

Southside Community Development and Housing Corporation (SCDHC) is a non-profit community development corporation based in the Old South District of Richmond. SCDHC was established in 1989 to help area residents obtain safe, clean, and affordable housing. Its overall mission is to transform economically distressed neighborhoods into viable, thriving, and sustainable communities by providing quality affordable homes and homeownership counseling services.

SCDHC seeks to expand opportunities for attractive, safe, and affordable housing by constructing new homes and rehabilitating older homes. The Home Ownership Program (HOP) was established as a means to that important beginning. The HOP provides new and rehabilitated homes within the City of Richmond and Henrico County for first-time homebuyers who meet the HUD income qualification guidelines and who have a satisfactory credit history. A minimum down payment is required for SCDHC homes. Through its many programs, the HOP provides opportunities for learning about homeownership and buying a home. Classes are offered to learn about becoming a homeowner - both about the process of buying and the responsibilities of owning a home. They also offer budgeting and credit counseling. Thus, not only does SCDHC build strong homes, but it builds strong homeowners. HOP is here to serve:

- First-time homebuyers or those who have not owned a home for at least three years.
- Families or individuals who have a minimum annual income of \$22,000 and must have been employed for at least two years to qualify for the mortgage financing.

Homes of All Kinds

SCDHC has constructed new homes and rehabilitated other homes in the Swansboro, Manchester, and Bainbridge/Blackwell neighborhoods. Many homes are available for purchase in these areas. New residents can join over 30 families in new homes in the 1700 and 1900 blocks of Porter Street, in what is known as Paradise Place. These two-story homes have features such as three airy bedrooms, one and one half bathrooms, spacious lots, energy efficient heating and cooling, security systems, and more. SCDHC is a community-based organization with offices located on Hull Street, where the staff is accessible to the community it serves. SCDHC is an organization with exciting plans for great changes in our community. Programs are offered which encompass areas that affect the quality of life in housing, education, business, and employment. All programs are designed to encourage self-development, and promote self-confidence and independence. SCDHC is a 501(c) 3 organization which uses a holistic approach to revitalizing the community.