

**CAAR-CATEC Partnership:
Unique, Affordable Housing for *Our* Community
By: Andrea L. Sarate**

In a collaboration that addresses the need for affordable housing in a unique and tangible way, the Charlottesville Area Association of REALTORS® Work Force Housing Fund (CAAR WFHF) purchased a home built by CATEC students during the 2005-2006 school year. After being installed on a site in Scottsville created and built by local developer and CAAR member Church Hill Homes, the full house and lot will be sold to a CAAR WFHF recipient working through Piedmont Housing Alliance's (PHA) Regional Home Ownership Center. This project is the result of a new partnership between CAAR, the Charlottesville Albemarle Technical Education Center (CATEC), the PHA, Virginia National Bank, and Church Hill Homes to provide affordable housing to valuable members of our local work force.

CATEC Construction Project

The CATEC house is an annual project that serves several purposes, the most important of which is providing a useful, hands-on learning experience for CATEC students in the areas of general construction, carpentry, electrical work, plumbing, etc. All aspects of the home are covered by the CATEC students, who come each day to the Rio Road campus for practical education that will secure their future through real job training. The fact that the CATEC house is built and designed each year through student labor means that the cost for building the home is limited to materials and a few other, small details.

In years past, the CATEC house was built and then sold at auction to supply funds for the next year's building project. Last year's students set out to build their house with a different purpose – the house was originally intended for Katrina relief in one of our flood-ravaged Southern states. A church in Mississippi had arranged to purchase the house, and the students had rented vans to travel south on their spring break with the house to install it on a new house site for a homeless person.

Unfortunately, in many areas damaged by Katrina the infrastructure is so damaged it prevents the preparation of home sites. When the week of the big trip south arrived, CATEC received word that the church had to back out of the deal because they hadn't been able to prepare a construction site. The students were crushed, and CATEC needed to figure out what to do with their new house!

Fortunately, Rob Davis, of NBC29, is on the CATEC Foundation Board of Directors as well as a member of CAAR. Therefore he was familiar with the CAAR Work Force Housing Fund, especially since NBC29 partnered to produce the CAAR WFHF benefit concert last summer at the Charlottesville Pavilion. Davis called CAAR and the partnership was begun, with plans leaping ahead as each additional partner joined in.

The Partnership

The project is a classic win-win-win situation. In addition to experiencing a useful and thorough practical education, the students fulfill their initial goal of seeing the house put

to good use in the community, benefiting the first Work Force Housing initiative in our area. The CAAR Work Force Housing Fund will gain much-needed funds, allowing it to grow and help provide housing for those who most deserve it – our teachers, firefighters, nurses, and police officers. CATEC benefits financially because it now has the funding it needs to move on to the next academic year (already well underway) and the construction of the next house project and learning experience.

The students of CATEC have been building houses since the mid-1970s, but it wasn't until the mid-1980s that they began constructing the homes on-site at the CATEC campus. Although similar in plan, the CATEC house differs each year as the new class of students change the floor plan and house features to suit changing needs and incorporate the latest technology. The house built last year is a three-bedroom, two-bath structure. Additionally, the students of CATEC framed out space for a basement entrance inside the home so that the future owners could place the house over a finished basement and double their square footage and livable space. Over 1,200-square-feet, the house is covered with Hardi-plank™ siding and is well insulated to provide cozy, energy-efficient living for its new owners. Lovely cabinets fill a kitchen-dinette space with room for a dining table, and the sliding glass doors are already installed for the patio deck. All that remains is interior painting and the installation of some light fixtures throughout the house.

CAAR Work Force Housing Fund

Created in 2004 by the Charlottesville Area Association of REALTORS®, the CAAR Work Force Housing Fund assists area teachers, firefighters, nurses, and police officers with purchasing homes in the areas they serve. Based on the premise that those who serve our communities in these essential fields should be able to afford to live here, the CAAR Work Force Housing Fund helps people over one of the greatest hurdles to first-time home ownership: the down payment.

Better neighbors make for better neighborhoods, and having our work force live in the areas they in which they serve makes for stronger communities and a more integrated social fabric. Home ownership also makes for a more tightly connected neighborhood, as the personal investment in one's own house increases a sense of commitment to the neighborhood.

Thus far, the CAAR Work Force Housing Fund has helped seven individuals fulfill their dreams of home ownership: two teachers, a nurse, two police officers, and two firefighters. More applicants are waiting for funds and approval – since the Fund's beginning, there have been 80 applicants to the program.

Throughout our area, and, indeed, the country, concern about a lack of affordable housing is evident. CAAR members have taken action, and, as is so characteristic of their generous and community-minded natures, continue to develop the Fund. This partnership with CATEC is a prime example of how community groups can come together for the benefit of all who live here. Beyond the individual homeowner, the CAAR Work Force Housing Fund is a boon to anyone who desires safe and unified neighborhoods –

neighborhoods that are populated by people who want to live there, by people who work in the community where they live, and people who *care*.

The CAAR Work Force Housing Fund is just one of the many ways that CAAR members--who include many in the real estate/home outfitting business, from REALTORS® and mortgage lenders to water treatment systems specialists--contribute to the community while maintaining their independent businesses, families, and active personal lives.

But CAAR cannot continue to assist our local nurses, firefighters, teachers, and police officers without a continued influx of monies to help cover their down payments. The CATEC house sale will provide a significant contribution to the CAAR Work Force Housing Fund, which, up to this point, has been primarily supported by REALTORS® and other members of CAAR. Anyone may contribute to the CAAR Workforce Housing Fund, which is managed by the Charlottesville Area Community Foundation (www.cacfonline.com).

For information about how to support the CAAR Work Force Housing Fund, call the CAAR REALTOR® Resource Center at (434) 817-2396, or read more at www.caar.com.

Andrea Sarate has been writing for the Real Estate Weekly for several years, focusing on projects and events in the Charlottesville area. She especially enjoys covering service activities that benefit families in our community.