

**HOMEBUYERS CLUB**

GoForHome! is a series of 16 workshops that help prepare families for the responsibilities of homeownership. CVHC workshops cover topics such as credit repair, stable employment, education, basic financial management, loans and lending programs, local housing markets, basic home repair and maintenance, avoiding predatory lenders, tax tips and strategies, and many, many more. Our families graduate with the knowledge and encouragement to continue on their path to homeownership through the SPARC program or a private lender.



**Contact:**  
**540-604-9943 ext 14**  
**Don Willis**  
**Email:**  
**dwillis@centralvahousing.org**

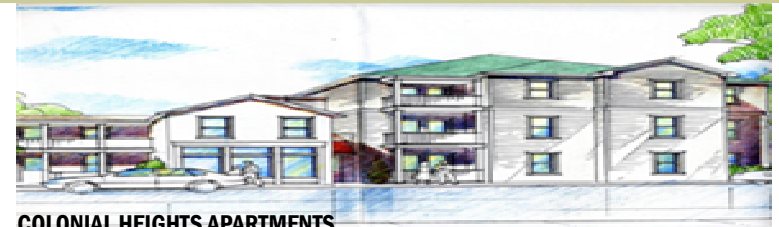
**VIRGINIA INDIVIDUAL DEVELOPMENT ACCOUNTS PROGRAM**



CVHC is proud to be an intermediary for the Virginia Individual Development Accounts (VIDA) Program through DHCD. The VIDA program is a special savings program that helps eligible individuals gain financial literacy skills and build assets. For every dollar the participant saves in a designated account, VIDA will match it with two dollars. These monies can be used to purchase a home, go to school (post-secondary education), or start a business.

- Income Eligibility Guidelines
- Must be a US Citizen or legal resident
- Must have at least one child under 18 living in the home
- Counseling and educational activities required

**Contact:**  
**540-604-9943 ext 14**  
**Don Willis**  
**Email:**  
**dwillis@centralvahousing.org**



**COLONIAL HEIGHTS APARTMENTS**

CVHC has made remarkable progress in the rebuilding of this state of the art 14 apartment complex. It features accessible units with an elevator. CVHC is anticipating the grand re-opening in early September of 2009. Applications will be available prior to completion of the project in 2009. Please stop by CVHC to receive more information and/or pick up an application. Income eligibility guidelines will apply.

**HOMEOWNERSHIP PROGRAMS**

CVHC offers programs for homeownership through our partnership with VHDA (Virginia Housing Development Authority) and DHCD (Department of Housing and Community Development). Homes are available through partnership developed projects, or choose a listed home in PD16, Orange County or Culpeper.



- First time homebuyer
- Income eligibility guidelines
- VHDA loan eligibility
- Counseling and educational activities required
- Low interest loans and assistance with down payment and closing costs

**Contact:**  
**540-604-9943 ext 11**  
**mbryant@centralvahousing.org**

**INDOOR PLUMBING AND REHABILITATION**



IPR allows families without indoor plumbing access to low cost repairs and/or installations. CVHC may also renovate a home in conjunction with IPR if it fails to meet Section 8 Housing Quality Standards.

- Residents of Stafford & Spotsylvania
- Own or have lifetime rights to home
- Lack indoor bathroom, kitchen sink, source of water or sewage disposal method
- Income eligibility requirements
- Loans based on ability to pay

**Contact:**  
**540-604-9943 ext 15**  
**Alan Moore**  
**amoore@centralvahousing.org**

**Home Essential Repair and Outreach**



H.E.R.O. is a volunteer program that repairs homes for homeowners with disabilities, elderly and/or low income families within the community. H.E.R.O. is dedicated to maintaining and preserving affordable housing. Essential repairs improve a family's quality of life and allow residents to stay in their homes and/or age in place.

Contact Alan Moore with any questions and to request an application for the program.

Contact:  
540-604-9943 ext 15  
Alan Moore

Email:  
amoore@centralvahousing.org

CVHC welcomes interested volunteers.  
Please call today!

**HOUSING COUNSELING AND EDUCATION:**

CVHC offers a variety of counseling services to community residents. Certified Housing Counselors are on staff to help you with rental, pre-purchase, debt management or loss mitigation issues.

- Required for some loan programs
- Personal attention to your current housing need
- Develop a personal plan of action to reach your housing goal



Register online at:  
www.centralvahousing.org

Or call: Don Willis  
540-604-9943 ext 14

**VHDA INTRODUCTION TO HOMEOWNERSHIP**

This 6 hour program is designed to take the mystery out of the home buying process and help first-time homebuyers prepare to make the important choices related to homeownership.

- Required for some loan programs
- Understand the home buying process
- Prepare a spending plan
- Offered on Tuesday/Thursday evenings once a month.

**RENTAL PROGRAMS**

CVHC owns single family homes and apartments that are rented at below area market rental rates. Choose from 1-2 bedroom apartments or 2-3 bedroom homes located in the city of Fredericksburg. For more information contact CVHC.

Contact:  
540-604-9943 ext. 15  
Alan Moore  
amoore@Centralvahousing.org



**HOUSING CHOICE VOUCHER PROGRAM**

A HUD/VHDA funded program that provides monthly rental assistance for applicants who qualify.

- Income eligibility guidelines apply
- 1000 current voucher holders
- Waiting list is currently CLOSED
- Access VHDA.com for waiting list status information in other areas
- Fredericksburg, Stafford, Spotsylvania, and Fauquier

Contact:  
540-604-9943  
Email:  
info@centralvahousing.org

**LEND-A-HAND**

Provides emergency grant to assist with rent or mortgage payments to avoid eviction or foreclosure. Assistance with security deposit is also available. Counseling on debt management, budgeting and other areas is provided through the Self Sufficiency Program.

- Resident of PD16
- Application required
- Income eligibility guidelines
- Counseling required prior to approval
- Open Wednesdays & Fridays from 9 am - 12 pm
- Apply in person



Contact:  
540-604-9943 ext 10  
cjones@centralvahousing.org