

NEW RIVER VALLEY HOUSING SERVICES



The New River Valley Housing Resource Guide was compiled through a collaborative effort with the following partners:

- Center for Gerontology at VT
- City of Radford
- Community Foundation of the NRV
- Community Housing Partners
- Floyd County
- Giles County
- Habitat for Humanity of the NRV
- Montgomery County
- New River Community Action
- New River Valley Agency on Aging
- New River Valley Disability Resource Center
- New River Valley Homebuilders Association
- New River Valley HOME Consortium
- New River Valley Regional Commission
- Pulaski County
- SERCAP
- New River Family Shelter
- Town of Blacksburg
- Town of Christiansburg
- Town of Pulaski
- Virginia Community Capital

For more information, please contact the New River Valley Regional Commission at (540) 639-9313.



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The information included in this guide has been provided by the service providers and is not intended as a recommendation for a particular provider or service.

For affordable rental housing in the New River Valley please see the **New River Valley Affordable Rental Housing** document.

1. EMERGENCY SHELTERS

Hope House

The Giles County Shelter's mission is to provide a safe emergency shelter for families experiencing a housing crisis and to connect them with supportive services that promote and enhance their self-sufficiency and stability.

138 Old Virginia Ave.

Narrows, VA 24134

(540) 921-2525 or (540) 626-4368

<http://virginiasmtnplayground.com/hope-house-2/>



New River Family Shelter

New River Family Shelter provides safe emergency shelter to families in the New River Valley and connects families with supportive services to promote self-sufficiency and lasting stability.

(540) 382-6188

info@newrivershelter.org

<http://nrfamilysshelter.org/>

The Warming Place

This temporary shelter service only operates when the temperature falls below 40 degrees. Participants must pre-register by phone before going to the site.

223 North Washington Avenue

Pulaski, VA 24301

(276) 620-4293

Charlie.barbettini@gmail.com

To Our House - Intake Center

To Our House is a program of New River Community Action and is available November through March, every night. It provides a multi-night stay for single, homeless men. Participants must arrive before 5pm.

110 Roanoke St.

Christiansburg, VA 24073

(540) 382-6186

www.ToOurHouse.org

Women's Resource Center of the New River Valley

The Women's Resource Center offers temporary emergency housing for adults and children who live in the New River Valley and are fleeing intimate partner violence. The shelter is a comfortable, attractive home with facilities for 26 women and children. It also provides shelter for men or LGBTQ individuals who do not feel comfortable staying at the shelter. Families who leave the emergency shelter and desire a supportive living environment also have the option of applying for transitional housing apartments before stepping out on their own.

Crisis hotline: (540) 639 -1123 or (800) 788-1123 (available 24/7 with trained staff answering all calls)

Administrative Office Number: (540) 639-9592

<https://www.wrcnrv.org/our-services/>

Women's Shelter

Contact the Church Secretary before coming
Grace Episcopal Church
210 Fourth St.
Radford, VA 24141
(540) 639-3494

ROANOKE RESOURCES**Family Promise of Greater Roanoke**

The Family Promise of Greater Roanoke is a service for children and their families. Call to make an appointment.
37 East Clay St.
Salem, VA
(540) 444-7374

Rescue Mission of Roanoke

The Rescue Mission provides a safe haven to families and individuals in crisis. Services include overnight shelter, meals, addiction recovery programs, and job skills training.
402 4th St. SE
Roanoke, VA
(540) 343-7227
www.rescuemission.net

LONG TERM HOUSING ASSISTANCE**Virginia Veteran and Family Support**

If you are a veteran experiencing homelessness, please contact the Federal Department of Veterans Affairs Homeless Hotline (877) 424-3838 (1-877-4AID-VET) or dial 211, available 24/7
<https://www.dvs.virginia.gov/virginia-veteran-and-family-support/resources/housinghomelessness/>

2. ENERGY ASSISTANCE & WEATHERIZATION

AEP Utility Assistance

AEP uses energy efficiency programs and consumer education to help customers reduce their electricity consumption. It also has several energy assistance grants and programs to help customers. In the majority of its states, AEP facilitates Neighbor to Neighbor programs that help customers who are behind on their bills, but whose incomes disqualify them for government assistance. The funds for this program come from customer contributions, as well as AEP grants.

