



2019-2020 Annual Report

Neighborhood Housing
Services of New Haven

nhsofnewhaven.org
(203) 562-0598
333 Sherman Avenue
New Haven, CT 06511



OUR MISSION

Neighborhood Housing Services of New Haven strengthens neighborhoods by developing affordable housing and increasing homeownership opportunities; providing homebuyer education and financial coaching; making homes safe, beautiful and energy efficient; and working to improve the perceptions of the neighborhoods in which we are working by helping residents take charge of their communities.



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Dear Friends and Supporters,

When we wrote our report to the community last year, no one could have predicted that in less than a year we would be in the midst of the worst pandemic that the world has seen in the last hundred years. COVID-19 has redefined our way of life. We have strived to regain some sense of normalcy by conducting business as usual, even when our office was officially closed to the public.

With the assistance of the State Department of Housing and the Livable City Initiative, we have dramatically increased our affordable homeownership production and have continued to make a significant impact on our target neighborhoods. In just the past year, we have completed houses on Edgewood Avenue, Orchard Street, Winchester Avenue, Lilac Street, Newhall Street, Huntington Street, and Stevens Street, and are planning the next phase of our development activities with the rehabilitation and new construction of six additional houses in Newhallville.

Our HomeOwnership Center is now providing its homebuyer education and financial counseling services virtually, and we have seen an increase in the number of participants who are interested in purchasing their first homes. Since COVID-19 has spawned a surge in unemployment, we fully anticipate an increase in the number of homeowners who contact our office in need of help in making their mortgage payments and averting foreclosure. We expect that this will be keeping us very busy in the months to come.

Our full-service real estate company, HOC Realty, has produced an 11% increase in activity by helping more buyers and sellers than in previous years. And HOC Lending will soon be making home-improvement loans available to homeowners who have deferred maintenance issues and who lack the resources to undertake repairs on their homes.

Our Department of Community Sustainability has been focusing on the I ♥ Heart My Home CT program, which provides residents with opportunities to undertake energy conservation measures that start saving them money immediately while reducing carbon emissions. Our Community Building and Organizing efforts have been slowed by the lack of interpersonal contact due to the coronavirus pandemic; however our staff have done an excellent job maintaining community contacts to ensure that confidence in our communities will be sustained.

We hope that you enjoy our digital annual report, as we are pleased to note considerable progress during these challenging and unpredictable times.



A stylized, handwritten signature of James A. Paley, Ph D. in white ink.

James A. Paley, Ph D.

Executive Director



A stylized, handwritten signature of Leslie Radcliffe in black ink.

Leslie Radcliffe

Board President

Affordable Real Estate Development

Affordable real estate development has been the core of our business for 40 years. Our comprehensive neighborhood revitalization strategy begins with the gut rehabilitation of uninhabitable properties and transforms each house into an energy-efficient, beautiful home in three targeted neighborhoods: Newhallville, the Hill, and Dwight. Not only are the houses completely renovated with all new interior finishes, but the enhanced curb appeal highlights the streets. Our homes provide an opportunity for individuals and families with low and moderate incomes to become first-time, often first-generation homeowners.

Our Commitment to Sustainability

We have a deep commitment to sustainability in both our business and building practices. Each home is renovated to Energy Star 3.0 standards and comes with similar innovative and earth-friendly features. The benefits to the local community and its homeowners have been indicated by lower utility bills, state-of-the-art insulation, highly durable housing components, and increased housing value.

278 Newhall St.
Before - After



IN THE PAST YEAR,

we renovated **8 HOUSES** to historic and Energy Star 3.0 standards: two two-family homes and six single-family homes, giving **10 FAMILIES** a place to call home.

We currently have two properties under construction, and plan to complete them by the beginning of 2021.

Top image (*Before - After*):
29 Stevens St.
Bottom (*Before - After*):
609 Winchester Ave.



Progress During the **PANDEMIC**



Wanda Underwood and one of our former realtors, Tanice Doman, had been working together since the fall of 2019. They had been looking into homes on the open market for a while, but none of them felt like home to Wanda. She wasn't very optimistic, but each showing was something to remember. The endless laughs and stories really built a relationship between her and Tanice, allowing them to get to know each other.

