



Summer 2010

Deerfield: Affordable Housing Solutions



a planned community of HOPE, Inc. (formerly Mountain Shelter, Inc.)

Many thanks to our Deerfield Community partners:



Federation of Appalachian Housing Enterprises, Inc.

Housing Assistance Council



Virginia Department of Housing and Community Development

Virginia Housing Development Authority



Affordable Housing Program

First National Bank



Southeast Rural Community Assistance Project, Inc.



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New Homes Update

The last two homes of Phase I are under construction, with planned completion dates of August or September. Please welcome the new residents at 210 Deerfield Lane and 115 Frederick Lane as they prepare to join the Deerfield community.



One of the newest homes in Deerfield Phase I.

HOPE is still the leading home builder in Wytheville, with six out of eight of the new housing starts in the last fiscal year, as the market for new home construction is still depressed due to the economy. As testimony for the argument that first time homebuyers are what is needed to “recharge” the housing market, interest in affordably financed, quality new homes is still strong with plenty of mortgage financing available from our partners, USDA Rural Development and VHDA. And, word of mouth is consistently one of our best marketing tools, so please, if you have family, friends or acquaintances interested in a quality home affordably financed, send them our way!

Phase I Improvements

You will notice we have done some landscaping, storm water management and erosion prevention measures in partnership with the state Department of Forestry and the New River Resource Conservation and Development Council. As hot and dry as it has been this summer, if you can help out with some watering or weeding, that would be appreciated by all!

Phase II Development about to start!

By September, we are hoping the heavy equipment is at work in the Phase II section where 12 new home sites will be improved, along with one new playground/community area on the corner of the newly named London Lane and Deerfield Lane.

USDA Rural Development Mortgages

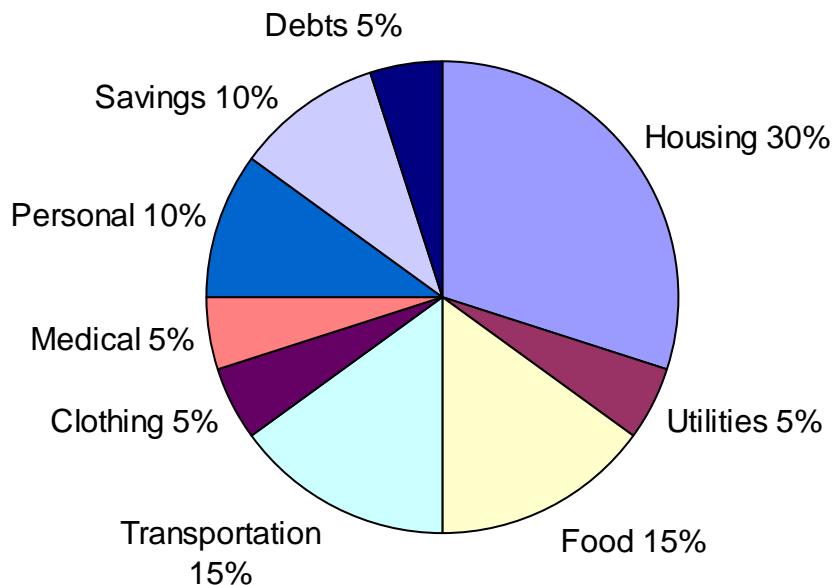
If you received your mortgage from USDA Rural Development, remember that there will be an annual income recertification. It is always a good idea, though, that if your household experiences a sudden change in income, up or down, to notify the local USDA RD office and the housing counselors here at HOPE as well.

Housing Solutions Start With HOPE!

Did you know HOPE is certified by the United States Department of Housing and Urban Development (HUD) as a housing counseling agency? Through housing counseling grants awarded by HUD, the Virginia Housing Development Authority and the Virginia Department of Housing and Community Development, we can provide you a wide-range of financial counseling services such as:

- Budget counseling
- Debt/credit repair counseling
- Fair housing assistance
- Homeless assistance
- Asset/financial security (VIDA Program)
- Mortgage delinquency
- Foreclosure prevention
- Loss mitigation
- Pre-purchase counseling
- Pre-purchase homebuyer education
- Post-purchase counseling

HOPE's Recommended Household Monthly Budget Plan



HOPE Staff

HOPE staff is here to help you in any way we can. Feel free to contact us at (877) 818-8680 (toll free) or 276-228-6280 with any questions or concerns.

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