



PIEDMONT
HOUSING
ALLIANCE

IMPACT REPORT 2025



Hello, and thank you for reading Piedmont Housing Alliance's first annual Impact Report!

Affordable housing is a national crisis—and in Charlottesville, the challenge is especially stark. As the second most expensive housing market in Virginia, rising costs and limited supply have tested our community's resilience and underscored the urgency of our mission.

Since 1983, Piedmont Housing Alliance has been the premier nonprofit workforce and senior housing organization serving the City of Charlottesville and Albemarle, Fluvanna, Greene, Louisa, and Nelson Counties. Over the years, our continuum of services has helped more than 1,000 homebuyers purchase their first home; supported thousands more through financial coaching; backed the financing and construction of over 100 affordable single-family homes; and financed the preservation, construction, and rehabilitation of more than 1,000 affordable rental homes.

In fiscal year 2025, ending June 30, we leaned into our core values to address these pressing issues. Our values guided our decisions and shaped our impact.



In May, our community came together for **Beyond40**, a celebration of individuals who embody Piedmont Housing Alliance's values. Selected by the broader Charlottesville community, these Honorees demonstrate what it looks like to put Piedmont Housing Alliance's mission into action. This report tells their stories—and ours.

Together, we are building Community, Respect, Hope, Justice, and Home!

AWARDS

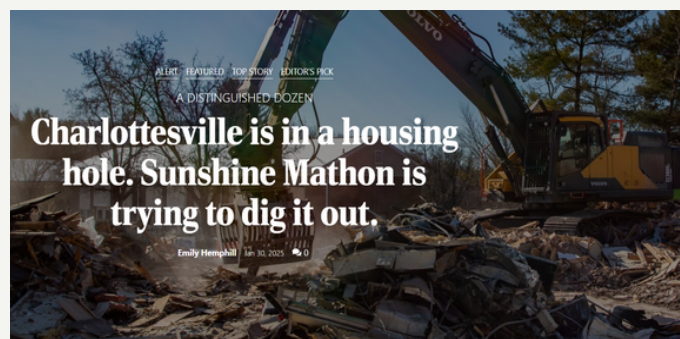
Financial Opportunity Center Manager **Shymora Cooper** received the United Way's *Day of Caring Above and Beyond Voice for Financial Empowerment* award.

In FY25, the Kindlewood Redevelopment received the:

- ULI Jeffie Award for **Most Influential Affordable Housing Project**
- Virginia Governor's Housing Conference Award for **Best Multifamily/Rental Family Housing Development**



Executive Director **Sunshine Mathon** was featured in the *Daily Progress*' **Distinguished Dozen**.



COMMUNITY

Working together fosters strong and vibrant communities.



Our **Community** Honoree is Bob Newman. After more than a decade of leadership as President and CEO of VCDC, Bob retired this year, leaving a legacy that spans thousands of homes and dozens of strengthened organizations. But perhaps his greatest legacy is the community he built—through mentorship, equity, and a deep belief in people.

Our property management and development builds community by walking alongside each household through applications, annual recertifications, move-ins, and emergencies. They are stewards of both our multi-million-dollar properties and the people who live in them, creating the sense of belonging that turns housing into home.

"Piedmont Housing Alliance is among the most innovative, productive, and impactful community-based affordable housing organizations in the country, and certainly one of the best in Virginia. Their commitment to racial and economic justice is the driving force behind all of their efforts—this is the key to their success."

– Bob Newman



COMMUNITY

Piedmont Housing Alliance does more than manage—we build. Over the past year, we have turned vision into reality across neighborhoods in Charlottesville and Albemarle County.

In FY25, we:

Preserved **Carlton Mobile Home Park**, a long-standing affordable community of more than 60 homes, in partnership with Habitat for Humanity of Greater Charlottesville.



Started construction on **Kindlewood Phase II**, which will add 100 affordable rental homes, including 54 replacement units, plus four affordable homeownership townhomes.



Completed **Hickory Hope**, delivering 121 new affordable rental homes and a dual-language early learning center in the Southwood Community.



Went vertical on the Kindlewood **Community Resource Center**, which will house a high-quality early learning center, a new and expanded Community Center, and Piedmont Housing permanent offices.