After a while, Wanda felt her needs and wants would be better met through purchasing a home from NHS. She fell in love with 19 Lilac Street and was overflowing with excitement leading up to her closing date. When she looks at the home, when she thinks of it, all that comes to mind is "mine." She's so proud and Tanice was excited for her. She watched as Wanda and her son walked around the home, staging it out loud and figuring just who and what would go where.

In the midst of this process Wanda lost her Mother, who was to be living in the home with her. Her family was going through a rough time, so it's all the more special for us to be part of this with them— To give them a piece of peace, where many memories are to come. Wanda closed in June with masks and flowers, following a strict safety protocol.

The Underwood family is finally home.

HomeOwnership Center

Here at NHS of New Haven, our office doors may have closed, but staff never stopped working to deliver the services residents depend on.

As a leader in homebuyer education, financial coaching, credit counseling, and foreclosure prevention, the HomeOwnership Center guides people through the process of qualifying for, finding, purchasing, and maintaining their first home. Through one-on-one counseling and workshops that cover a range of topics, we prepare individuals and families for homeownership.

In 2019-20, the HomeOwnership Center provided **3,280** clients with one-on-one counseling or in-person workshops and assisted **102** clients who were fighting pending foreclosures. We have helped **806** in-person and eHome online clients become homeowners and **1,100** become mortgage-ready. With a growing number of people interested in purchasing homes in and around New Haven, we continue to see an increased demand for our services. Classes regularly reach capacity and housing specialists stay busy helping clients achieve their dream of homeownership.

81% of clients improved their credit scores
70% of clients maintained their budget
73% of clients increased their savings

Due to the pandemic, our HomeOwnership Center organized a transition to online classes. Mortgage delinquency assistance quickly abated homeowners' risks with forbearance programs that lenders have offered. Our housing specialists have been able to continue delivering counseling services without missing a beat. HOC Realty continues to operate, listing and selling properties with caution and strict adherence to the safeguards as set forth by the New Haven Middlesex Board of Realtors.



