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Hillcrest Apartments
a multi-family community of HOPE, Inc.

Onsite Property Manager
Melanie Davis
Apartment M
(276) 266-3007

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Mission

HOPE is a human services organization facilitating initiatives and coordinating services aimed at improving the overall well-being of individuals and families by providing the tools necessary to increase self-sufficiency, promote healthy lifestyles, and enhance quality of life.

HOPE serves the counties of Bland, Carroll, Grayson, Smyth and Wythe and the city of Galax.



WELCOME

This newsletter is a new addition to Hillcrest Apartments. We want to keep everyone informed and up-to-date of news or information concerning our community. This is your newsletter as well. If you have any comments or suggestions, please feel free to contact the onsite property manager, Melanie Davis, in Apartment M or call (276) 266-3007.

TRASH

We have several stray cats and neighborhood ducks in the area. Therefore, please do not leave garbage out on decks or sidewalks for any extended amount of time. We have a large dumpster at everyone's disposal. Please use it!

VIDA PROGRAM

Homeownership—invest in your future. Let HOPE show you how a Virginia Individual Development Account (VIDA) can help you achieve the dream of owning your own home. For every \$1 you contribute to a VIDA account, the program will contribute \$2 for a combined savings of \$3 to help with the down payment and closing costs for your first home. Matching VIDA funds can total up to \$4,000 per participant. Call HOPE today to learn more about this unique program and other affordable homeownership opportunities.

In May 2009, HOPE acquired Hillcrest Apartments from the bank that had foreclosed on the previous owner. Since that time, HOPE has invested substantial labor and materials to update units and purchased new appliances and equipment as needed. HOPE is currently in the process of applying for a refinance loan/grant from the Virginia Department of Housing and Community Development and the Virginia Housing Development Authority to make landscaping and storm water improvements. In addition, Rooftop of Virginia is working with federal stimulus funds to weatherize the property with energy-efficient heating/cooling systems and storm doors and windows. We appreciate your patience as we work to provide you with an enjoyable, affordable multi-family living community.

LAUNDRY ROOM

The new front loader washing machine is finally working! Here are a few pointers and suggestions:

- ◆ Only 1/4 cup or less of detergent is needed per load.
- ◆ Please do not slam the door.
- ◆ Please do not stuff the washer full.

HOPE also purchased a new dryer delivered last week.

If we all work together and take care of the equipment, it will last longer.

SAFETY INFORMATION

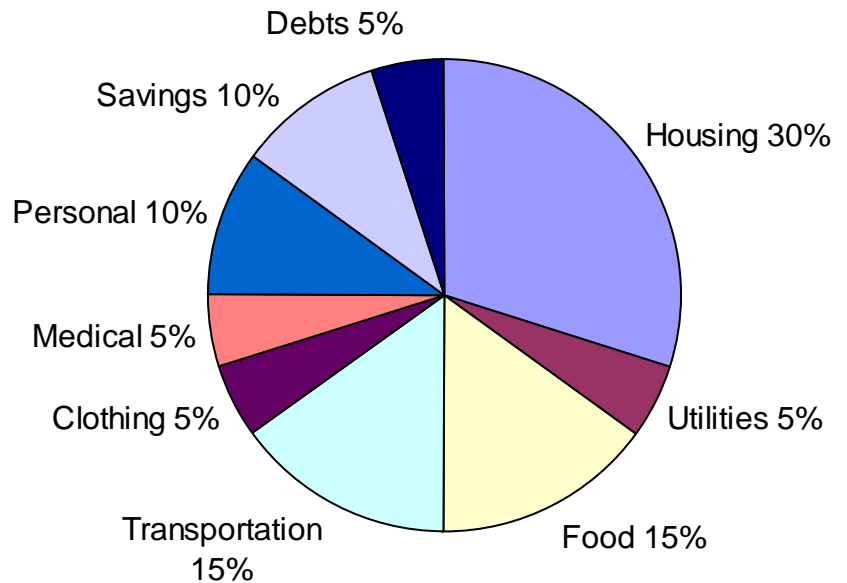
Please watch your speed driving in and out of the parking lot. We are at full capacity so please be careful! Be aware especially of small children.

HOUSING COUNSELING

Did you know HOPE is certified by the United States Department of Housing and Urban Development (HUD) as a housing counseling agency? Through housing counseling grants awarded by HUD, the Virginia Housing Development Authority and the Virginia Department of Housing and Community Development, we can provide you a wide-range of financial counseling services such as:

- Budget counseling
- Debt/credit repair counseling
- Fair housing assistance
- Homeless assistance
- Asset/financial security (VIDA Program)
- Mortgage delinquency
- Foreclosure prevention
- Loss mitigation
- Pre-purchase counseling
- Pre-purchase homebuyer education
- Post-purchase counseling

HOPE's Recommended Household Monthly Budget Plan



HOPE STAFF

HOPE staff is here to help you in any way we can. Feel free to contact us at (877) 818-8680 (toll free) or 276-228-6280 with any questions or concerns.

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