

## Fluvanna/Louisa Housing Foundation

### **Mission**

*The Foundation is organized as a non-stock, not for profit corporation exclusively for community services purposes without pecuniary gain or profit to its members. Its purposes shall be to promote, develop and encourage activities and means to improve the ability of low-income, elderly and/or disadvantaged persons to meet their housing needs, without regard to race, religion or national origin: and to that end sponsor, support, promote, and undertake housing projects within the Counties of Fluvanna and Louisa, Virginia.*



Fluvanna/Louisa  
**Housing Foundation**  
Better Housing. Stronger  
Community.

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### Programs Provided By:



The  
Fluvanna/Louisa  
**Housing  
Foundation**

*Better Housing. Stronger  
Community.*

### **HOUSING CHOICE VOUCHER PROGRAM**

This HUD program provides rental assistance through vouchers for eligible residents of Fluvanna and Louisa Counties. There are a limited number of vouchers allocated per county. Families pay 30% of their income toward rent and utilities and the vouchers pay the

### **HANDICAP RAMPS**

One of the most highly successful programs that the Foundation provides is portable, modular aluminum ramps to those needing a ramp for short or undetermined periods. These ramps may be installed by two people in a few hours and may be removed when no longer needed.

Modular ramps are a cost effective and efficient way to assist the elderly and disabled with access

### **FIRST TIME HOME BUYERS**

An experienced homebuyer counselor works closely with a family to evaluate their credit history, help them make necessary improvements and determine their purchasing ability. This is an intensive program requiring dedication on the part of the prospective

difference, up to a specified amount. Families must sign up on the waiting list and wait until their name comes to the top. Preference is given to local residents and those who are paying more than 50% of their income toward rent or do not have an adequate nighttime residence. Frequently, the waiting list is over two years long and is closed to new applicants for periods of time.

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### EMERGENCY REPAIRS

This program serves over 50 families every year with repairs such as water pumps, heat, hot water heaters, roof repairs and replacement, handicap access, and more. Funds for this program come from a yearly State Grant, a program managed by the Piedmont Housing Alliance with Rural Development funding, and our own cash. Families must be either below 50% or 80% of area median income depending on the source of funding.

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### HOME

issues.



ECMO house with modular metal ramp

### RENTAL UNITS

The Foundation owns three units in Fluvanna County and eight units in Louisa County. Periodically, the properties are rented to Housing Choice Voucher families with the goal that the tenant will eventually purchase the home. The other two are ECHO units. These are small portable homes that the Foundation owns but places on the renters' property. Four of the Louisa units are duplexes on South St., designed to be energy efficient and handicapped accessible. Also located on South St. is the von Hemert Home, a transitional shelter built by the Foundation in partnership with Habitat for Humanity.

homebuyer. Below market mortgage funds are available from Rural Development and the Virginia Housing Development Authority (VHDA) with down payment assistance through HOME funds.

Louisa County has set up a fund of one quarter of one percent of the real estate tax to provide down payment assistance of up to \$20,000 for families earning below 100% of the area median income. This fund is available only to those already living or working in Louisa County.

### INDOOR PLUMBING

The goal of this program is to install plumbing in houses lacking a well and/or a septic. Many times the entire home must be replaced, as the entire home must meet Housing Quality Standards once complete. Families must own the property or have life rights and be below 80% of the area median income (AMI). These funds are given as a loan and are secured by a deed of trust. This program is primarily funded through the State Department of Housing and Community Development (DHCD).

This is a regional program managed by the Thomas Jefferson Planning District Commission. It provides federal housing funds that are used for major home repairs, assistance to first time homebuyers, and rental assistance. Much of the funding is used to supplement the Indoor Plumbing Program, as funds to build replacement homes. Families served must earn less than 80% of the area median income.

Currently, over 200 homes have been built or improved through this program.

For More Information  
Call:  
(540) 967-3483  
Or  
(434) 589-4820