Building Your Future

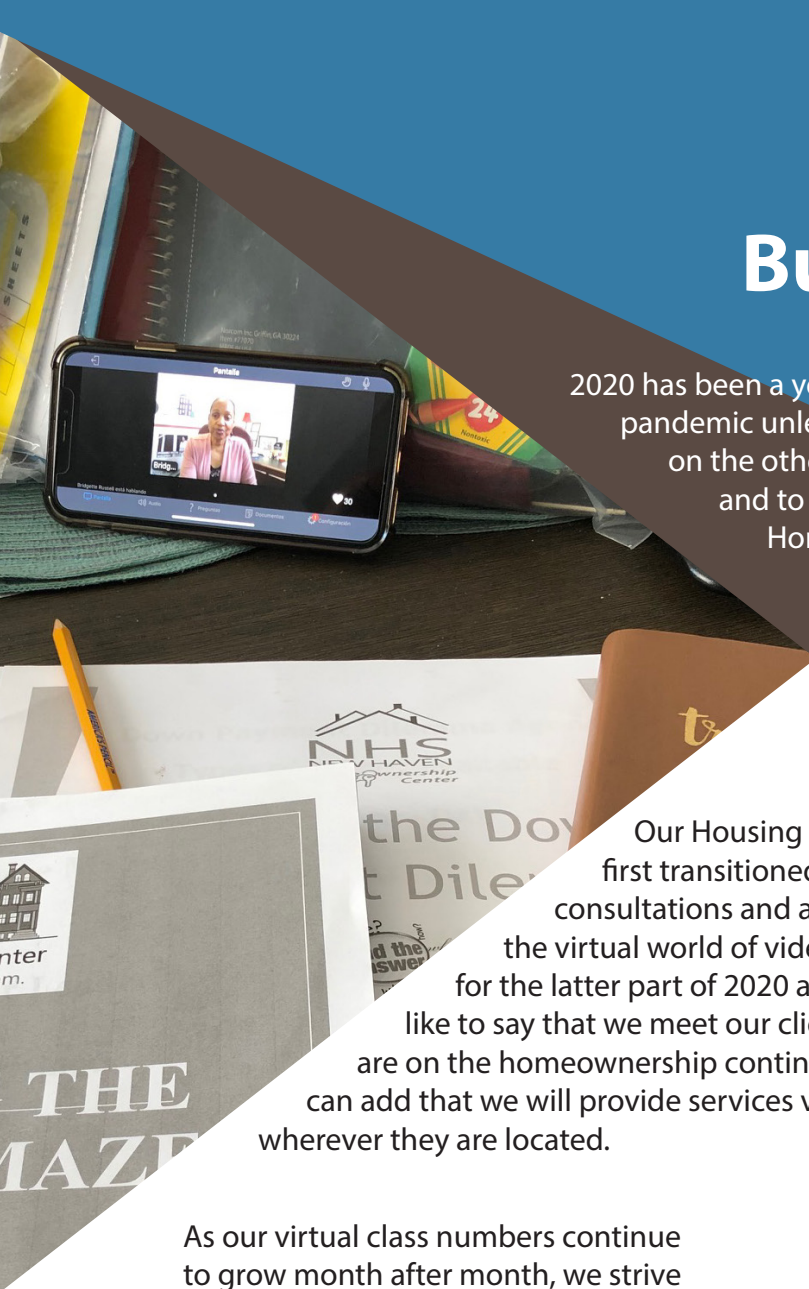
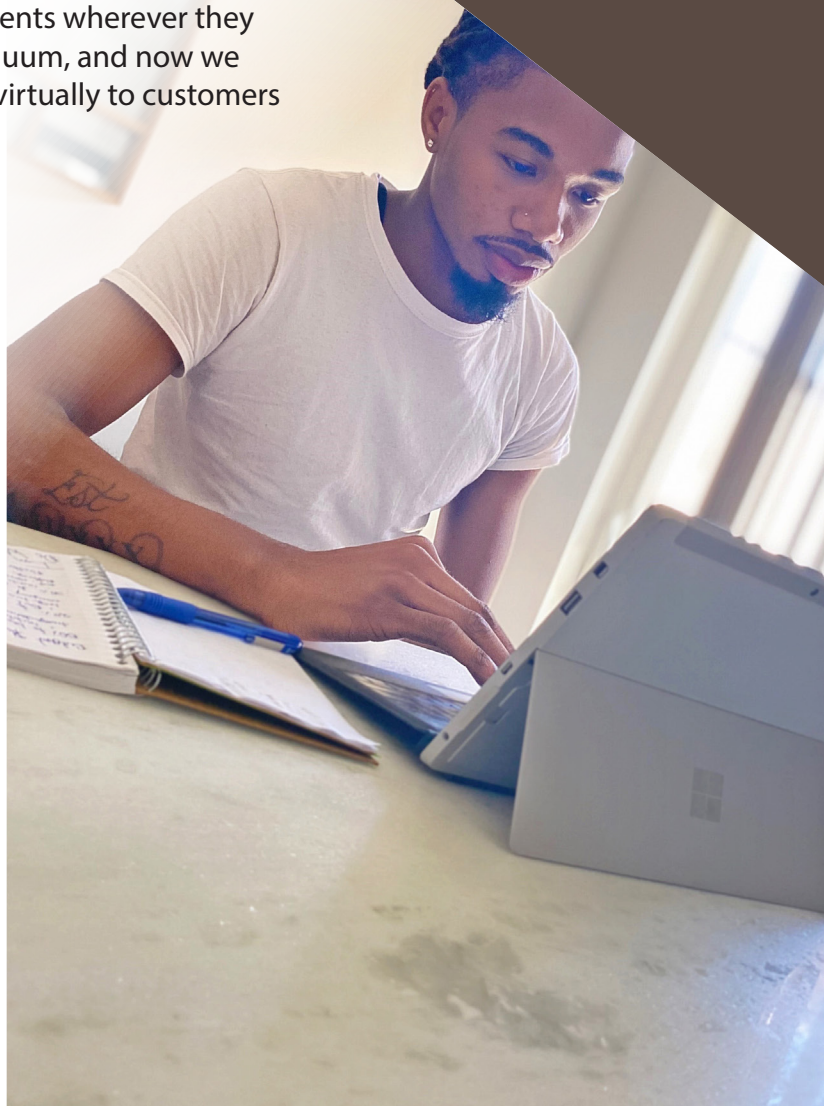
2020 has been a year that will long be remembered. The Covid-19 pandemic unleashed uncertainty and fear on the one hand, but on the other it forced us to look at the busyness of our lives and to re-think and re-imagine our daily rituals. Within the HomeOwnership Center, we had to look at the way we interfaced with the public. 90% of this interface was in-person prior to the pandemic. Credit and budget coaching consultations and classes had to be virtually re-imagined and re-designed.

