



# Virginia Grove

**ROB HART, FOUNDER OF HARTMARIN,** spent 28 years in the construction industry, building mostly resorts and high-end homes to fulfill other people's dreams. But in 2004 the fifth generation Marinite decided to turn all his knowledge of development and construction into building homes that are environmentally sustainable.

One of his first projects was Virginia Grove, a neighborhood of eight homes in Novato. From the grasspave bio-swales to detached affordable homes, Virginia Grove brings together more new ideas than had ever been tried by a private developer in the North Bay with no public funds, no tax credits and no subsidies. Yet Virginia Grove exceeds California's Energy Efficiency Standards for Residential and Nonresidential Buildings (commonly referred to as Title 24) by 26 percent per home.

Virginia Grove also exceeds Bank of America's criteria for "green" construction by double the green building points needed to qualify as an environmentally-friendly development. As a result, Virginia Grove was the first North Bay housing development to qualify for Bank of America's Green Mortgage Program, offered only to homes that are built with environmental sustainability as a goal.

HartMarin's goals dovetail with those of NFH—re-using existing resources and creating dual-use facilities. HartMarin's projects go farther than simply protecting the environment. By building closer to people's jobs and services, there is less driving, sparing the air; and there is more time available to homeowners for the social networking that builds community.

Recognizing each other's strengths, HartMarin contracted with NFH to serve Virginia Grove purchasers and see them through the purchase of their own American Dreams.

## Garza's in the Grove

The single mother of a teenage son, Renee Garza never dreamed that she'd be able to afford her own home in wealthy Marin County. She heard about the workforce housing available at Virginia Grove, but she was apprehensive; she had participated in the lottery system that offered Hamilton homes, but was disappointed when her number was too far down the list and left her out of the running.



Still, deciding she had nothing to lose, she applied for one of the affordable Virginia Grove homes that were built by HartMarin and offered for sale by NFH. Alternately feeling excited and terrified, she persevered through the paperwork with the help of Carrie Pierson at NFH.

Today she and her son live in their own 3-bedroom, 2-bath Novato home.

"The people at NFH were great, and the overall experience was wonderful," Garza happily says. "I tell people, 'Never give up on your dreams'. It can happen for you."

