

## CONTACT

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## BY THE NUMBERS

(2010-present)  
Year Founded: 2005  
Location: Elkins, WV  
Housing Units Developed: 13  
Financing Secured: \$1.9M

Highland Community Builders (HCB), a Community Development Corporation (CDC), was formed in 2006 to improve the quality of life of the residents of North Central West Virginia by developing quality housing that is affordable.

One prime example is HCB's 40-lot, mixed-income, single-family subdivision in Elkins, West Virginia. The Highland Meadows community provides moderately priced, energy-efficient, single-family homes. The neighborhood was created to make homeownership affordable for low-income households and to provide convenient access to school, work, and other services in order to improve quality of life.

HCB also has provided affordable rental housing to the Elkins area by providing construction services to a local affordable housing developer for a Leadership in Energy and Environmental Design (LEED)-certified, triplex rental housing development. HCB partnered with another developer on the adaptive use of a historic First Ward School to create 16 units of affordable senior housing for the community. In addition, HCB developed and implemented a weatherization component for the local YouthBuild training program as a way to ensure that these services were available to the community.

U.S. Department of Agriculture (USDA) Rural Development programs have been crucial to HCB's success in serving the community. HCB was a USDA Rural Community

Development Initiative (RCDI) recipient, which helped it build staff capacity, gain its contractor license, and become a Green Advantage energy-efficient builder. HCB has helped five Highland Meadows homeowners purchase their home with USDA Section 502 Direct or Guaranteed mortgages.

## The Wells Family

Jessica and Corey Wells had been renting the same townhouse for two years, watching the neighborhood across the street grow. Highland Meadows, a new, mixed-income neighborhood with energy-efficient homes in Elkins, West Virginia looked like just the right place to call home after having their first child.

In 2013, the Wells family contacted HomeOwnership Center, Inc., a local, nonprofit lending agency, that helped them prepare their credit, save for a down payment, choose a house plan that fit their budget, and secure a \$133,000 USDA Section 502 Guaranteed Loan. HCB served as the Wells family's general contractor. Nine months later, the Wells moved into their new home as first-time homeowners.

The Wells family drives by their old neighborhood on the way to their new home. It is a daily reminder of how HCB helped them obtain a beautiful, new home that will be theirs for years to come.