Our Housing Specialists first transitioned to phone consultations and are moving into the virtual world of video-conferencing for the latter part of 2020 and all of 2021. We like to say that we meet our clients wherever they are on the homeownership continuum, and now we can add that we will provide services virtually to customers wherever they are located.

As our virtual class numbers continue to grow month after month, we strive to make the experience more engaging, more flexible, and more attuned to customer/client convenience.

Since the pandemic started, we have hosted:

**12 Virtual
Classes**
**with 483
Participants**



HOC Realty

Connecticut's first and only nonprofit real estate company, HOC Realty, serves all people, but especially those seeking low-cost housing options.

Our realtors are available for clients interested in buying, selling, or renting a home, and they are experts in mortgage offerings and available down payment and closing costs assistance programs. They are also eager to help people who are selling lower priced homes that might not be attractive to realtors looking to maximize their commissions on higher priced sales.

At HOC Realty, we invest profits back into our mission and keep clients' best interests at the core of our work. In 2019-20, HOC Realty facilitated **52** transactions.



Fiona Williams is a conscientious realtor with over ten years of experience in banking and finance, which is tied to all real estate transactions. She offers excellent customer service and a commitment to work hard, listen and follow through. She provides quality service to build relationships with clients and more importantly, maintains those relationships with effective communication. Fiona is committed to 100% client satisfaction.

"As a prospective homebuyer, it is important to be prepared for the homeownership process.

At our initial meeting, I gather all the relevant information such as *are they prequalified? What are some of the 'must-haves' in a home and how much can they afford to spend on the purchase of a home?*

To be a great realtor you must be comfortable enough to meet your clients wherever they are in the process. My clients, a beautiful family of four introduced to me by a mutual friend, did their homework by planning, preparing and educating themselves about the whole process. This family knew exactly what they were looking for in a home. A realtor's dream!

After showing them seven homes, they found a home that was just right for their growing family. They were very organized throughout the process making the whole transaction seamless. From contract to closing took 30 days!"

~ Fiona Williams, HOC Realty



The root of the word "communicate" in Latin is *communicare*, which means to share, or to make common.

THE POWER OF COMMUNICATION

Now more than ever, the power and strength of communication is vital for a strong, vibrant, and healthy community.

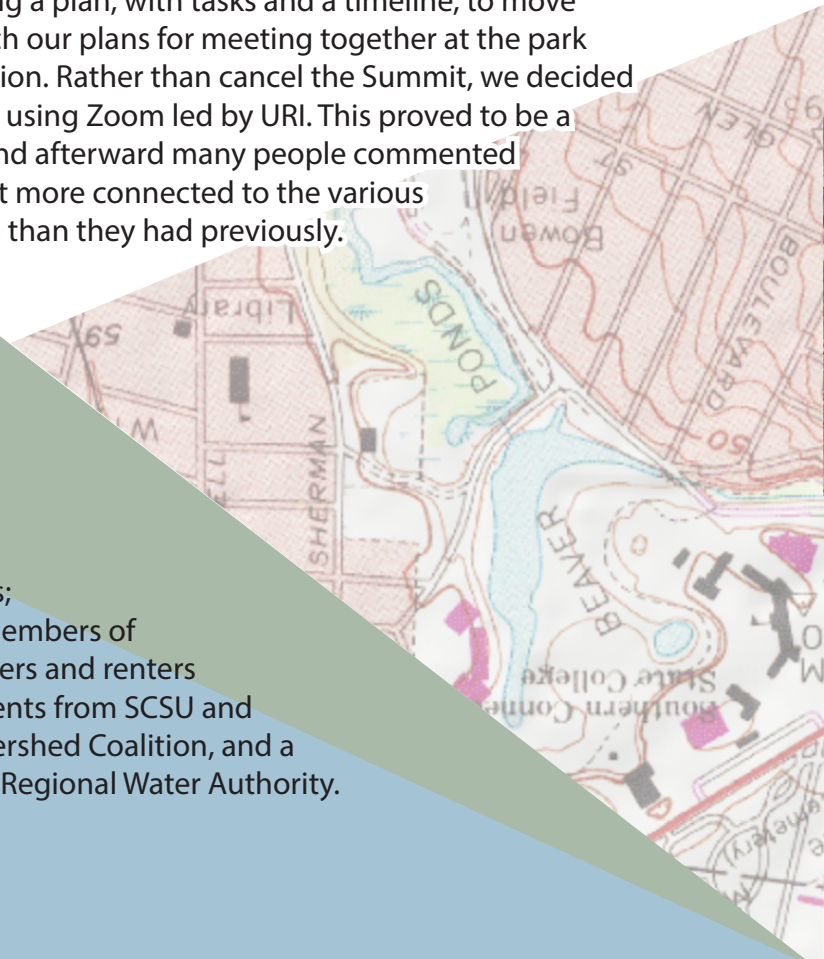
On Thursday, May 21, 2020, NHS' Community Building and Organizing team joined the Urban Resources Initiative (URI) to host the inaugural **Beaver Ponds Park Summit** via Zoom.

