

Finding HOPE in tough times

Helping people overcome homelessness in the Twin Counties

By **CHRISTOPHER BROOKE**
Staff

HILLSVILLE — Even with all the turmoil in the housing market lately and people losing their homes to foreclosures, there's still HOPE.

It's become more commonplace for economic pressures to drive people out of their homes since the recession started, but those facing a default on their mortgage and those who never thought they could afford a home of their own can turn to Wytheville-based HOPE, short for Helping Overcome Poverty's Existence.

Executive Director

Andy Kegley and Kathi Mineer, homeownership coordinator, know the stories about the people who had to make hard choices.

Whether it's someone forced to "double up" and sleep on another person's couch or a family crisis that leads to the loss of a home, the people at the non-profit housing development agency want to help.

They have a variety of programs covering a five-county region — including Carroll, Grayson and Galax — to keep people in their homes, find them a new one or even introduce the joy of homeownership to those who never thought they could make it happen.

They have developed the Deerfield subdivision in Wytheville and sold the project's 1,400-square-foot modular and stick-built homes to eligible clients.

Many of those homes went to single mothers with children who wanted to find stable housing for their family.

HOPE also partnered with Galax more than a decade ago

at the Knob Hill subdivision on Middleton Street to make affordable housing available in the city. There are three available lots remaining there.

"I take people who have good credit, but a low income, and help them establish homeownership," Mineer explained.

HOPE can access federal financing that can get interest rates down in some cases to as

low as 1 percent.

Add to that assistance from HOPE on downpayments and grants for closing costs to help prospective homeowners get over those hurdles.

When HOPE builds new, people have the option of working off some of their costs, similar to Habitat for Humanity's efforts.

Clients can earn \$10 an hour for up to 200 hours of work to apply towards their housing costs, Kegley said.

One person in Carroll has been approved recently and HOPE is looking for a lot to build her a home, Mineer said. Officials with the organization would also like to create a subdivision in Carroll, just like the one in Wythe County.

"If they don't have good credit, we actually have credit counseling to help them improve," she added.

In Hillsville, HOPE has bought Hillcrest Apartments in a foreclosure sale and now manages its 13 rental units.

Officials recently approached Hillsville Town Council to rezone the facility properly to multifamily use

after acquiring the property from First Bank and Trust.

"It's taken us a little bit of time," Kegley explained at the meeting. "It's a year and a half and we're just now getting financing approved on the property, and here in the spring we will be doing some significant work to the property."

Some apartments have been renovated, but HOPE officials are working with Rooftop of Virginia Community Action

Program in Galax to weatherize the apartments and make them more energy efficient.

As a part of the renovations, workers will strip out the electric baseboard heating units and replace

those with more efficient heat pumps and improve accessibility.

HOPE can also help get people out of shelters and into transitional housing.

Just last Thursday, officials enlisted police and other agencies for a count of homeless individuals in the region. Kegley noted those were snow days, which may have impacted the count.

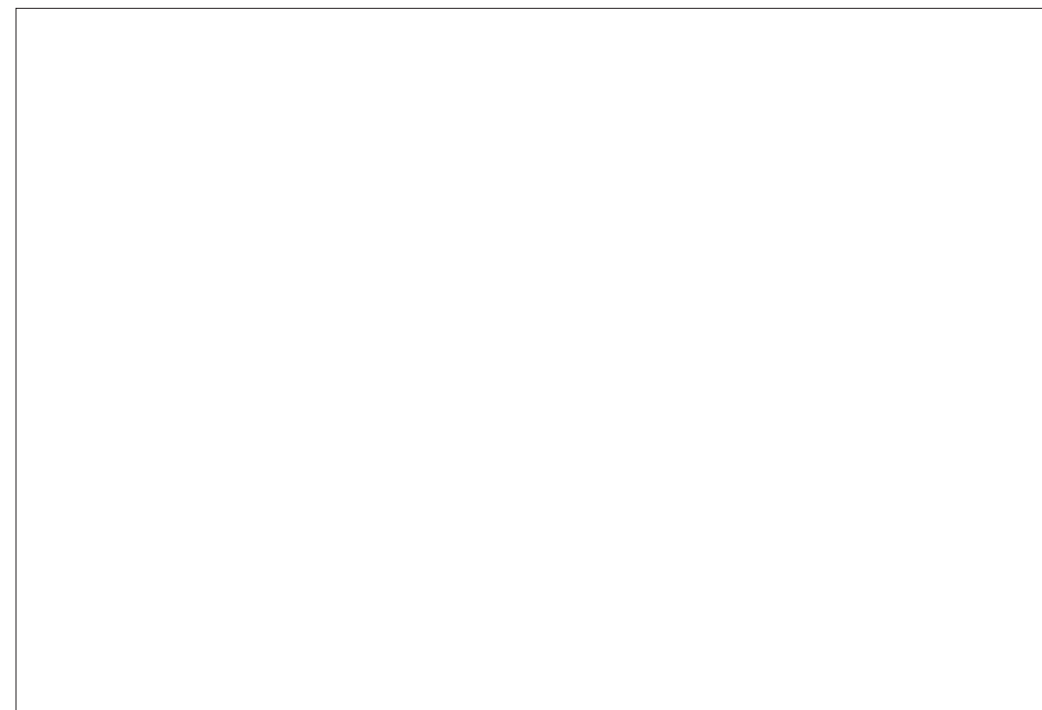
HOPE reaches out to people who are "doubled up" staying with family or friends because they have nowhere else to go.

