

Creating Foundations for Homeownership Success Housing Affordability Healthy Living

## The FY2024 Annual Report of CFH

A Brief Overview of FY2024 Programs and Activities July 1, 2023 - June 30, 2024

CFH

7702 Donegan Drive Manassas, Virginia 20109 info@cfhva.org 703-221-4510





cfhva.org F









### A Message from Executive Director George Davies

This year we took the opportunity to step back, assess our capabilities - and where our community needs us most - and affirm who we are and what our mission should be.

In March, we spent a fantastic Saturday with our board and key consultants in a strategic five-year planning session, following weeks of communications and preparations. We set out first to address our identity and agree on what our umbrella message should be, ideally while retaining the "CFH" that has a stellar 45-year history of helping our neighbors obtain and/or keep safe, affordable housing.



And thus, we are: CFH: Creating Foundations for Hope Since 1979. As such, we **create foundations for homeownership success** through our first-time buyer and downpayment assistance programs. We **create foundations for housing affordability** through our affordable rentals, security deposit assistance program, and mobile home park management. And we **create foundations for healthy living** through our ever-growing food pantry and senior emergency relief program, which helps seniors who would otherwise have to choose between food and rent - or rent and medicine.

The number of people we're able to serve continues to grow for each program. Here's a summary of the people for whom we've created foundations for hope in FY 2024.

#### Dr. Melanie Rochon Bush Senior Emergency Program

Fairfax County: 110 households - 146 individuals Prince William: 55 households - 119 individuals

Residents in our Affordable Rentals, including East End Mobile Home Park 100 households - 337 individuals

Persons served by our Edie Streett Security Deposit Program 29 households - 69 individuals

*People served by our food pantry* 4397 households - 5537 individuals



#### The FY2024 Board of Directors

The members of the CFH Board of Directors provide considerable knowledge from various industries that lead to the success of CFH. These industries include real estate, development, banking, legal, management, senior housing and services, and the faith community.

They provide valuable guidance and support to ensure sustainability and to create and maintain housing opportunities for those we serve.

#### FY2024 Officers

President: Charlie Einsmann, Clear Sky Financial
Vice President: Joan Thomas,
Birmingham Green
Secretary: Brian "Tully" McLaughlin,
Crowell & Moring
Treasurer: Luis Castillo,
Navy Federal Credit Union

#### CFH Staff Grows in FY2024

George Davies, Executive Director
Dianne Anderson, Program Manager
Brenda Via, Office and Property Manager
Cathy Yelvington, Fiscal Manager
Helen Zurita, Community Liaison
Delmy Rodriguez, Homeownership Solutions
Administrator
Aaron Julien, Volunteer Assistant

As we work together to fullfill our mission, we honor the legacy and heart of Father Gerard Creedon, Director and Founder 1944 – 2017

#### Homeownership Specialist Joins Staff

CFH combined two separately funded homeownership programs under one department, Homeownership Solutions. Through a George Mason Internship Fair, George solicited applictions for an intern and Delmy Rodriguez was selected. After interning several months, she became full-time homeownership solutions administrator. We welcome Delmy and the many ways in which she will contribute to our capacity to serve.

#### FY2024 Directors

Scott Sterling, The IDI Group Companies
Harry P. "Bud" Hart, Wiregill, L.L.P.
Jerome Jones, Jr., Navy Federal Credit Union
Susan Hoffler-Goodman,
Lake Ridge Fellowship House
Christopher Daniels, Anne Arundel County
Ryan Comisky, Latticework Communities
Harvey Plante, ECRA
Frank Muraca, ARCH Consultants, Ltd.



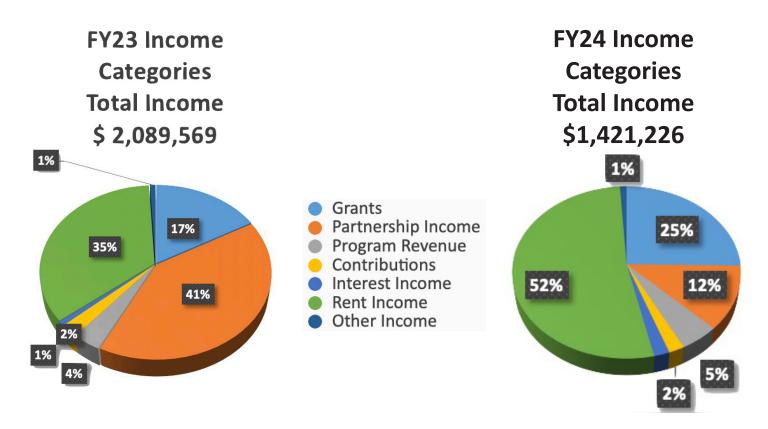
#### CFH Presents Father Creedon Awards

CFH marked another successful year at our annual meeting January 11. During the meeting, we recognized two stellar individuals with a Father Creedon Award. We were pleased to recognize the invaluable contributions of our fiscal manager, Cathy Yelvington, who brings great dedication and meticulous attention to her work, which is critical for the carrying out of our mission. We were also happy to honor Nancy Lyall (who could not attend) for her ongoing, tireless efforts on behalf of the residents of East End and many other communities.



