There are certain things that, once started, must be seen through.

Construction is like that. Once you tear out part of a wall to replace some old pipes, you have to finish: the new pipes have to go in, the wall has to be put back, and the water turned back on. This requires focus, stamina, and loyalty to the task, no matter the conditions or distractions. No matter how hard it might get.

This last year has been a long slog through painful conditions and terrible distractions, and we are deeply grateful to those who helped see us through. We welcomed many new and returning supporters who generously invested in this work, who believe in this work, and who understand that a single dad in Esmont trying to survive a furlough, mounting bills, and remote learning with spotty internet does not also need a roof leak to worry about.

The good news is that a roof leak is fixable. So is a failed furnace, a lack of insulation, and a broken waterline, and with your continued support and advocacy, we will continue to make those fixes, no matter the conditions or distractions. No matter how hard it might get.

AHIP believes that everyone should be safe at home. We work year-round to provide emergency repairs, home rehabs, and energy-efficiency upgrades to families in Charlottesville and Albemarle County. Our mission is to ensure safe, affordable homes for our neighbors in need.

Whatever your connection to AHIP last year—client, partner, donor, volunteer, or community advocate—you made it possible for us to keep on going. We are deeply grateful for your focus, stamina, and loyalty to the vital and urgent task of home repair in a time when having a safe and secure home is more vital and urgent than ever before.

With very best wishes,

Jen Jacobs
Executive Director, AHIP
Born and raised in Charlottesville, Della started working for her dad at a young age, helping to grow the family’s cleaning business. She loved it, but there came a day when she couldn’t do it anymore due to disabling back pain and what would become a lifelong battle with lupus.

Della shines with a bright light—her warmth and positivity radiate from her when she talks about her life, her family, and her home, which has been in her family since the early 20th century. It belonged to her father before it belonged to her.

This legacy of Black homeownership is a defining feature of historic Fifeville, and one that is under threat. With increasing pressure from real estate investors, developers, and affluent buyers looking to move downtown, Black and lower-income homeowners in Fifeville and elsewhere are under increasing pressure to sell. For those who run into trouble making mortgage payments, paying taxes, and covering big-ticket critical repair needs, the pressure can be unbearable.

Critical rehab and repair is one path to preserving homeownership and protecting family wealth. Delivering meaningful, tangible, and long-lasting upgrades not only saves the homeowner from having to sell in desperation but also improves health and well-being. They can stay in place, age in place, transfer wealth to the next generation, and continue to have a permanent stake in the community that belongs to them.

AHIP’s rehab work—a dynamic team effort by our own rehab staff and crews, local subcontractors, volunteers, the City of Charlottesville, local companies who brought donated materials and services, and local private donors—including a new roof, foundation repairs, a shed renovation, insulation, handicap modifications, new flooring, new windows and doors, kitchen

“‘My house was falling apart and now everything is beautiful.’”

“It gave me a better life,” Della said of the project. “I feel better. I’m so overjoyed and grateful, a little girl who is starting all over.

“I’ve been here for 25 years. I love this house with all my heart.”
When your heating system dies and you can’t afford a new one, what do you do? Like many of the homeowners we meet, Lawrence bought space heaters.

“We’ve been using space heaters for about a year now,” Lawrence told us when we met him. “All together we have five of them in different rooms.”

Electric and kerosene space heaters, an oven door propped open, the kids piled into one room with lots of blankets: these are all common workarounds when a heating system fails and a new one is completely out of reach.

Being without heat is distressing—and space heaters can be dangerous. According to the National Fire Protection Association, space heaters factor into about 43 percent of home heating-related fires. Those fueled with kerosene can also cause burns, breathing problems, and carbon monoxide poisoning.

AHIP sets out to fix heat emergencies as swiftly as possible to keep people safe, warm, and stress-free. We subcontract with local HVAC companies to repair or replace systems with high-efficiency units that will also make their heating and cooling bills more affordable. Our local partner Beck Cohen donates and discounts systems to AHIP clients throughout the year, and they donated the brand-new system that we incorporated into Lawrence’s larger rehab project.

The new heating system was part of a larger rehab project to revitalize this 100-year-old home. The needs were extensive, including severe structural issues, a failing roof, and plumbing and electrical issues, and Lawrence knew he did not have the funds to take them on. Friends in Charlottesville who had worked with AHIP in the past persuaded him to call.

Safety and preservation are what drive AHIP’s work, and they are our guiding principles for this and all of our rehab projects. For Lawrence, fixing up his home and preserving it for his own children honored his parents, who, as a young Black couple in the 1930s, worked hard and against significant odds to purchase their home and eventually pass it on to their son.

As he told a local NBC29 reporter, “They would be proud to know that I didn’t just try to sell this house off...but try to keep it up.”
Homes that are attainable for lower-income families are the ones that are older and need more work, and this is true of the 100-year-old Belmont home that Julie and her husband purchased in 2015.

For Julie and Sean, a local teacher and pastor, this stucco house on Blenheim Avenue was their shot at the American dream. It was a place of permanence to raise their family, which has since grown to include three young boys. But the repair needs kept coming, and although they had tackled some of them, they knew the home needed more to be truly safe and sound.

