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# Foundations of Empowerment: Join Our Giving Tuesday Campaign!

As the season of giving approaches, we're excited to launch our Giving Tuesday campaign, aptly themed "Foundations of Empowerment." At SCDHC, we believe in more than just constructing homes; we're dedicated to building empowered lives.

Starting this November and culminating on Giving Tuesday, November 28th, we are on a mission to raise **\$6,000!** These funds will be instrumental in furthering our commitment to affordable housing development, financial education, and housing counseling.

The true foundation of a resilient community lies not just in its infrastructure but in the empowered lives of its residents. Through our programs, we've witnessed the transformative power of education and support, and with your help, we can reach even greater heights.

We invite you to be a part of this journey. Your generous donation will play a pivotal role in strengthening the very foundations of our community. Donate now at **scdhc.com/donate** and be a part of building a brighter, empowered future for all.









### Welcome, Michael & Tarik!

SCDHC is thrilled to introduce two dynamic additions to our team: Michael O'Hare and Tarik Gay!

#### Michael O'Hare - Housing Stability Coordinator

Michael O'Hare's journey with SCDHC is truly aspirational. Beginning as a client of SCDHC, Michael's dedication and passion helped him rise to the position of Housing Stability Coordinator for our Financial Opportunity Center in Petersburg. With over 25 years of experience spanning customer service, production, manufacturing, and repair industries, Michael brings a diverse skill set to our team. His interactions with people from various backgrounds have equipped him with the ability to understand and empathize with clients during challenging times. As the Housing Stability Coordinator, Michael's vision is to foster the growth of residents in Petersburg and the Tri-Cities area by empowering them through our services.



#### **Tarik Gay - Housing Stability Coordinator**

Hailing from Southside Richmond, Tarik Gay is no stranger to the community he now serves. A highly accomplished professional, Tarik's passion for education, project management, and service shines through in every endeavor. Similar to Michael, Tarik was also a former client of SCDHC before assuming his position of Housing Stability Coordinator with our Housing Counseling Center. Tarik has an academic and professional background in economics and project management, in addition to a heart that lies in community engagement. Tarik consistently works towards fostering connections, promoting social responsibility, and uplifting the community he holds dear.



Join us in extending a warm welcome to Michael and Tarik!

## JIM'S HANDY HOME HINTS



Ever found yourself wondering the real value of investing in a home warranty? Look no further! Let's dive into the numerous advantages that come with a home warranty program.

A home warranty is more than just a piece of paper, it's a shield of assurance. It offers you peace of mind and financial security by covering the costs of repairing or replacing major home appliances and systems. Whether it's your HVAC system, plumbing, electrical, or even kitchen appliances, a comprehensive home warranty plan has got you covered.

No more surprise bills or frantic searches for repair services. With a home warranty, you can wave goodbye to unforeseen expenses and embrace the joys of stress-free homeownership. Protect your investment and enjoy the comfort of knowing you're well-prepared for any unexpected hiccups.

# EMPORIA PROJECT: A NEW CHAPTER IN HOUSING

Exciting times lie ahead as SCDHC's first four homes in Emporia, VA, are set to be completed in Spring 2024! This significant project marks the introduction of the first affordable homes in Emporia in over 20 years.



A glimpse of one of the upcoming homes

The Emporia project symbolizes a fresh start and renewed hope for the community. We invite you to stay tuned for more updates and stories from this transformative initiative!



#### Financial Opportunity Center

People We Serve ~ Success Story



At SCDHC, we champion the values of perseverance and dedication. These principles shine brightly in the stories of our community members. Today, we're elated to highlight the journey of one of our Financial Opportunity Center (FOC) clients, Ms. M.

As a full-time college student at Reynolds Community College, Ms. M's journey is nothing short of inspirational. Juggling academics with two jobs, she embodies the spirit of perseverance. Earlier this year, Ms. M secured a server position, a step she hoped would bring her closer to financial stability. However, she soon realized that the earnings from this job weren't enough to cover her bills, leading her to seek more sustainable employment. Recognizing her passion and potential, Ms. M applied to a prestigious early childhood education program. The uncertainty of not being guaranteed a full-time position was daunting, but Ms. M's resilience prevailed. After months of dedication and hard work, she was not only awarded a full-time position but also achieved a certification in Childcare. Today, she enjoys a stable job with full benefits, a testament to her dedication.

