



**Habitat**  
**for Humanity**<sup>®</sup>  
**of Northern Virginia**

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10723 MAIN STREET,  
CITY OF FAIRFAX, VA 22030

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The Townhomes at Fairfax Presbyterian Church

An affordable homeownership development in partnership with  
The Fairfax Presbyterian Church,  
Habitat for Humanity of Northern Virginia,  
HomeAid of Northern Virginia and Homestretch



*We Build Strength, Stability, and Self-reliance*

## **TOWNHOMES AT FAIRFAX PRESBYTERIAN CHURCH**

*Ten Affordable Homeownership Opportunities*

*10723 Main Street, City of Fairfax, Virginia 22030*

### Habitat for Humanity of Northern Virginia

Habitat for Humanity of Northern Virginia (HabitatNOVA) is a 501(c)(3) nonprofit organization, and a self-sustaining affiliate of Habitat for Humanity International, a global, nonprofit housing organization. Since 1990 HabitatNOVA has provided low- to moderate-income families in Northern Virginia with the opportunity to become first time home buyers through its affordable homeownership program.

HabitatNOVA homes are constructed to EarthCraft Gold and Energy Star standards. In partnership with Grid Alternatives, a nonprofit solar installer, our homes are equipped with solar panels. The energy efficient construction lowers the homeowner's energy costs which helps maintain the long-term affordability and provide the residents with a healthy living environment.

The homes are sold at cost of construction to qualified families who earn 40%- 80% of the area media income (AMI). The current AMI for our region is \$121,300. The partner families must have adequate income for a 1% down payment and monthly mortgage payments; 30yr, 0% mortgage.

Homeowners are selected through an extensive application process designed to find partner families who will succeed in a HabitatNOVA home. The application process seeks to determine the applicant's willingness to partner and need. Once selected, the partner families must complete 300-400 hours of "sweat equity" in the construction of their home alongside HabitatNOVA staff and volunteers. In addition, partner families also complete 20 hours of financial literacy and the Virginia Housing Development Authority's first time homebuyer course as part of their "sweat equity" commitment.

### Existing Site Conditions

10723 Main Street is the current site of the Fairfax Presbyterian Church (FPC). The National Capital Presbytery owns the 8.251 acre property. Fairfax Presbyterian Church will continue to reside and operate at the site. With the approval of the National Capital Presbytery, the FPC has decided to expand its mission and serve the community by using a portion of the site (1.635 acre) to provide affordable housing.

The church building, built in 1969, the glebe, and its associated parking areas will remain. The site is bordered by Joyce Heights, a residential neighborhood on the south, Autumn Woods, a residential neighborhood on the west, a Resource Protection Area and wooded area to the north, and Cameron Glen, a townhome community to the east.

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Current Zoning

The property is currently zoned RH (Residential High). The Church currently operates pursuant to a Special Use Permit in this zoning district. Such use will continue in the same manner after the proposed rezoning. Any existing development conditions will be addressed in the Applicant's Narrative.

Comprehensive Plan and Proposed Zoning

FPC and HabitatNOVA are proposing this project to address the City's need for affordable housing. As noted in the City's recently adopted Comprehensive Plan, there are very few affordable residential units in the City. This is especially true for townhomes. The new Comprehensive Plan created a recommendation and goal to increase the supply of affordable units by advocating for new residential uses to be considered on land currently used for so-called Social and Civic Network Place Types. Fairfax Presbyterian Church is such a place type. More specifically, Housing Goal 2 in the Plan is a mandate by the City to ensure the availability of housing that is affordable. Action Item H2.1.4 promotes the type of development being proposed by FPC and HabitatNOVA because it is an alternative means of building new dedicated affordable units through a partnership among private, non-profit and faith-based organizations.

Development Proposal

HabitatNOVA in partnership with the Fairfax Presbyterian Church, Homestretch and HomeAid, is proposing to construct ten affordable townhomes on a 1.635 acre of the Fairfax Presbyterian Church site.