Enter AHIP’s Belmont Block-by-Block initiative, which set out to help existing low-income homeowners stay safe and stay in place in one of Charlottesville’s most dynamic and rapidly gentrifying neighborhoods. When AHIP sent out letters to Belmont homeowners about the rehab initiative, Julie and Sean jumped at the chance to participate.

Housing quality matters, and it matters especially for kids. Immediate hazards such as lead paint and electrical deficiencies can cause direct harm, while a home’s looming and worsening repair needs put tremendous stress and anxiety on moms and dads who often don’t have enough to make ends meet each month.

Improving housing quality and stability makes parents better parents, improves children’s emotional and behavioral well-being, boosts academic performance, improves health outcomes, reduces healthcare costs, and leads to better economic outcomes for kids as they become adults themselves.

**REHAB HIGHLIGHTS**
- Lead abatement throughout
- New roof
- New siding, gutters, and downspouts
- New storm doors
- Chimney removal
- New flooring in kitchen
- Plumbing and electrical repairs

**ENERGY UPGRADE HIGHLIGHTS**
- Insulation and weatherization
- New high-efficiency furnace and tankless water heater
- New high-efficiency windows and trim
- New energy-efficient appliances
- New smart exhaust fan in bathroom
If you aren’t from Esmont, you might never know that it’s there. Tucked into the southern corner of Albemarle County, Esmont and its rural neighbors—North Garden, Schuyler, and Alberene—share a history of a region rich in slate and soapstone, the rise and fall of agriculture and the local quarry industry, deep poverty side by side with tremendous wealth, and thriving enclaves where formerly enslaved people and their descendants settled, built schools, and owned land.

Thelma grew up in Porters Road, an African American enclave historically known as “lower Esmont.” She returned in 1980 with her husband to build a home on inherited family land. They worked hard—Thelma for 36 years on the assembly line in circuit-board manufacturing, and her husband as a chef for a local sanitorium, as a personal chef for a wealthy local family, and as a preacher for a Baptist church in neighboring Buckingham County.

Thelma, now in her 70s, is widowed and gets by on a fixed retirement income. Like many seniors, her income stretches only so far and she often has to pick and choose among competing needs every month. Home repairs invariably get pushed down the priority list behind mortgage, food, and medical expenses.

She called AHIP because her gas furnace had died, and she was using space heaters to try to stay warm in the winter. There were a host of other repair needs that were getting more worrisome and harder to ignore.

AHIP’s local partner Beck Cohen stepped in to provide the new HVAC system, while AHIP crews, subcontractors, and volunteers tackled other major items: a new roof, new windows and doors, new flooring, key kitchen and bathroom upgrades, insulation, and electrical and plumbing repairs.

“I was afraid to walk on parts of my floor before, and I didn’t have heat for years, except for space heaters,” said Thelma after her project was complete. “Now I feel safer, I’m warm, and my electric bill has definitely changed—it used to be outrageous!”

When we hear “affordable housing,” we often automatically think about the urban setting. Thelma reminds us that investing in rural areas and preserving family land and homes there should be one of our priorities.

“For senior citizens like me and for other families in need,” she said, “it’s important that there are people like the AHIP staff to do the work.”
Total value of volunteer hours

Volunteer groups: 14
People helped in FY20: 201
Individual volunteers: 140

Total value of volunteer hours: $30,566

Total volunteer work hours: 1,074

**Revenues**

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<tr>
<th>Category</th>
<th>Amount</th>
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<tr>
<td>Total</td>
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<tr>
<td>Property Management</td>
<td>$2,418,124</td>
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<tr>
<td>Management Services Corporation</td>
<td>$1,552,235</td>
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<tr>
<td>Community Financial Services</td>
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<tr>
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**Expenses**

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</tbody>
</table>

**Outcomes**

- 1,074 total volunteer work hours
- $30,566 total value of volunteer hours
- $2,794,100 total

**Contributors**

- AHIP
- AHIP OPERATED
- THIS IS HOW WE HELPED
- THIS IS WHO HELPED US
- We greatly appreciate each gift given to support your neighbors and have made every effort to ensure the accuracy of this list.
- Please notify Elise Noyes, Development Manager, of any inaccuracies or omissions: 434-817-2447 x29 or enoyes@ahipva.org
- We apologize for any errors.
Partners, Funders, and In-kind Contributors

Beck Cohen
Building Goodness Foundation
The Charlottesville Radio Group
Charlottesville Title and Settlement Services, LLC
City of Charlottesville
Climate Collaborative Fund
Community Housing Partners Weatherization Services
County of Albemarle
Dominique Attaway Photography
Johnson Custom Windows and Doors, LLC
LEAP
Piedmont Housing Alliance
Robertson Electric Company
Southern Development
Thomas Jefferson Planning District Commission
Tiger Fuel Company
USDA Rural Development
U.S. Dept. of HUD
Virginia Dept. of Housing & Community Development
Virginia Dept. of Social Services
Weatherseal Insulation
WVIR-TV NBC29

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