Did we mention that Ms. M is also a gifted artist?! Alongside her many achievements, Ms. M has a talent for painting and drawing. Through art, she teaches and motivates the next generation, proving that passion and profession can indeed go hand-in-hand.

With a steady job in place, Ms. M's aspirations have only grown. She is now collaborating with one of our FOC Financial Coaches to craft a robust financial plan. Additionally, she's working with our Digital Coach to hone her career skills, ensuring her continued success in the future. Ms. M's story is a testament to the transformative impact of the FOC. It's not just about finding a job; it's about finding purpose, passion, and a path forward. Congratulations to Ms. M on her achievements, and here's to many more success stories from the FOC!



# Sweet Treats & New Partnerships



On a recent sunny afternoon, the air at Sandston Plateau Senior Apartments wasn't just filled with the chirping of birds and the gentle rustle of leaves. It was filled with laughter, stories, and the unmistakable chimes of an ice cream truck, signaling a special treat for our senior residents.

Sandston Plateau, one of SCDHC's properties, has always been a hub of community activity and bonding. This particular day was made even more special with the introduction of our new community partner, InnovAge PACE.

InnovAge PACE is renowned for its support of seniors, championing their right to age gracefully and with dignity in the comfort of their homes. Their holistic approach encompasses a wide range of services, from healthcare and day programs to in-home care and support. Every service is meticulously designed, ensuring that clients receive the best care tailored to their individual needs.







During the event, InnovAge PACE provided an information table to introduce residents to the breadth of services they offer, in addition to the delicious sweet treats. With a turnout of 30 residents, the event was a resounding success. The atmosphere was filled with laughter, stories, and the shared joy of a simple ice cream cone.

As we move forward, our budding partnership with InnovAge PACE signals a new chapter of enrichment and care. Our combined efforts promise to bring more events, resources, and joy to our Sandston residents.



### A Day of Community Engagement

SCDHC recently hosted an outreach event at one of our properties, St. Cosma & Damianos House. Recognizing the importance of nutrition and ease of access to meals, especially for our senior residents and those with limited mobility, SCDHC spearheaded a registration drive for the Meals on Wheels program.

With the diligent assistance of our SCDHC team members, residents were not only introduced to the numerous benefits of Meals on Wheels but were also guided through each step of the application process. Our team ensured that every resident felt confident in understanding the program, eliminating any barriers or apprehensions they might have had.

The event was electric with community spirit from St. Cosma residents. Neighbors leaned on one another, sharing personal stories, offering assistance, and collectively looking forward to the nourishing benefits of the Meals on Wheels program. It was a reminder of the power of community and the difference we can make when we come together.

This event was a testament to SCDHC's vision of ensuring not just affordable housing but a comprehensive approach to community welfare. We believe in fostering an environment where every resident feels connected, informed, and empowered.

As we reflect on the success of this event, our hearts are filled with gratitude for the opportunity to serve our residents in such meaningful ways. We look forward to hosting more events in the future, further strengthening the bonds of our community.



# Financial Assistance for Richmond Homeowners

SCDHC is proud to announce the availability of financial assistance through our Post-Purchase Foreclosure Prevention Program, exclusively tailored for City of Richmond homeowners.

The ongoing pandemic has brought about unprecedented challenges for many, leading to unseen financial hardships. Whether you've fallen behind on your mortgage payments or are struggling to keep up with utility bills, SCDHC is here to help.

#### **Eligibility Criteria:**

- City of Richmond homeowners who have either fallen behind on their mortgage or utility payments.
- The financial hardship must be directly related to the COVID-19 pandemic.

#### **Assistance Details:**

• Qualified homeowners can receive up to \$5,000 in assistance to alleviate their financial burdens.

If you or someone you know could benefit from this program, please contact us at **(804) 231-4449** for more information.

### **GRATITUDE CORNER**

We are extremely grateful to the organizations and foundations who support SCDHC through grants and charitable donations! Our work would not be possible without these supporters:

- Richmond Memorial Health Foundation
- LISC Virginia
- Capital One Impact Initiative
- Bon Secours Community Benefits Investments
- Wells Fargo
- United Way of Greater Richmond & Petersburg
- George Mason Mortgage
- Truist Bank
- First Citizens Bank
- Heritage Wealth Advisors
- JP Morgan Chase
- Peoples Bank Foundation
- Fulton Forward Initiative
- Chesapeake Bank