<https://www.aep.com/about/IssuesAndPositions/Financial/Low-IncomePrograms.aspx>

Local residents wishing to access Neighbor -to- Neighbor may do so at any New River Community Action Emergency Assistance Program office:

- 120 Epperly Mill Rd., SW, Floyd, VA 24091 540-745-2102
- 1410-B Wenonah Ave., Pearisburg, VA 24134 540-921-2146
- 110 Roanoke St., Christiansburg, VA 24073 540-382-6186
- 412 N. Jefferson Ave, Pulaski, VA 24301 540-980-5525
- 928 W. Main St., Radford, VA 24141 540-267-3205

www.newrivercommunityaction.org

Community Housing Partners

The Energy Solutions team completes a site-specific energy audit of a home that includes blower-door-directed air leakage diagnostics, heating system safety and efficiency diagnostics, duct leakage diagnostics, and insulation needs. Following the energy audit, CHP's weatherization team performs repairs and improvements to home heating and cooling systems and provides for the installation of energy-saving measures in the house, such as improved insulation and air sealing.

(540) 382-2002

<https://www.communityhousingpartners.org/312/weatherize.html>

Virginia Department of Social Services - Energy Assistance

The purpose of the DSS Energy Assistance program is to help eligible low-income households offset expenses associated with heating and/or cooling their home.

801 E. Main St.

Richmond, VA 23219

<http://www.dss.virginia.gov/benefit/ea/>

3. FAIR HOUSING



Virginia Department of Professional and Occupational Regulation (DPOR)

Information is available about Fair Housing Law and how to file a complaint for victims of unfair housing practices. The complaint form is available for download online and must be mailed to the Virginia Fair Housing Office.

(804) 367-8530 or (888) 551-3247

<http://www.dpor.virginia.gov/FairHousing/>



4. HOMEBUILDERS

Community Housing Partners

Community Housing Partners is a HUD approved Housing Counseling Agency serving all income levels in preparing for homeownership. CHP Homeownership provides a straightforward home buying experience by connecting you with the resources to make informed decisions when purchasing your new home. Services include Financial Management Education, Homebuyer Education, One-on-One Mortgage Consulting, Down Payment Assistance, Single-Family Home Construction, and Realty services.

990 Cambria St NE

Christiansburg, VA 24073

540-260-9039

<http://www.chphomeownership.org>



Habitat for Humanity

Habitat for Humanity is a non-profit building and counseling service for low-to-moderate income households. Services include budgeting, debt remediation, home buying guidelines, mortgage readiness and home construction.

1675 N Franklin St

Christiansburg, VA 24073

(540) 381-1144

<http://habitatnrv.org/>

New River Valley Home Builders Association

The New River Valley Home Builders Association is a nonprofit trade association representing the interests of residential and commercial building members, developers and remodelers, as well as suppliers, subcontractors and related service providers.

(540) 443-0090

info@nrvhba.com

<http://www.nrvhba.com/>

Southeast Rural Community Assistance Project (SERCAP)

SERCAP rehabilitates homes of low-income rural residents without complete indoor plumbing. It is a state-funded program in Virginia. When the home proves too decrepit for rehabilitation to meet HUD Section 8 housing standards, a new home is sometimes constructed.

347 Campbell Ave., S.W.

Roanoke, VA 24016

(540) 345-1184

www.sercap.org

5. HOME MODIFICATIONS & REPAIR



Each program may have specific income eligibility, so make sure to get specifics on the programs you contact.

Aging in Place Program - SERCAP

Allows seniors to stay in their homes as they grow older. Trained staff will evaluate private residences for feasibility cost estimates and construction to ADA requirements.