The Beaver Ponds Park Summit was born from the energy of many groups that have been involved for decades but did not always coordinate. Over the years, NHS has become increasingly involved in revitalizing the park, through the close work with residents of West Division Street. After learning that the park lies in the West River Watershed and contributes to the pollution of the river and Long Island Sound, we began to think about ways our local greenspace work was connected to larger environmental issues.

In December 2019 and January 2020, as plans were being made for this year, it seemed like the time to bring all the various park participants, partners and interested parties physically together to share what each of us has been involved in: celebrating the successes to date and beginning a plan, with tasks and a timeline, to move forward. Of course, by March our plans for meeting together at the park were thrown into question. Rather than cancel the Summit, we decided to proceed virtually using Zoom led by URI. This proved to be a great success, and afterward many people commented that they felt more connected to the various partners than they had previously.


Participants included:

URI, Friends of Beaver Ponds Park, NHS, Community Placemaking Engagement Network (CPEN), Connecticut Audubon Society, City of New Haven River Keeper (Retired), City of New Haven staff from various departments including Parks and Recreation, Outdoor Education, City Landscape, and Public Works; alders from four wards (20, 21, 28 and 29), members of Community Management Teams, homeowners and renters living close to the park, professors and students from SCSU and Yale University, members of West River Watershed Coalition, and a representative from the Greater New Haven Regional Water Authority.



Community Building & Organizing

Neighborhood revitalization is not accomplished solely by reconstructing houses. Our CB&O team offers a wide range of community-led initiatives, projects, and classes to promote positive neighbor relations and encourage residents to take charge of their neighborhoods. In our Resident Leadership Program, participants learn the basics of community building to create positive change. We listen to the needs of residents and respond accordingly, whether it's a one-time project like installing a rain garden or an ongoing effort, like green space creation and maintenance. We advocate for solutions to issues that directly affect the residents in neighborhoods we serve.



NHS of New Haven is a proud organization member of the **Newhallville Community Management Team** and we have enjoyed working with **five** Newhallville start-up non-profits over the past year:



Devin Avshalom-Smith with Newhallville United
Kim Harris with Inspired Communities
Jeanette Sykes with The Perfect Blend
Nina Fawcett with Neighborhood RX
Doreen Abubakar with CPEN:
Community Place-making
Engagement Network

MLK Day of Service

Homeowners Yousufu and Mikiri Sheriff collect used clothing items and school supplies to send to families who have recently left refugee camps in Liberia, Guinea, and Sierra Leone. With the help of Milone & MacBroom, Mayor Justin Elicker, and board members Leslie Radcliffe and Doreen Abubakar, NHS helped the Sheriffs clean their basement and ship supplies to in-need families.



Volunteers



In the early spring of 2019, NHS received an inquiry from Cara Hoyt, a case manager who works with young women at Turnbridge in their residential treatment program for alcohol and drug addiction. We welcomed Cara and four young women between the ages of 18 and 22 to the Stevens Street Community Garden in the Hill neighborhood of New Haven. What began as a one-off, two-hour volunteer event turned into a weekly opportunity to connect with a meaningful project.

The Turnbridge group was instrumental in providing labor as Gather New Haven (formerly known as the New Haven Land Trust) continued its second year with new raised rows to increase garden capacity. This opportunity has allowed the young people to be outside, exercise their muscles and minds, and work with compost, soil, plants, and flowers. They became very competent in watering, weeding, staking of tomato plants, along with addressing insect and pest challenges.