That happens often. "People are calling up and saying, 'I've got my brother sleeping on my couch,'" he said.

Federal stimulus monies sent to HOPE has helped 123 households with the Homeless Prevention/Rapid Re-housing Program.

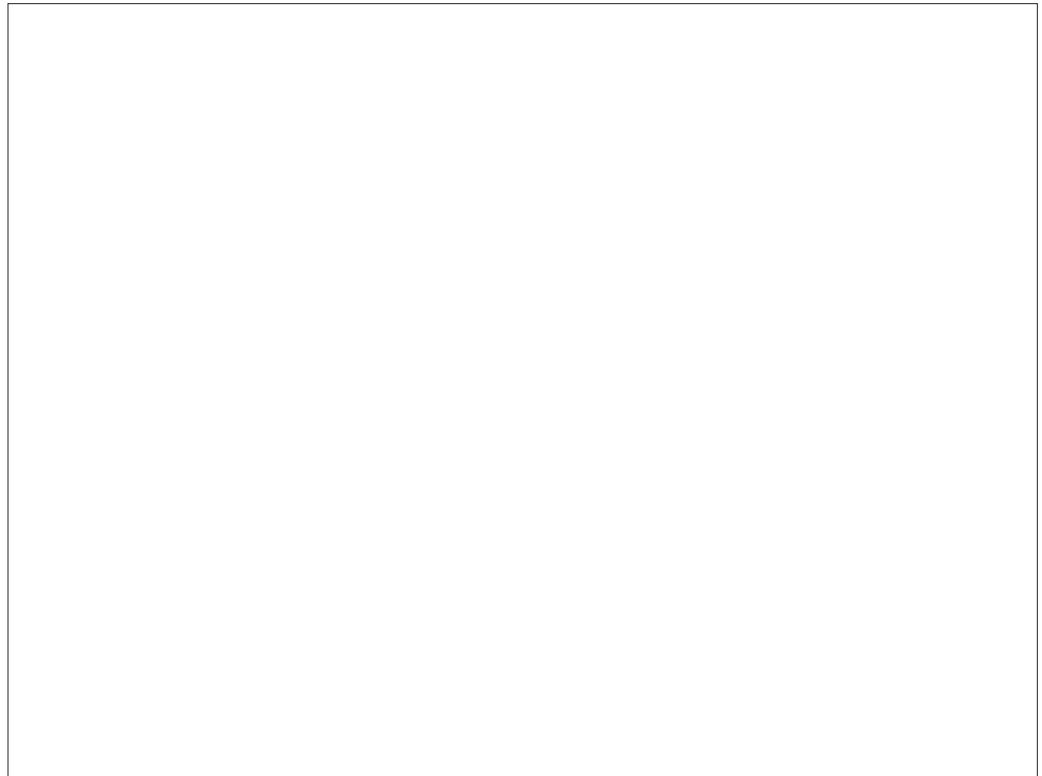
In other programs, HOPE has provided foreclosure prevention counseling to 73 households and used state funds to provide assistance in another 55 cases.

Carroll and Wythe counties are HOPE's two biggest com-



Hillcrest Apartments manager Brandon Sheppard moves a stove into place in a unit that HOPE, Inc., is getting ready to rent out in Hillsville. HOPE is a regional agency that helps people with homelessness and home ownership.

A plat of the Deerfield subdivision that HOPE created in Wythe County. Officials want to build a similar subdivision in Carroll County someday.



munities and where most of the calls for assistance come from.

But people all over face

challenges, Kegley noted. The agency has seen requests for help rise 63 percent over the years to 1,781.

There is so much need in the region that the \$25,000 a

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Hillcrest managers Heather Hoback and Brandon Sheppard discuss some particulars of the rental units with Kathi Mineer, HOPE's homeownership coordinator (at right). HOPE took over management of the apartments after buying it while in foreclosure.

HOPE

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month available in the homelessness prevention program is gone by noon on the first day of the month, he said.

"We will have provided over \$375,000 in direct rental and utility assistance to over 350 households in our service area who are suffering due to the impact of the recession," Kegley said.

As the apartments in Hillsville quickly fill up, HOPE wants to continue to partner with local governments to address more housing needs, Kegley said.

People who could actually afford to buy a house continue to pay rent, because they don't know programs exist to help get their own place, Mineer said.

"If there's a [housing] gap in Hillsville, we would like to be involved in developing it," Kegley said. "It's not real quick, but it can be done."

• *For more information on HOPE, go to the website at www.wythehope.org or call (877) 818-8680.*