(540) 345-1184 ext. 21127

cwilson@sercap.org

<http://www.sercap.org/AginginPlace.htm>

Civic and Religious Organizations

There are many civic and religious organizations that provide help to individuals on a wide variety of issues. Reach out to those in your community who may know more about what is available.

Community Development Loan Program - SERCAP

SERCAP, Inc.'s Community Development Loans provide local governments, 501(c)(3) non-profits, public service authorities and user associations with financing for economic development projects. This includes, but is not limited to, building acquisitions, building renovations, and land purchases. These loans are available to rural low income communities in Southeast RCAP, Inc.'s seven state service area (DE, MD, VA, NC, SC, GA and FL).

<http://www.sercap.org/services/community-development>

Granting Freedom

Virginia's grant program for home modifications for disabled veterans or disabled servicemen or women who sustained a line of duty injury resulting in a service connected disability. Grant funds can be used to widen doorways and add ramps to make a home wheelchair accessible, to install grab bars in a bathroom or to make other modifications recommended by the VA that help eligible recipients feel more at home.

<http://www.vhda.com/Programs/Pages/GrantingFreedom.aspx#>.

Individual Home Improvement Loan Program

Southeast RCAP, Inc.'s Home Improvement Loan Program is intended to provide financial assistance to residents in the rural areas who are in need of minor home repairs/improvements.

http://www.sercap.org/se_loan_fund.htm

Individual Household Well Loan Program - SERCAP

SERCAP is the recipient of a grant from USDA Rural Development to fund a household water well system loan program. Loans are available to homeowners to construct or repair their well.

http://www.sercap.org/se_loan_fund.htm

Individual Septic System Loan Program - SERCAP

Southeast RCAP, Inc.'s Individual Septic System Loan Program provides financial assistance to residents in the rural areas who are in need of a new septic system or repairs to an existing system.

<http://southeastrcap.org/sercap-programs/loans/>

Indoor Plumbing Rehab – Total Action for Progress (TAP)

The Indoor Plumbing Rehab Program provides water and wastewater needs, indoor plumbing facilities and rehabilitation of substandard, unsafe housing for low-income, rural homeowners.

For more information contact Liz Puckett at 540-283-4882

<https://www.tapintohope.org/IndoorPlumbing.aspx>

IRS Tax Credits

The entire cost of renovations and home improvements, if made for bona fide medical purposes, may be an IRS tax deduction as long as they do not increase the property value of your home on a real estate appraisal. Some of the most common home improvements that can be deducted as medical expenses include, but are not limited to: entrance or exit ramps, handrails or grab bars, railings, support bars, or other modifications to bathrooms; lowered or modified kitchen cabinets and equipment; moved or modified electrical outlets and fixtures; porch lifts and other lifts; elevators; and widened doorways at entrances or exits. A prescription from a physician is needed to document that these renovations are based on medical need. Consultation with a tax professional is strongly advised when claiming these deductions.

<http://www.irs.gov/pub/irs-pdf/p502.pdf>

Livable Homes Tax Credit

The Virginia Livable Tax Credit (LHTC) program is designed to improve accessibility of Virginia's residential units by providing state tax credits for the purchase of new units or the retrofitting of existing housing units. Tax credits are available for up to \$5,000 for the purchase of a new accessible residence and up to 50 percent for the cost of retrofitting existing units, not to exceed \$5,000.

<http://www.dhcd.virginia.gov/index.php/housing-programs-and-assistance/tax-credit-programs/livable-homes-tax-credit.html>

Money Follows the Person

Money Follows the Person (MFP) is a program that offers eligible older adults and individuals with disabilities living in long term care facilities for at least 90 days the chance to move back into the community by providing extra support and access to resources. Individuals who choose to participate in the MFP project may be able to access funds for home modifications up to \$5,000. You must qualify for the Elderly or Disabled with Consumer Direction (EDCD) Medicaid Waiver or Program for All Inclusive Care for the Elderly (PACE).

http://www.dmas.virginia.gov/Content_pgs/ltc-mfp.aspx.

