



STATE OF THE ART

West Virginia,

Where Mountaineers Are Always Free

“I have traveled throughout the world,” says U.S. Sen. Robert C. Byrd of West Virginia, “and I can assure you that our state offers unparalleled charm, beauty and serenity.”

Many others would agree, of course. West Virginia is celebrated as both “wild and wonderful” and “almost heaven.”

Even the 2000 Census was encouraging. It reported a nearly 1-percent gain for the state over 1990, to 1,808,344. This was in marked contrast to the 7.6-percent drop reported in the 1990 Census.

Home ownership also is up, and child poverty is down—both good signs. Home ownership rose from 74 percent in 1990 to 75 percent in 2000, compared to 68 percent nationally. Child poverty dropped from 32.6 percent in 1993 to 24.2 percent in 1998 (the latest available data).

The state remains heavily rural, of course. Only six cities—Charleston, Huntington, Parkersburg, Wheeling, Morgantown and Weirton—have more than 20,000 residents. In fact, rural, free mail delivery was first started in “Charles Town” in 1896, and then spread throughout the country.

But poverty still stalks West Virginia. It is fourth in the country in both overall poverty and poverty among residents under 18. Its emergency shelter population rose about 16 percent from 1990 to 2000, running counter to a nationwide drop of about 4 percent.

The Allegheny Mountains also distinguish West Virginia, giving the



Home ownership in the state was up, reported the 2000 Census, but many units fail county assessors' criteria for “good” housing.

state some of its most striking scenery, its greatest obstacles and its nickname, the Mountain State.

“I suppose,” Senator Byrd says, “that if the more than one million mountains in West Virginia were leveled flat, the state would reach all the way to Texas.”

Until then, however, simply getting around the state can be a challenge. The three NeighborWorks® organizations, for example—in Big Chimney (near Charleston), Fairmont (near Morgantown) and Elkins—are hours apart, even when an interstate is available.

The three are **CommunityWorks in West Virginia** (in Big Chimney), **Fairmont Community Development Partnership** and **HomeOwnership Center Inc.** in Elkins.

As a result, calling a board meeting or organizing a practitioners' conference can quickly become a major undertaking.

“It is isolated,” says Lynn Talley, executive director of CommunityWorks,

“but we do things to attract people. We provide entertainment.”

The seminars routinely attract upwards of 100 registrants, so, whatever the secret, the formula seems to work.

But for statewide community development, the overarching issue is developing adequate resources. Not until early 2001, for example, did the state enact legislation creating a state affordable housing trust fund.

Many of the state's major corporations are headquartered elsewhere. And even the three major banks don't cover the entire state, though small community banks flourish.

As Senator Byrd proclaims: West Virginia “is the most southern of the northern and the most northern of the southern; the most eastern of the western and the most western of the eastern. It is where the East says good morning to the West, and where Yankee Doodle and Dixie kiss each other good night.” ■

CommunityWorks in West Virginia: Supporting a Statewide Coalition to Meet Housing Needs

BY LYNN TALLEY

In Sarah Ann, West Virginia, an elderly couple had hooked up a hose to collect water from an assortment of roof leaks and drain it into a bathtub in their living room.

In Jefferson County, an elderly widow greeted visitors with freshly baked scones, made in a kitchen whose floor was sinking so badly that the trip to the living room was noticeably uphill.

These are real-life, “before” stories from Harts Community Development (HCD) Inc. of Harts and Telamon Inc. of Martinsburg, two member-organizations of CommunityWorks in West Virginia, which has been a NeighborWorks® organization since 1996.

Unique in the network, CommunityWorks is a coalition of 23 housing providers engaged in renewing distressed West Virginia communities through the work of member organizations located primarily in rural areas of the state. Among the members are small, partial-county nonprofits, multi-county community action agencies and public housing authorities.

Training and Assistance

By providing capital and technical assistance to its member-organizations, CommunityWorks has leveraged more than \$7 million in home-improvement and mortgage loans, and assisted nearly 220 families to become homeowners in the NeighborWorks® Campaign for Home Ownership 2002.



Repairing a roof can sometimes become a major job.
Courtesy of CommunityWorks in West Virginia

One example is CommunityWorks’ annual affordable-housing seminar for practitioners, modeled on a Neighborhood Reinvestment Training Institute.