One example of how this work was an important element of the treatment program was when one of the young women, who had been to the garden for three consecutive weeks, showed up with her own gardening gloves. We later learned that she had mentioned in a conversation with her mother that she was gardening each week, and her mother sent her a pair of gardening gloves in the mail, along with a note. As she shared this story with the rest of the group, it was evident that a shift in the mother-daughter relationship had occurred.

Participants and staff from Turnbridge have shown a strong commitment, not only to the program but also to the New Haven community, as exemplified in their weekly visits. We are pleased to offer this project as part of an overall treatment plan because we see that individual and relational healing is deeply intertwined with the process of building community and beautifying a neighborhood.

In **2019-20**, NHS coordinated:

300 Volunteers

Special thanks to Pat Wiener for her invaluable help on our Community Sustainability project

2000
Volunteer Hours

20 Resident
Leadership
Program Graduates

13 Volunteer Groups
including 4 multi-day groups: Hopkins, SCSU
Yale FOCUS & Turnbridge

Community Sustainability



Building upon years of demonstrated results making deep energy retrofits in our housing rehabilitations, in the spring of 2020 we started a new initiative called

I ♥ My Home CT.

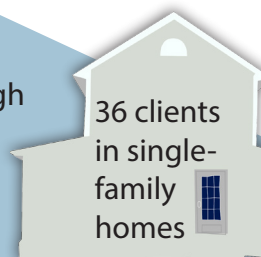
Thanks to generous community support and a matching grant from Sustainable CT, we raised funds to serve 40 households in our first year. Six months in, we are working with over 100 households with new sign-ups every week.

I ♥ My Home CT is a cost-free, one-stop-shop for homeowners, renters, landlords and households of all income levels to increase their homes' health, functionality and comfort while lowering their utility bills and carbon footprint.

This "energy concierge" model provides individual energy consulting and a comprehensive plan to meet customer goals.

I ♥ My Home keeps clients from "falling through the cracks" by navigating through "analysis paralysis" to clear next-steps.

Currently, we are serving:



NHS of New Haven has long been committed to environmental sustainability, knowing that for any of our work to matter long-term, a healthy environment is essential. The negative effects of climate change and environmentally-abusive policies disproportionately affect low-income communities, like the ones that we serve.

In **2019-20**, our Community Sustainability Department organized:

11
garden classes

15
stormwater management
classes & events

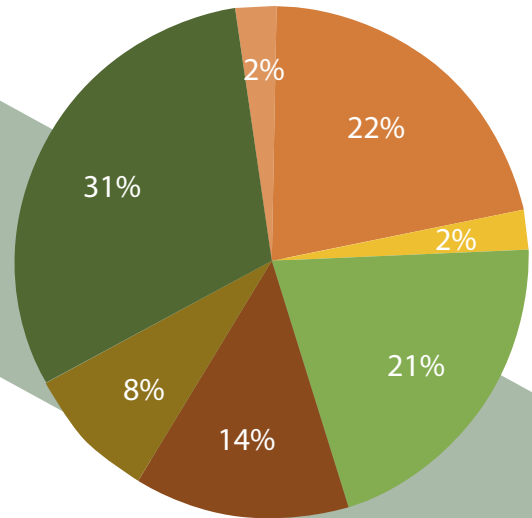
41
coalition, task force, energy & environment meetings

2019 Financial Statement

Total Revenue

Contributions \$407,736
 Grants - NeighborWorks® America \$385,894
 Grants - State \$1,286,762
 Grants - Federal \$473,946
 Tax credit programs \$587,702
 Other grants \$337,514
 Rental Income \$48,000
 Income from special projects \$80,000
 Sales of rehabilitation projects \$150,000
 Homeownership fees \$142,752
 Mortgage processing fees \$21,795
 Investment income-mortgages \$41,051
 Investment income \$59,922
 Miscellaneous income \$144,471
Total Revenues and Other Support \$4,167,545