## Solidifying Financial Partnerships Old and New

We are so grateful for the solid financial partnerships we enjoy, which ultimately directly relate to our reach and our ability to affect as many lives as we possibly can. Here is a breakdown of where our funding comes from, and following that is a list of the valued community partners whose contributions we so greatly appreciate.



The CFH, Inc. Form 990 and audited financial statements are available upon request.





#### Financial, Business & Other Partners

#### **Financial Partners & Business Partners**

All Saints Catholic
Atlantic Union Bank
Blue Bay Technology
C. Parker Consulting
Callive

CastroHaasc, PLLC
Centerview Title Group, LLC
Clear Sky Properties, LLC
Chain Bridge Bank
Communi-k, Inc.

Colonial Downs Group, LLC
Crowell & Moring, LLP
ECS

E\*Trade Financial/Morgan Stanley
Fairfax County
Franciscan Friars of the Atonement
George Mason University
Good Shepherd Catholic Church
IDI Group

Latticework Communities
MFTA Design & Preservation
National Housing Trust
Nativity Catholic Church
Nauticon Office Solutions
Prince William County

**Knights of Columbus** 

Saint John Neumann Catholic Church
Saint Mark's Catholic Church
Saint Mary of Sorrows Catholic Church
State Farm Insurance

Realty with Luis

University of Virginia Hospital
Virginia Department of Housing
and Community Development
Virginia Housing
Virginia Manufactured &
Modular Housing Association

#### **Individual Donors over \$500**

Bill & Paula Hummel
Hart Family Trust
Jerome & India Jones
The Thomas Family
The Davies Family
Christine and John McLaughlin
Charlie Einsmann
Daniel Hummel
Harvey & Melissa Plante
Robert Neuman
Thomas Lyons
William Seiler
Simon & Kathleen Baighman
Bob & Eileen Szerzynski

We are so grateful for our supporters.

Most of the individual contributions were in support of the 2023 CFH 5K and Cornhole Toss for Affordable Housing, which featured both an October event at Occoquan Regional Park and a virtual 5k, and which raised \$22,320 for CFH programs.

In addition, we have a wonderful group of food pantry supporters, whom we've included in that section of this report.



## Creating Foundations for Homeownership Success

#### Downpayment Assistance Program

We were so pleased to be able to help this family buy their first home in FY24. Hong (or YiYi as her friends call her), is a hardworking single mother of a 10-year old daughter named Audrey. Hong was born in China, and came to America for school. She currently works in an after-school program for Loudoun County Parks and Recreation. in 2017, she started on what would be a multi-year journey to homeownership. She did research, contacted dozens of people with state and local government agencies as well as non profits.

With ongoing guidance and help from CFH, Hong purchased an Affordable Dwelling Unit or ADU through the ADU program in Loudoun County. She obtained financing through a Virginia Housing first-time buyer program, but she still needed downpayment and closing cost assistance, which CFH covered. In spring 2024, Hong and Audrey moved into their three-story townhome in Ashburn, and is part of a brand new neighborhood.













## Creating Foundations for Housing Affordability

#### Affordable Rentals

Affordable rental homes are critical for limited-income households and for our communities in general. Our portfolio of affordable rentals continues to grow so we can provide a safe and sustainable haven for seniors, young families, and others.

We currently own 46 rental homes in Northern Virginia, including two back-to-back style townhomes we were able to purchase at the Fosters Glen community in Herndon at the end of FY23. Thus, over the course of the year, we were able to help 100 households (comprising 337 individuals) live in stable housing as part of our affordable rental home program, including the East End Mobile Home Park, featured later in this report.







#### Edie Streett Security Deposit Assistance Program

Often the difference between having an apartment and not having one is as simple as being able to pay the security deposit.

Thanks to our Edie Streett Security Deposit Program, we were able to help 29 households (69 individuals) have a safe stable home in FY2024.



# Creating Foundations for Housing Affordability East End Mobile Home Park

Six years after CFH purchased the East End Mobile Home Park in Manassas, we are pleased to r eport that the community continues to be vibrant, engaged and thriving.

We continue to maintain a high standard for the community's infrastructure, and this year, we completed our plan for infrastructure improvements, to include drainage and road improvements. We continued to complete road repairs and tree pruning and removal, both of which were high-cost items. To share information about events and living at East End, we began a resident newsletter called *East End Matters*, which we produce in English and Spanish and distribute bi-monthly.

The community continues to come together for events, classes and the weekly food pantry. With the help of our community partners, we also hosted another back-to-school drive in which we distributed 570 backpacks, as well as a fall festival, Christmas potluck party, and gift and food basket distributions for various holidays.

East End has become an example of excellent park management, and CFH staff and board members Charlie Einsmann and Ryan Comisky took project: HOMES on a tour of East End Mobile Home Park to share our experiences with that Richmond-based nonprofit. We also participated in a terrific Virginia Housing event in Rocky Mount called "Doubling Down on Affordable Home Development" in December.