In the 2001 curriculum, for example, were courses on adding partnership support for housing counseling programs, writing good construction contracts, developing production and finance plans, and financing with USDA Section 502 funds. The response of participants was enthusiastic.

“Your knowledge and hands-on training were invaluable,” wrote Jennifer L. Gartin of Almost Heaven Habitat for Humanity in Franklin. “I’m going to present what I learned to our construction committee and board members.”

In partnership with the West Virginia Housing Development Fund (WVHDF), CommunityWorks has organized statewide certification training for housing counselors. More than 60 counselors have been trained and certified to date.

Fit and Livable Housing

And does the training improve organizations’ ability to deliver housing? In Sarah Ann and Jefferson County, as examples, the “after” stories are reassuring.

HDC determined that demolition was the only practical course for the Sarah Ann home. But first, with affordable financing from a WVHDF HOME loan, HDC built the couple a new home. The project was completed in early November.

Telamon quickly processed a Rural Development 504 grant for repairing the widow’s floor. It was sloping, it turned out, because the joists underneath had rotted away.

A local weatherization program then insulated the house, and a housing preservation grant paid for a number of miscellaneous repairs and a new well. Each visit to the house was accompanied by another batch of fresh scones.

In gratitude, the widow agreed to share her recipe: 2 cups flour, 1 cup sugar, 1/3 cup butter (melted), 1 cup water, 1 teaspoon baking soda, 2 teaspoons baking powder, 1/2 cup coconut, 1 teaspoon vanilla, 1 egg (beat well), 2 tablespoons dry buttermilk, 1 pinch salt. Add walnuts or raisins, if you wish.

Preheat oven to 400 degrees. Place on cookie sheet by tablespoon-full. Bake for 8-10 minutes. Eat fresh. ■

Lynn Talley is executive director, CommunityWorks in West Virginia, Big Chimney, West Virginia.



Elkins' HomeOwnership Center Brings One-Stop Shop to Five-County Area

BY SHELBY SMITH

After income loss due to illness, Gina and Adam Losh of Elkins, West Virginia, thought they would never be able to purchase a home. They were living in a two-bedroom trailer, where their pre-teen son and daughter had to share a room. They didn't know how to rebuild their credit or where to turn for help.

Then a friend told them about the HomeOwnership Center of Elkins. Offering services such as budget and credit counseling, the center began working with the Loshes. A home-ownership counselor worked with the couple for more than a year to help them become mortgage-ready.

Shortly after the birth of their third child, they closed on a new home. All the children have a room of their own.

Gina Losh continued her involvement with the center and eventually joined its board. The center, West Virginia's only one-stop shop for purchasing a home, serves Randolph, Barbour, Tucker, Upshur and Lewis Counties in the center of the state.

Area Housing Market

Most area housing does not meet the county assessors' criteria for "good" condition. Affordable housing is in short supply and turnover is low, though most local banks' areas are too small to have to submit reports under the Home Mortgage Disclosure Act.

Demand for new homeowner units stems primarily from existing renters and a growing population. A new chicken plant and regional jail, for example, are planned for

Barbour County.

Within the center's primary service area, there are approximately 4,521 renter households. Of these, some 600 are considered financially able, based on national averages, to buy a home with one of the mortgage products available from the center.

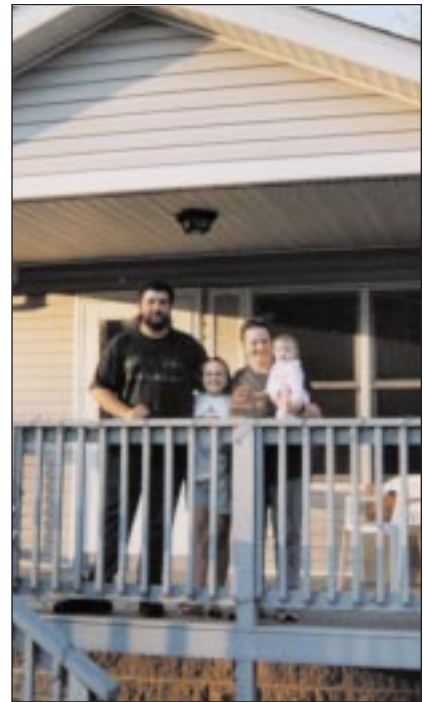
The center evolved as a program of the Randolph County Housing Authority and began operating in 1999. It reorganized itself in 2000, applied for affiliation with Neighborhood Reinvestment and completed the NeighborWorks® chartering process in late 2001.