Since 2020, Piedmont Housing Alliance has leveraged \$207 million to develop 327 affordable homes in our community. Our impact continues to grow with future planned projects: Kindlewood Phases III and IV, two planned projects in north downtown, and a mixed-use development on Cherry Avenue—together bringing 266 new affordable rental homes to Charlottesville.

Each development, each partnership, and each investment reflects a deeper truth: affordable housing is not just about buildings—it's about people, place, and possibility. Through collaboration and strategic action, Piedmont Housing Alliance is building communities where everyone has a place to belong.

RESPECT

We listen to our clients and residents to understand their needs.

"I am privileged and honored to work hand in hand beside the wonderful residents of the Kindewood community as they continue creating and developing a safe, peaceful, and culturally enriching environment for a self-sustaining community here in Kindewood."

– Myrtle Houchens



The Charlottesville community overwhelmingly voted to present Ms. Myrtle Houchens with the **Respect** Award. For nearly 50 years, Ms. Houchens has poured heart, mind, and spirit into her community—teaching, feeding, loving, counseling, mentoring, and listening. Today, she serves as the linchpin of the Kindewood community in her role as the Piedmont Housing Community Liaison, where she treats every resident with dignity and respect.

Our resident services exist to support the 1,030 individuals who call our communities home. By bringing residents together and connecting them to resources, programs, and opportunities, we help ensure that housing is not just a place to live, but a foundation for stability and growth.

In FY25, Resident Services:

- Partnered with Flow Subaru of Charlottesville to provide 408 **essential winter items** to community children
- Completed a **civic engagement** project with Kindewood Youth Ambassadors
- Worked with **UVA interns** to host engagement initiatives like bingo and a community cleanup

35,000+ lbs

food to residents delivered across our 11 communities

400+ gifts

for senior residents with our Senior Treasures program

Respect guides every aspect of our Resident Services work. By listening to residents and meeting them where they are, we ensure that every family and individual is treated with dignity and empowered to thrive.

HOPE

We provide pathways for individuals and families to reach their goals.



"I see hope in youth around me. From the Youth Ambassadors to the students showing up to get snacks after school, to all the young volunteers that help in the Community Center, each and every one of them is a light of hope in their community and their families."

– Ezhar Zahid

Ezhar Zahid represents **hope** for the next generation of changemakers and advocates. Since moving to the Kindewood community in his early teens, Ezhar has been deeply engaged with Piedmont Housing. He serves on our board, as a Youth Ambassador and later leader of the Ambassador summer program, and previously contributed to the Park Design Committee and Rebranding Committee for Kindewood. Today, Ezhar is studying engineering and innovation at James Madison University, driven by a vision to "create a better world and future."

At Piedmont Housing Alliance, we believe lasting impact begins with people—the neighbors we engage, the partners we work alongside, and the leaders we help cultivate. This year, Piedmont Housing deepened its investment in leadership development, trauma resilience, and values-based learning, creating pathways for growth across our organization and community.

In FY25, we:

- **Hosted 12 middle and high school students** as resident Youth Ambassadors in a summer leadership cohort.
- **Engaged over 30 residents as paid community leaders**, serving on the Kindewood Advisory Committee, Youth Ambassadors, the Resident Association, and more.
- Supported **35 frontline staff** through a six-month intensive trauma resilience training.
- **Provided leadership opportunities for seven staff** who participated in regional and national equity-focused cohorts, including HAND Lead Racial Equity Cohort, Virginia Housing Leadership Cohort, and Rockwood Black and Latino Changemaker Fellowship.

JUSTICE

We increase access to housing for all and support opportunities for communities to thrive.

"Justice, to me, is love in action. This award honors not just my efforts, but the strength and resilience of the people and communities I serve. I believe in a future where we move beyond surviving to thriving—together."