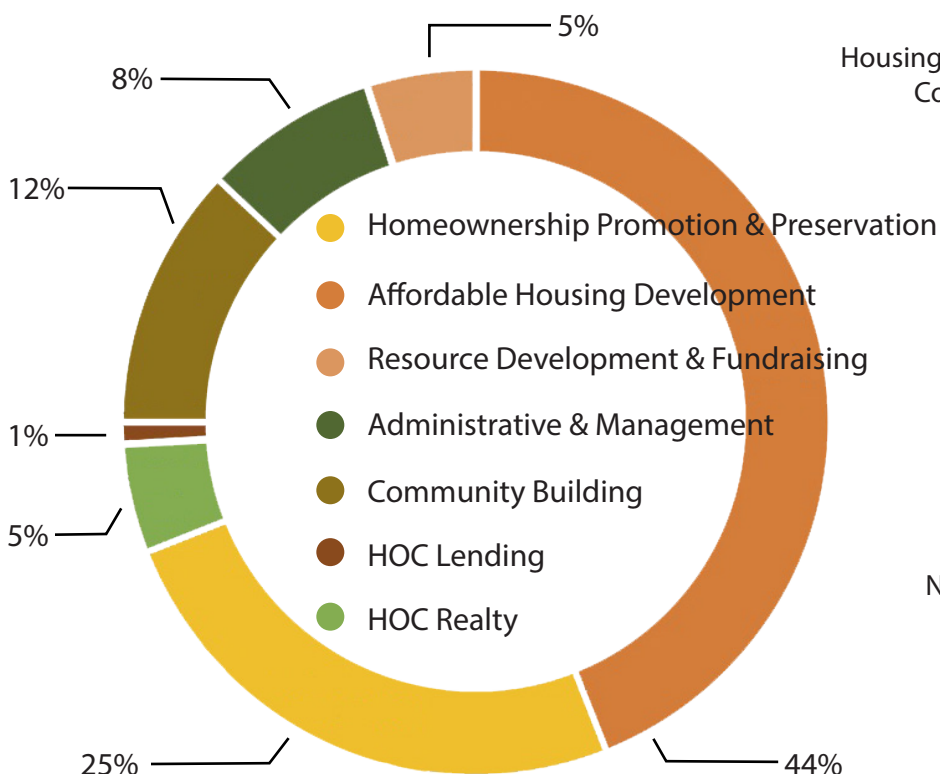
Operating Revenue



Corporations Investments Federal Fees Foundations State Individuals

Total Expenses

Operating Expenses



Program services:
 Housing rehabilitation & development \$1,015,475
 Community building & organizing \$272,888
 Homeownership program \$564,347
 HOC Realty \$118,025
 HOC Lending \$25,284

Total program services \$1,996,019

Management & general \$187,164
 Fundraising \$121,949

Total other expenses \$309,113

TOTAL EXPENSES \$2,305,132

NET ASSETS - beginning of year \$3,681,832

NET ASSETS - end of year \$5,544,245

CHANGE IN NET ASSETS - \$1,862,413

Supporters

January 2019 – June 2020

A very special thanks to our generous supporters, without whom none of our work would be possible.

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Doreen Abubakar
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January 2019 – June 2020

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Staff & Board as of September 30, 2020

STAFF

Leadership

James A. Paley, Ph.D.
Executive Director
Mark Cotte
Director of Finance
Stephen Cremin-Endes
Director of Community Building & Organizing
Kathy Fay
Director of Community Sustainability
Michael Haynes
Director of Real Estate Development
Bridgette P. Russell
Managing Director, New Haven HomeOwnership Center

Administration

Areta Huckaby
Senior Administrative Assistant
Maybeliz Montanez
Administrative Assistant

Finance

Becky Skau
Administrative/Financial Manager

Resource Development & Communications

Ally Korony
Fundraising and Development Specialist
Tebben Lopez
Communications Specialist

HomeOwnership Center

Robin Ladouceur
HomeOwnership Center Coordinator
Norma Pantoja
Housing Specialist
Alice Steinhardt
Senior Housing Specialist

Community Building & Organizing

Adam Rawlings
Community Engagement Specialist

Real Estate Development

Porscha Winley
Real Estate Development Assistant

HOC Realty

Bridgette P. Russell
Manager & Real Estate Associate

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Densill Greaves
Sandra Hadland
Robyn Handy
Jacqui Pheanious

City of New Haven

Velma George

Stephen Cremin-Endes
Real Estate Broker
Fiona Williams-Linton
Real Estate Associate
Herb Jackson
Real Estate Associate
Jeff Candelaria
Real Estate Associate