Services of the Center

Offering services such as homebuyer education, budget and credit counseling, postpurchase counseling and loan origination and lending, the center has helped more than 60 families become homeowners. The center's loan products range from subsidized loans, such as HOME, to loans sold on the secondary market. In conjunction with the housing authority, the center also has active development and technical-support programs.

The center itself has grown into a staff of four, with a nine-member board, including Gina Losh. Its counselors assisted more than 242 families in budget and credit counseling in the first nine months of 2001.

In addition, the center has built partnerships with CommunityWorks in West Virginia, another NeighborWorks® organization in the state, the West Virginia Housing



Gina and Adam Losh, with two of their children, celebrate their new home. Courtesy of HomeOwnership Center of Elkins

Development Fund, the state housing finance agency, the Federation of Appalachian Housing Enterprises, the U.S. Department of Agriculture Rural Development as well as local banks, insurance agencies, attorneys and real-estate agencies.

The vision of the center is to continue as a leading player in community revitalization, bringing to the table the main outlet for homebuyer education and financial literacy in the area. ■

Shelby Smith is executive director, HomeOwnership Center, Elkins, West Virginia.

Greenspaces and Rehabbed Places In Fairmont: Residents Guide Revitalization Plan

BY ROBERT GRIBBEN

When Anthony Horton was a child in Fairmont, West Virginia, the grocery store in his Maple/Ogden neighborhood had everything his family needed.

"You really didn't have to leave our community to buy anything," Horton says. "Unfortunately, we've lost that now."

Many of the neighborhood houses now are vacant, some only marked by empty lots. The small stores have closed.

But amid the neighborhood's woes still are families, like Horton's, with strong local roots, and an abundance of churches and community spirit. That's why Horton, and others, are fighting back.

They are working with Fairmont Community Development Partnership (FCDP), a local NeighborWorks® organization, on an ambitious, three-part plan to revitalize the area, now designated the Maple/Ogden Gateway Revitalization Area. The goals are to eliminate abandoned houses, help homeowners make improvements and add greenspace to the community.



Fairmont State College students first helped clean up a neighborhood cemetery, then relaxed. Courtesy of Fairmont Community Development Partnership

Revitalization Plan

In the plan's first phase, estimated to cost \$1 million, are seven acquisitions, six demolitions, seven owner-occupied rehabilitations, one purchase-rehab and one new construction. Work is scheduled for completion by year's end 2003.

Funding, according to Charles Fawcett, FCDP project manager, will come from the Federal Home Loan Bank of Pittsburgh, the West Virginia Housing Development Fund and Neighborhood Reinvestment.

The second phase, still in initial planning, will add more renovations and new construction. They are planned for 2004.

The third phase will include a 10- to 15-unit planned development, probably with a private builder.

Neighborhood Participation

Driving the revitalization plan is an extensive community-participation process. FCDP representatives met with community leaders and also

conducted an extensive curbside assessment of the area.

FCDP appointed a Maple/Ogden Community Advisory Committee as a residents' forum for discussing community needs. Rev. Wesley Dobbs of Morningstar Baptist Church helped form the committee and then became an active member.

Dobbs saw the need for residents' input and understood the importance of involving a broad range of stakeholders in the planning process.

Dobbs also has made a point of taking other residents' comments and concerns back to the committee. He agrees with addressing the area's needs block by block.

"This is my community," Dobbs says. "I want to make it the best it can be, and that's only going to happen if we get involved and stay involved. We have a huge stake in the outcome." ■

Robert Gribben is executive director, Fairmont Community Development Partnership, Fairmont, West Virginia.

Marcus Lewis (left) and Eric Hines listen to plans for revitalizing their neighborhood.

Courtesy of Fairmont Community Development Partnership