The townhomes, as proposed, will be located on the east side of the property, adjacent to Cameron Glen which is currently zoned PD-M and is located in the Old Town Fairfax Transition District. All ten units will have three levels, three bedrooms, two baths with rear loaded garages. There will be two rows of townhomes with five units per row. The entry to the units will face a communal green space. The west side of the two rows will face the church parking lot and the east side of the two rows will face the adjacent townhome development with a 15' transitional yard between the two developments. The materials and architectural style of the townhomes will be compatible and consistent with the existing church building.

HabitatNOVA as the nonprofit developer and general contractor will take the lead in the development process with assistance from HomeAid Northern Virginia—the official nonprofit of the Northern Virginia Building Association (NVBIA) and a chapter of HomeAid America. HomeAid Northern Virginia connects regional builders and housing industry professionals with nonprofits focused on affordable housing. HomeAid's partner builders and trade professionals will donate their expertise, time, and resources to help build the ten affordable townhomes on this site. Eight of the townhomes will be sold to HabitatNOVA partner families and two of the townhomes will be sold to Homestretch for inclusion in their Sacred Homes Program.



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Development Proposal continued

Sacred Homes is a Homestretch partnership program which connects faith communities with low-income families. The faith community “adopts” a family and assists them on their journey to self-sufficiency. In a Sacred Homes partnership, the faith community helps defray the financial costs of providing the home to a Homestretch family. They also engage in hands-on acts of support to help maintain the home and, often provides additional assistance for the family as needed.

Benefits

HabitatNOVA, and its partners, are proud to propose quality, energy efficient, affordable homeownership opportunities to low and moderate income families in the City of Fairfax. This development will deliver stable long term housing for vulnerable households.

Stable housing is a crucial foundation for helping low to moderate-income families find a path out of poverty. Today, one in four households in Northern Virginia is spending more than half of their income on housing. Sixty percent of families are severely cost burdened. Housing costs are rising faster than wages, and the supply of affordable housing cannot meet the demand.

These townhomes will be sold at their actual cost of construction with an affordable mortgage, allowing families to save and use a portion of their incomes on preventative healthcare, education for their children and other essential needs.

# shelter empowers



**Applications** - Habitat NOVA hosts an application cycle in conjunction with the acquisition of property developed for the program. The open application cycle occurs once each year.

**Financial Prerequisites** - Financial prerequisites must be met in order to qualify for the housing program. Those prerequisites include an ability to make a 1% down payment, a demonstration of credit and fiscal responsibility, and a reported income of 40-80% of our area's median income (AMI) — approximately \$49,000 to \$97,000 for a family of four in 2019

**Criteria for Eligibility Residency** - A Habitat NOVA applicant must live in the affiliate region (Fairfax and Arlington counties or the cities of Alexandria, Fairfax, and Falls Church) for at least one year prior to the time of application and be a legal resident of the United States.

**Need** - An applicant must need decent shelter. Habitat NOVA selects families living in over-crowded, substandard, or unsafe conditions and unable to obtain a conventional mortgage due to income level. Circumstances that constitute need vary from family to family. Applicants submit a statement of need with their application and demonstrate proof of need in an interview and/or a home visit.

**Ability to Repay the Mortgage** - Partner families must demonstrate an ability to make a monthly mortgage payment. They must also meet current HUD income guidelines to qualify.

**Willingness to Partner** - Partner families complete 300-400 hours of "sweat equity." Sweat equity is the physical investment in Habitat's program. At least 20 hours are dedicated to financial literacy including VHDA's First-time Homeowner Education workshop. Other hours are earned on the construction site, volunteering at our ReStores, special events, or Habitat NOVA's office.



We build homes in partnership with individuals, corporations, associations, faith-based organizations, and other community groups—totaling almost 200 volunteers per month. Without our volunteers and their passion for providing affordable homeownership to families in Northern Virginia, we could not build and provide families a decent and affordable place to call home.

For additional details, visit [habitatnova.org](http://habitatnova.org)



## FEDERAL CREDIT EQUAL OPPORTUNITY ACT

Habitat for Humanity of Northern Virginia partner family selections are made in compliance with the Federal Credit Equal Opportunity Act on an impartial and non-discriminatory basis. Race, color, national origin, marital status, familial status, sexual orientation, age, religion and disability play no part in partner family selection.

