

Thinking of buying a house? Then, consider Richmond's **Neighborhoods in Bloom** (NiB) communities. Want a new house? How about a restored classic? Oh, you want to do it yourself. Well, you can have your choice in one of our Neighborhoods in Bloom neighborhoods.

What is Neighborhoods in Bloom (NiB)?

A comprehensive program that promotes housing renovation, restoration, construction and sales in selected neighborhoods, NiB has

- partners who renovate and sell houses for owner occupancy.
- partners who build and sell houses for owner occupancy.
- financial assistance to help buy a house.
- classes and counseling that will help you understand the house buying process, determine how much house you can afford, and how to get financially ready to buy.

What are the NiB areas, and whom should I call to buy a NiB partner's house?

Bellemeade: Program area is generally located between Harwood Street, Jefferson Davis Highway, Bellemeade Road, and Minefree Street/Ridgemont Road.

Bellemeade is a front-porch neighborhood with a wealth of early-twentieth century one and two story Cape Cod style houses. New construction is designed to complement the neighborhood's character.

To buy a new or renovated NiB house in Carver/Newtowne West, contact

- Ms. Dianna Herndon, Southside Community Development and Housing Corporation, at (804) 231-4449.
- Mr. Marion Cake, ElderHomes Corporation, at (804) 233-2827.

Blackwell: Program area is located generally between Decatur Street, Jefferson Davis Highway, Dinwiddie Avenue and Commerce Road.

Blackwell has diverse architectural character with its original structures ranging from the 1860's to the early 20th century.

North of Maury Street, you can find modest frame houses, small cottages and detached townhouses. South of Maury are larger detached frame structures, many with full-width porches. Attractive new housing that blends in with the architecture has been, and continues to be, built throughout. Blackwell's amenities include a new elementary school and a new community center.

To buy a new or renovated NiB house in Blackwell, contact

- Ms. Dianna Herndon, Southside Community Development and Housing Corporation, at (804) 231-4449.
- Ms. Selma Taylor, Richmond Redevelopment and Housing Authority, at (804) 780-4335.

Carver/Newtowne West: Program area has two components: Carver, generally located between Belvidere Street, Leigh Street, Bowe Street, and Marshall Street, and Newtowne West generally located between Lombardy Street, Leigh Street, Moore Street and Dineen Street.

Row houses, double houses, and detached townhouses in the Italianate style are found throughout the area. Brick is the dominant building material between Marshall and Clay Street, with wood frame housing primarily found between Clay and Leigh Streets. Compatible infill housing has been and continues to be built. This area has easy access to Virginia Commonwealth University and Virginia Union University.

To buy a new or renovated NiB house in Carver/Newtowne West, contact

- Ms. Selma Taylor, Richmond Redevelopment and Housing Authority, at (804) 780-4335.

Church Hill Central: Program area is generally located between Jefferson Avenue/M Street, 28th Street, Nine Mile Road/Fairmount Avenue, and 21st Street.

Wood frame, two story, Italianate row houses, double houses, and detached townhouses in the Italianate style from the early 20th century are dominant. Compatible, contemporary houses are being built daily.

To buy a new or renovated NiB house in Church Hill Central, contact

- Mr. John Moorefield, Richmond Affordable Housing, (804) 644-0546, ext 14.

- Mr. Marion Cake, ElderHomes, at (804) 233-2827.
- Ms. Dianna Herndon, Southside Community Development and Housing Corporation, at (804) 231-4449.

Swansboro: Program area is generally located between Hull Street, Broad Rock Road, Perry Street, and Cowardin Avenue.

The primary architectural style of Swansboro's housing stock is the Bungalow style cottage and many of the houses were constructed between 1910 and the 1940's. Most of these structures are one and a half stories high with long sloping roofs, deep porches and irregular room sizes, using natural wood and stone to harmonize with the landscape. The roof lines are often dotted with dormers.

To buy a new or renovated NiB house in Swansboro, contact

- Ms. Dianna Herndon, Southside Community Development and Housing Corporation, at (804) 231-4449.

