

ELKINS – Debra Westfall suffers from cerebellar ataxia. It affects her motor skills and nervous system. She knows what she wants to do, but too often, her body and her brain fail to work in unison.

Still, she gets around well and her spacious new apartment is far more convenient than her previous home. Her former apartment was accessible, but it was far from ideal. The bathtub was too high, the kitchen was cramped, the laundry facilities were too far away and the doors were difficult to open.

“The doors were just so heavy,” she said, adding that the unit was on the upper floor of a multi-story building. After moving in last May, she now shares a roomy, two-bedroom unit at Northview Senior Apartments with her cat, Tommy Smurf.

Because she’s now living in a single-story apartment, it makes it much easier to get around. She can get out more. Westfall can ride her scooter to see her friends in a nearby complex or cruise up to the grocery store, which is about a block away.

Northview was developed by Woodlands Development Group and financed, in part, through a \$410,000 loan from the West Virginia Housing Development Fund’s HOMErent Program.

“Our construction crews are largely responsible for these units,” said Dave Clark, executive director of Woodlands Development.

“The units are fully adaptable. They can be adapted to fully accessible units in about one day. The apartments are very energy efficient. If our past apartments are any indication, the biggest heating bills these folks will see are \$60 per month. We are close to services and restaurants,” Clark added.

During a recent open house for Northview, Senator Shelley Moore Capito, R-W.Va., said the development was a great example of partnerships and working together to tailor projects to meet the needs of the community.

“It is phenomenal to see how the Randolph County Housing Authority with Woodlands, the West Virginia Housing Development Fund and others are helping to improve the lives of West Virginia’s senior community,” Capito said.



“I just love everything about this place. The kitchen is open, the doorways are wider and I just love the shower.”

Debra Westfall

HOMErent
program



We are excited about the fifth full year of our Movin' Up Program. This program has been designed to help moderate-income homebuyers purchase a new residence. Movin' Up

does not have a first-time homebuyer requirement and is geared toward those who might have outgrown their current residence, want to downsize or just want to make a change. Our loan origination team has worked diligently to move this program forward. This year, we financed 197 homes for state residents totaling \$25,348,611.



West Virginia's rural and remote nature sometimes means a lack of public infrastructure. To help our residents, the Fund has partnered with the West Virginia Department of Environment Protection to develop the On-Site System. The program,

which was recognized by the Environmental Protection Agency as a model for improving water quality protection, is designed to help eligible households install, repair or replace on-site septic systems or connect to a public treatment system. This year, the On-Site program assisted 16 families and individuals, totaling \$107,264 in funding.



The Low-Income Housing Tax Credit Program is a federal tax incentive program to encourage private equity investments, rather than 100 percent federal government financing, for the production of affordable low-income residential rental housing. The LIHTCP provides a federal tax credit for a

period of ten years to the owners of qualified low-income residential rental housing. In order to be eligible for participation in the LIHTCP, a qualified low-income residential rental housing property must be occupied by individuals whose annual gross income is at or below 60 percent of the area median gross income. In 2016, 9 properties located in 8 counties received Low-Income Housing Tax Credits, producing 217 units.



Buying a home is expensive. It's often our biggest investment. To help our customers, the Fund established our Down Payment/Closing Cost Assistance Program. This year alone we

provided \$5,635,000 in closing cost assistance to homebuyers in the Mountain State.



The Low-Income Assisted Mortgage Program (LAMP) was developed in 1992 as a pilot program with Mountaineer Habitat for Humanity. The goal of the program was to enable those with very low incomes to become homeowners. The

program was later honored by Harvard University's Ash Center for Democratic Governance and Innovation. Because of LAMP's success, other Habitats across the state were invited to participate. The premise is simple – to enable non-profit housing groups to expand their abilities to provide homes for those who need them the most. The program allows participating non-profit housing providers to sell their loan to the Fund. By selling the loan, they can use money they would have otherwise tied up in mortgages to finance and maintain homes. This year, the Fund devoted \$495,552 to help families in need.



The Special Assistance Lending Program (SALP) is designed to provide financial assistance for construction and rehabilitation projects to nonprofit organizations engaged in the development and operation of programs and/or properties that improve group

home housing opportunities and/or promote the general welfare of special needs populations or low to very-low income populations. SALP works with a coordinated system of state and local organizations that provide non-traditional group housing and/or critically-needed services to special needs populations such as: homeless individuals and families, victims of domestic violence, neglected and abused children, the elderly, individuals with HIV, those recovering from alcoholism or drug abuse, disabled veterans and families in transition from shelters to traditional housing. The Fund provided \$785,890 to help these developments and their residents.



Owning a home is a vital part of the American dream. Homeowners understand the importance of community and what it means to be part of something larger than themselves. We're proud to help

so many West Virginians turn their dream of owning a home into a reality. Working with lending partners from across the state, we provided over 470 homes for state residents totaling \$41,381,933 in 2016.