New River Valley Disability Resource Center

The NRV Disability Resource Center is a non-profit Center for Independent Living, an organization run by and for people with disabilities. They provide advocacy, peer support, independent living skills training, information and referral, and services to assist people transitioning in the community (when finishing school or when transitioning out of nursing homes and institutions). The NRV DRC serves individuals with disabilities in the New River Valley residing in Floyd, Montgomery, Pulaski, Giles counties and the city of Radford.

Frank Hayes, Director: 540-266-1435

<https://nrvdrc.org/direct-services/>

Rebuilding Together Roanoke (serves Floyd)

Rebuilding Together Roanoke is a nonprofit organization working to preserve affordable homeownership and revitalize communities. Rebuilding Together Roanoke provides free habilitation and critical repairs to the homes of low-income individuals, particularly the elderly or persons with disabilities.

Homeowner Qualifications:

- Applicant must own the home, have resided in the home for a minimum of 2 years, and be up-to-date on tax payments.
- The home must be in our service area (cities of Roanoke and Salem, Town of Vinton, counties of Roanoke, Botetourt, Craig, Franklin, and **Floyd**).
- Household income must be at or below 80% of area median income. Determination is based on household size.
- Priority is given to households with at least one member over the age of 60, living with a disability, or a veteran or surviving spouse of a veteran.

<http://rebuildingtogetherroanoke.org>

SERCAP Loan Fund

The SERCAP Loan Fund offers low-interest loans to low to moderate income persons and rural communities for water/wastewater, housing and community development activities.

http://www.sercap.org/se_loan_fund.htm

US Department of Agriculture (USDA)

Rural Housing Repair & Rehabilitation Loans: These loans are available to very low-income rural residents, 62 years or older who own and occupy a dwelling in need of repair or modernize, or to remove health and safety hazards. This is a 1% loan that may be repaid over a 20-year period and homeowner-occupants must be unable to obtain affordable credit elsewhere.

Rural Housing Repair & Rehabilitation Grants: A grant is available to dwelling owner/occupant who is 62 years of age or older. Funds may only be used for repairs or improvements to remove health and safety hazards, or to complete repairs to make the dwelling accessible for household members with disabilities. The amount of the grant is based on the applicant's ability to repay and must be used in conjunction with the Repair and Rehabilitation Loan.

http://www.rurdev.usda.gov/HAD-RR_LoansGrants.html

Veterans Administration

The Department of Veteran Affairs has many programs that provide grants to veterans with disabilities who need to make modifications to their home.

<http://www.benefits.va.gov/homeloans/sah.asp>

Virginia Department for Aging and Rehabilitative Services (DARS)

The Virginia Department for Aging and Rehabilitative Services is for people who are disabled, want to work, and are eligible for services, the Virginia Department for Aging and Rehabilitative Services may provide accessibility modification assistance of the home for the adaptations needed in order to obtain or continue to work.

540-381-7122

<http://www.vadars.org/learnmore/htm>

Virginia Housing Development Authority (VHDA) Rental Unit Modification Grant Program

Provides up to \$2,800 for adaptation or modifications to a rental unit for persons with disabilities.

Debbie L. Griner, Community Outreach Program Coordinator

(804) 343-5579

debbie.griner@vhda.com

<http://www.vhda.com/Renters/Pages/AccessibleRentalHousing.aspx>

6. HOUSING CHOICE VOUCHERS (Rental Assistance)

The Housing Choice Voucher program provides assistance to very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. A housing subsidy is paid to the landlord directly by the program administrator on behalf of the participating family.



In the New River Valley, Housing Connections (formerly Pembroke Management) manages the program for the counties of Craig, Floyd, Giles, Montgomery and Pulaski. In the City of Radford, the program is administered through Radford Department of Social Services. The waiting list is usually long, and once a household is at the top of the list it must meet all eligibility requirements and pass an interview.

