

## Boaz & Ruth, Inc. Partners with VHDA to Provide Multifamily Housing and More

The Bible's Book of Ruth tells of a wealthy landowner, Boaz, who extended charity and dignity to an impoverished Ruth gleaning leftover grains from behind workers harvesting his crop. This is the context for Boaz and Ruth, Inc., (B&R) a faith-based, non-profit organization created in December 2002 to address the systemic problems of ex-offender recidivism. The non-profit is also the anchor for ongoing revitalization in Richmond's Highland Park neighborhood.

In late 2001, church and neighborhood leaders joined Martha Rollins, B&R founder and current President/CEO. Their vision was to create a used furniture store that would serve as a training center for ex-offenders. In addition to teaching valuable life/work and job skills, the store would be the foundation for related business ventures. Since then, six diverse business/training centers have been created, including Cathedral Construction.

Housing was needed for the growing number of ex-offenders joining B&R programs who otherwise could have become homeless. Donations, grants and interim loans enabled B&R to buy and transform four single family homes and two duplexes into 30 beds in the city of Richmond adjacent to the non-profit's six businesses. Cathedral Construction, with support from AmeriCorps and the supervision of general

contractors, provided much of this rehab work that empowered participants to learn trade skills while creating housing for themselves and other ex-offenders.

B&R applied to VHDA for permanent loan financing for these six properties. Because the organization had no experience in preparing multifamily loan applications, VHDA helped them build their capacity in this area. In addition, as the project progressed, our construction inspector contributed his knowledge



and our asset manager shared his property management experience.

This R&B project provided safe and affordable housing for ex-offenders, and the successful renovation of six properties in a neighborhood undergoing revitalization. VHDA is extremely pleased to participate with this inspirational and worthwhile vision.

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