



BEST PRACTICES in AFFORDABLE HOUSING



TRAINING & EDUCATION

WHO

Southside Community Development & Housing Corporation (SCDHC)

WHERE



Richmond City, Chesterfield County, Henrico County

HOW

SCDHC combines its community development programs with its housing counseling services with the notable program Project First Home (PFH). PFH rehabs old properties and constructs new homes for first time homebuyers that meet the HUD income qualifications. PFH then provides housing counseling and support for these new homebuyers.

Project First Home provides new and rehabilitated homes within the City of Richmond, Chesterfield and Henrico County for first time homebuyers who meet the HUD income qualification guidelines and who have a satisfactory credit history. A minimum down-payment is required for SCDHC homes.

Through its many programs, PFH provides learning opportunities for homeownership and buying a home. Classes are offered to learn about becoming a homeowner both about the process of buying and the responsibilities of owning a home. They also offer budgeting and credit counseling. PFH's sustainable partnership of services promotes first time homeowners self-development, self confidence and independence thus realizing SCDHC's holistic approach to revitalizing the community.

WHAT

SCDHC is a non-profit community development corporation and HUD approved housing counseling agency. SCDHC serves as a Community Housing Development Organization (CHDO) in the City of Richmond and the Counties of Chesterfield and Henrico, Virginia. SCDHC has constructed more than 300 Earthcraft Certified single family affordable housing units throughout the Richmond Metropolitan Area offering down payment and closing cost assistance. As part of their holistic approach to community revitalization, SCDHC offers credit counseling and free home buyer education seminars to improve financial literacy and to help residents make a successful transition to home ownership. With the help of grant funding and like-minded partners, SCDHC's varied programs successfully catalyzed the transformation of the Old South District of Richmond, Virginia, from a community of blighted neighborhoods, into a functioning, self-sufficient, mixed-income community of families with hope.



**THE SCDHC
CONTINUES TO
DEVELOP AND SUPPORT
AFFORDABLE HOUSING
IN THE ONCE BLIGHTED
OLD SOUTH DISTRICT OF
RICHMOND**

LEARN MORE: www.scdhc.com