Housing Connections

Pearisburg - 504 Wenonah Ave. Pearisburg, VA 24134 (540) 921-1392
Christiansburg - 2955 Market St. Suite A, Christiansburg, VA 24073 (540) 381-8101
Dublin - 140 Broad St. Unit 2, PO Box 614, Dublin, VA 24084 (540) 674-8326
<http://pmihcvc.org/>

Radford Department of Social Services

928 W Main St.
Radford, VA 24141
(540) 731-3663
<http://www.radfordva.gov/254/Social-Services>

7. HOUSING CRISIS FINANCIAL ASSISTANCE



New River Community Action

New River Community Action provides time-limited financial assistance to eligible people who are in imminent danger of becoming homeless or homeless. Homeless Prevention provides rental assistance, rental deposits, and utility assistance. Rapid Rehousing assists clients who meet the HUD definition of literally homeless to obtain stable, permanent housing. Both programs include Housing Counseling services that include housing search assistance, budgeting, and mediation with landlords and neighbors if needed.

- Floyd (540) 745-2102
- Giles (540) 921-2146
- Montgomery (540) 382-6186
- Pulaski (540) 980-5525
- Radford (540) 267-3205

8. HOUSING COUNSELING AND EDUCATION



Community Housing Partners

Community Housing Partners is a HUD approved Housing Counseling Agency serving all income levels in preparing for homeownership. CHP Homeownership provides a straightforward home buying experience by connecting you with the resources to make informed decisions when purchasing your new home. Services include Financial Management Education, Homebuyer Education, One-on-One Mortgage Consulting, Down Payment Assistance, Single-Family Home Construction, and Realty services.

990 Cambria St NE

Christiansburg, VA 24073

540-260-9039

<http://www.chphomeownership.org>

Habitat for Humanity NRV

Habitat for Humanity is non-profit building and counseling service for low-to-moderate income households. Services include budgeting, debt remediation, home buying guidelines, mortgage readiness and home construction.

1675 N Franklin St.

Christiansburg, VA 24073

(540) 381-1144

<http://habitatnrv.org/>

New River Community Action

New River Community Action offers Housing Counseling for resolving or preventing mortgage delinquency or default, post purchase, rental topics, homeless prevention and homeless rapid rehousing to help clients reach the goal of long-term housing/financial stability. Emphasis is on housing options, financial management, and budgeting skills training.

- Floyd (540) 745-2102
- Giles (540) 921-2146
- Montgomery (540) 382-6186
- Pulaski (540) 980-5525
- Radford (540) 267-3205

<http://newrivercommunityaction.org/homeless-prevention/>

SERCAP Housing Counseling

SERCAP's Housing Counseling program provides individuals looking to purchase a home the tools they need to be successful. Available counseling services include:

- Pre-Purchase Counseling
- Post-Purchase Counseling
- Rental Counseling
- Financial Literacy
- Credit Counseling
- Home Maintenance Education
- First Time Homebuyer Education

(540) 345-1184 ext. 21113

aquarles@sercap.org.

9. LEGAL ASSISTANCE

Southwest Virginia Legal Aid

Legal Aid provides the following services: consumer/debt collection, custody and child support, divorce, domestic violence, employment, housing, public benefits, other civil cases, no criminal cases taken.

(888) 201-2772

<http://www.swvlegalaid.org/>



Virginia Lawyer Referral Service

The Virginia Lawyer Referral Service (VLRS) was established in 1977 to assist the public with referrals to practicing lawyers in the Virginia State Bar. The VLRS makes over 20 referrals a day or 4,000 a year and receives over 12,000 calls yearly.

1111 E Main St., Suite 700

Richmond, VA 23219

(800) 552-7977

<http://www.vsb.org/vlrs/>

10. REALTORS ASSOCIATION

The New River Valley Association of REALTORS® is a trade association of real estate professionals and affiliate members serving the Southwestern Virginia area. This area includes Bland, Carroll, Floyd, Giles, Grayson, Montgomery, Pulaski, Tazewell and Wythe Counties, City of Galax, and City of Radford.

(540) 381-9354

staff@nrvar.com

<http://www.usamls.net/newrivervalley/>