– Shymora Cooper



When it comes to representing **justice**, our community could not choose just one awardee—they chose both Shymora Cooper and Ms. Rosa Hudson. Ms. Hudson was a pioneer in housing justice long before the term existed. For more than five decades, she walked alongside families in their pursuit of stability and homeownership. During her time at Piedmont Housing Alliance, she helped more than 200 families become homeowners. As one nominator shared, *"Rosa always asked, 'What do you need?' and then she got to work making it happen."*



Fellow awardee Shymora Cooper, Manager of the Financial Opportunity Center, is a connector, an advocate, and a fierce believer in people's right to thrive. Her leadership in helping families navigate homeownership reflects a mission that is both personal and powerful, and which earned her the United Way's Above and Beyond Voice for Financial Empowerment award this year. As one nominator said, *"She doesn't just help people find a home; she helps them find hope."*

We believe that increasing access to safe, stable housing is one of the most powerful ways to create justice in our community. Through the work of our **Financial Opportunity Center + Housing Hub (FOC+HH)**, we put that belief into action.

The FOC+HH is more than a program—it's a pathway. A pathway for individuals and families to strengthen credit, build savings, increase income, and ultimately step into the security of homeownership. It's a space where people are seen, heard, and supported. It's where dreams that once felt out of reach begin to take shape—and where transformation happens:

economic, emotional, and generational.

JUSTICE

Our Financial Opportunity Center exists to advance justice for the individuals and families we serve. By providing counseling, navigation, and coaching, we help residents overcome systemic barriers, stabilize their housing, and build pathways toward financial security.

In FY25, we:

 **30%**

Delivered financial counseling, housing navigation, employment coaching, and eviction prevention services to 2,047 individuals across 1,058 households – a 30% increase over the previous year

 **47**

Provided financial support for 47 clients to close on new homes.

 **259**

Delivered financial literacy education and coaching to 259 clients

79%
improved credit scores

61%
increased income

48%
grew net worth

Household Metrics:

466

households aided with \$136,770 in eviction prevention and stabilization supports

178

households connected to benefits access and employment coaching

155

households provided with housing navigation



HOME

We provide safe, high quality, affordable housing for all.

"I believe everyone should be able to live comfortably in their home and feel secure in their community wherever they choose to live, no matter race, religion, or background."

– Carmelita Wood

For the Charlottesville community, no one embodies **home** more than Carmelita Wood. Born and raised here, Carmelita has devoted her life to strengthening her community. She serves as president of the Fifeville Neighborhood Association and on the boards of AHIP and the Charlottesville Low-Income Housing Coalition. As Vice Chair of the Piedmont Community Land Trust, she helps other community members achieve the dream of homeownership.



Since 2008, the Piedmont Community Land Trust (PCLT) has worked to preserve Charlottesville's character, vibrancy, and diversity by bridging the gap between increasingly high property values and the moderate incomes of many who live and work here—people essential to the community's future. Under its model, the land trust owns the land while the homeowner owns the improvements, or the home itself. A 90-year ground lease ensures affordability and stability for generations.

PCLT's impact in FY25:

- Three families purchased homes, bringing the Land Trust's total to **41 homeowners**.
- **59% of homeowners received critical support**—housing counseling, down payment assistance, interest rate buydowns, and closing cost help through the Financial Opportunity Center.
- Land trust sellers gained up to **\$35,000 in equity** at sale, while homes remained roughly **40% more affordable** than if they had been sold outside of the PCLT.
- **\$1.6 million in land assets** were held in trust, removing homes from speculative markets and ensuring permanent community access to affordable housing.

PCLT's impact is measured not only in homes sold but in lives stabilized, wealth created, and neighborhoods preserved. By combining affordability with equity, sustainability, and stewardship, PCLT is building a future where homeownership is possible for all.

FINANCIAL IMPACT

Thank you!

We are grateful to all our financial partners and donors. Your support has enabled remarkable impact in our community.

In FY25, we directly **reinvested \$12+ million** into the community.



Since 2015, the homeowners who utilized our downpayment assistance have seen the **value of their homes rise by a combined \$9,945,713!**

In FY25, we **increased philanthropic support by 66%**



Our supporters



Our financials



Platinum
Transparency
2025

Candid.



Vision

We envision a community where everyone has pathways to home and places to thrive.

Mission

Piedmont Housing Alliance stewards housing opportunity, fosters communities of care, and strives to improve life outcomes. We do this through community-centered affordable housing development, quality property management, engaged resident services, shared learning, and financial education and lending.

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