## Creating Foundations for Housing Affordability

### A Strong Community at East End Mobile Home Park

A year of community gatherings, potlucks, classes, and various holiday celebrations brought East End neighbors even closer together over the course of the year.





















## Creating Foundations for Healthy Living

## CFH Food Pantry

What began as an emergency food distribution service for East End Mobile Home Park residents during the pandemic is now an ongoing community food pantry, managed by CFH Community Liaison Helen Zurita and supported by wonderful local organizations and many dedicated volunteers.

During FY24, CFH was able to significantly expand our food pantry outreach, a direct result of the expanded community financial support we've been privileged to receive. In fact, during that timeframe we



were able to feed 4397 households - 5537 individuals - which represented about a 30 percent increase in our reach in that area. We are grateful for our community partners and our volunteers, whom we were able to thank and celebrate at a special event at the Community Resource Center.

#### Food Pantry Community Partners

Boxes for Basics
Cakes by Happy Eatery
Capital Area Fod Bank
City of Manassas
Manassas Baptist Church
Manassas Church of the Brethren
Manassas City Police Department
Manassas Fit Body Boot Camp
Northern Virginia Food Rescue
Northern Virginia Family Services

Old Town Strong
Potomac Health Foundation
Rotary Club of Manassas,
Bull Run & Gainesville
Safeway
St. Lucy's Project
University of Virginia
Walmart
Woodbridge Workers
Group









## Creating Foundations for Healthy Living Dr. Melanie Rochon Bush Senior Emergency Relief Program

CFH is proud to continue to honor Dr. Melanie Rochon Bush, our late program director who believed in it and set it in motion. The program is administered by CFH Program Manager Dianne Anderson, who joined us in February 2023.

In FY 24, CFH was privileged to assist 110 households/146 individuals in Fairfax County and 55 households/119 individuals in Prince William County. The need for assistance can include rent, utilities, medical bills (especially medication and dental work), and hotel rooms. In addition to financial assistance and connecting people to the right resources, Dianne also provides senior community seminars on maximizing fixed incomes and understanding available resources to the community. Here are some of the stories of the folks we met - and helped - in FY24.



- We were so happy to help improve life for Robert, pictured here, who
  has MS and is wheelchair-dependent. Robert had struggled with a chair
  in disrepair. Thanks to a grant from Commonwealth Community Trust (CCT), we were able to help
  Robert purchase a new chair that allows him to navigate each day more comfortably.
- We were also happy to help Gherra, a 75-year old who couldn't afford any Medicare supplements but found herself needing monthly eyedrops she couldn't afford. We worked with her pharmacy to reduce her monthly cost to \$150, helped her with four months of rental assistance and connected her with Mary Crispino at Health Marketes for affordable insurance.
- Vaughn needed a new home for himself and his service dogs after his lease was not renewed. A Realtor helped him find the right place, but he didn't have the funds needed to make the move. He reached out to us, and we were able to give him the help he needed.



• In January, Dianne worked with a 70-year-old woman who needed help with her rent. Dianne noticed a discrepancy in the woman's rent ledgers and requested a meeting with the resident manager. Thanks to Dianne's careful review, she was able to negotiate a reduction in the amount owed and CFH was able to help her pay the balance on her rent.

Dianne's impact and that of our senior outreach received a pleasant surprise when Mrs. Sunshine, a beloved local advocate for seniors, dropped by with a special thank you certificate for Dianne for her work educating Manassas seniors about resources available to them in the Manassas area.



## Raising Funds and Awareness at the 6th Annual 5K for Affordable Housing and 1st Annual Cornhole Toss



On October 8, CFH hosted our 6th annual 5K Run-Walk for Affordable Housing in beautiful Occoquan Regional Park. In conjunction with the October 8 race, we also hosted our first-ever Cornhole Toss Tournament, with an accompanying virtual event October 8-22. It was a wonderful opportunity to gather with board, staff and supporters who put their feet to the pavement to help CFH. We are so grateful for everyone's participation, and the event raised \$22,320, which goes directly into CFH programs.









As the fiscal year drew to a close, plans were well underway for a second fundraising event, to be launched in conjunction with CFH's 45th anniversary. **Comics for Housing** would feature live entertainment by local comedians, mixed with personal stories of CFH help and a silent auction.



### CFH in the Community

CFH staff and board took advantage of many opportunities to get out in the community and make new connections in FY2024. Some we've traditionally pursued and others opened the door to new conversations and new partnerships. Executive Director George Davies' 1915 Model T was decked out in CFH branding for the Leesburg July 4 parade so George and his family could distribute frisbees with 2023 5K information on the back. We hosted an open house at our new location in August. In September, Prince William Living published a very nice article about our work called *CFH Offers Hope to Those Seeking Housing*. We took part in the Virginia Governor's Housing Conference in November, and George also participated in an internship fair at George Mason University, which ultimately led to our new full-time homeownership solutions specialist. In March, we had a booth at the Northern Virginia Housing Expo, where Dianne Anderson also led a class on saving money. Also in March, we exhibited at the Manassas Park Community Fair, and in June, we took part in the Navy Federal Volunteer Fair.