More Ways to Find a House/More Ways to Buy

In all NiB areas, there are **houses for sale by others**. You can find out about these houses by

- visiting www.Richmondgov.com and clicking on "City Sells". This site provides comprehensive information on houses for sale or vacant lots for sale on which to build the house of your dreams.
- talking with the Alliance to Conserve Old Richmond Neighborhoods (A.C.O.R.N), (804) 422-2148. ACORN is a clearinghouse of information on how to find, finance, and fix up a house in an old Richmond neighborhood. Periodically, neighborhood workshops, tours, and real estate fairs are offered.
- driving around the NiB areas.
- calling a realtor and asking about NiB communities.

When you find that dream house, the following programs are available to help you buy it or fix it up:

- Grants for down payment and closing costs assistance. Call Housing Opportunities Made Equal, Inc. (HOME Inc.) at (804) 354-0641.

- Long term loans to cover closing costs and down payment for homebuyers. Call Neighborhood Housing Services of Richmond (NHSR) at (804) 329-2500.
- *NOW Loan*, a first mortgage that enables buyers to purchase and rehabilitate their house. Down payment and closing costs can be included, and construction management services are provided. Call Neighborhood Housing Services of Richmond at (804) 329-2500.
- *City Real Estate Tax Abatement Program for Rehabilitated Properties*: The city offers partial exemption from real estate taxes for qualifying rehabilitated or replaced structures. The increase in real estate taxes caused by rehabilitation or replacement will be excused for ten to fifteen years, depending on the district. Property owners must apply to the program before starting the work. For more information, contact the Assessor's Office. (www.richmondgov.com)
- Permanent mortgage financing with low rates for low and moderate-income families purchasing a first home. Also offers "Flexible Alternative" lending options. Contact the Virginia Housing Development Authority at (804) 782-1986, or visit www.vhda.com.
- Contact area lenders for information on their blended, low interest rate finance and rehabilitation loan products.

How to Buy a House

Learn more about the house buying process and the benefits and responsibilities of home ownership. To talk confidentially about your personal situation with a housing expert, contact

- Housing Opportunities Made Equal (H.O.M.E., Inc.) at (804) 354-0641.
- Neighborhood Housing Services of Richmond (NHSR) at (804) 329-2500.

For more information:

Each NIB area has a City staff person assigned to it. For more information on a specific area, call or email

- Blackwell: Mary Blow, (804) 646-6374, Mary.Blow@richmondgov.com
- Bellemeade & Carver/Newtowne West: Lewis Yancey, (804) 646-6713, Lewis.Yancey@richmondgov.com

- Church Hill Central: Juanita Buster, (804) 646-6361 Juanita.Buster@richmondgov.com
- Swansboro, William Martin, (804) 646-3588 William.W.Martin@richmondgov.com

You can also reach us at www.neighborhoodsinbloom.com.

Check Us Out Too!!!!

Houses in these areas below are sold through private sales. Still, financial assistance may be available to assist with the purchase of a property for homeownership. Contact Housing Opportunities Made Equal, Inc., at (804) 354-0641, to find out about available assistance

Highland Park Southern Tip

In one of the City's first suburbs, 1890's American Four Squares with frame construction and full-width porches dominate the architecture. Queen Anne and Italianate styles, as well as wrap-around porches, can also be found. Compatible new housing is also available.

Jackson Ward

Known for having one of the finest collections of cast iron porches in the United States, Jackson Ward has an abundance of brick row houses and townhouses. Greek Revival structures that predate the Civil War mix comfortably with Queen Anne, Italianate and Second Empire styles of the late 19th century.

Southern Barton Heights

In this early Richmond suburb, housing consists of 1890's Queen Anne and Italianate styles and early 20th century Colonial Revivals, Arts and Crafts bungalows and American Four Squares with hip roofs. Beautiful parks, wide streets, and close proximity to the new Richmond golf course are some of this neighborhood's assets. Interested buyers can contact Neighborhood Housing Services, (804) 329-2500.

Let's Buy A House
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Neighborhoods in Bloom

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