

2020-2021 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,

As you know, we are well into the second year of the COVID-19 pandemic, which has had a multi-dimensional impact on all of our lives. First and foremost, our hearts go out to all those who have lost loved ones to the ravages of COVID-19, which has also affected people's employment and businesses, our activities, and the ways in which our organization is able to interact with the public. Despite the challenges, we have to look at our mission of providing affordable homeownership opportunities for first-time homebuyers and assisting those in need of housing, whether it be homeownership or rental. NHS of New Haven remains committed to helping our clients in an increasing number of areas.

We are starting to develop six new houses for first-time homebuyers in Newhallville, four of which are new construction on formerly City-owned vacant lots. We invite you to watch the progress of these developments as you drive through the area on W. Hazel Street, Ivy Street, Butler Street, Lilac Street, and Bassett Street.

Our HomeOwnership Center has been involved in homeownership promotion activities for new first-time homebuyers and the UniteCT program, which provides rental assistance to tenants who are at risk of eviction from their apartments because they lost their jobs and are unable to pay their rent. The challenge is keeping our staff extremely busy; yet with our dedicated team of housing specialists and their supervisors, we are meeting the needs of an ever-increasing number of households.

HOC Realty, our full-service nonprofit real estate company, has continued to be active in serving the needs of homebuyers and home sellers throughout Greater New Haven. Indeed, we have seen an 80% increase in our activity over the past year. HOC Lending, our emerging Community Development Financial Institution, now has a full-time community lending officer, and we are about to expand the number of lending opportunities we provide to existing homeowners so that they can make improvements on their homes. We are also hoping to create a new downpayment assistance program so that an increasing number of prospective first-time homebuyers can take advantage of this assistance to help them qualify for good first mortgages.

Our department of Community Sustainability has continued to focus on the I Heart My Home Program but is also actively involved in other important sustainability measures such as climate change, pure water, and clean air. We are proud of the diversification of our endeavors so that we can serve the community in an expanded role.

We look forward to seeing an increasing number of you in our office and in the community in the coming months as we approach an end of the pandemic that has had such a negative impact on our community and our national economy over the past year and a half.



James A. Paley, Ph D.
Executive Director



Leslie Radcliffe
Board President

Affordable Real Estate Development

Affordable real estate development has been at the core of our business for the past 41 years, and we have been proud and honored to consistently provide affordable homeownership opportunities to residents in New Haven. We have developed homes throughout the City over the years, but for the last ten years, our real estate development has been focused on the Newhallville, Hill and Dwight neighborhoods. Our comprehensive neighborhood revitalization strategy has historically begun with the acquisition and gut rehabilitation of uninhabitable properties. With the financial assistance of local and state subsidies, we have been able to transform these uninhabitable properties into energy-efficient homes that help improve the overall curb appeal of the surrounding houses.



The beauty of the houses we renovate goes beyond their curb appeal; we install brand new finishes in each home. Insulation that helps to reduce heating and cooling costs, new drywall, and tank-less water heaters are a few of the many desirable amenities we provide in our homes to ensure that the homeowner will have an affordable and enjoyable living experience.

In the winter of 2021-2022, we will be constructing new two-family houses on vacant lots on Bassett Street, W. Hazel Street and Butler Street, and a new single-family house on Lilac Street. This is in addition to the total gut rehabilitation of the final two houses in our inventory on Ivy Street and W. Hazel Street.



Top image
(Before & After):
96 Blake Street

Bottom image
(Architectural Drawings):
260 West Hazel St.



Top image (Architectural Drawings):
44 Lilac Street
Bottom image (Before & After):
33 Asylum Street

Homes renovated by NHS of New Haven provide an opportunity for individuals and families with low and moderate incomes to become first-time homeowners, and in many instances, first-generation, homeowners. We are always positioning our affordable housing services to address the needs of the communities we serve. There will always be a need to acquire and renovate uninhabitable homes throughout New Haven, and because of that, we have chosen to continue that activity wherever possible. To add to our gut-rehabilitation services, we are now embarking on the new construction of single- and two-family, owner-occupied homes.



We continue to explore other areas in which we can develop affordable homeownership opportunities for low- and moderate-income first-time homebuyers. These developments may take the form of gut rehabs of existing homes, new construction on vacant lots, or even possibly the adaptive reuse of existing buildings that are not currently designated as residential properties.

Thank you so much for your support during this journey to homeownership. I appreciate your time and efforts to help me secure financing to achieve this goal. I cannot express just how much this means to me. Thank you for believing in me and giving me this life changing opportunity. I could not have done this without your help. Thank you for every resource and being in my corner.

Sincerely,

Shareema Bowman

On her journey to homeownership, Shareema experienced problems many first-time homebuyers face: lack of knowledge about the home buying process, poor credit history and down payment concerns.

In 2018, Shareema asked her bank, where she had been a loyal customer for 13 years, about homeownership. "The process was very uncomfortable and impersonal," she remembered. "I felt like my application was just another in the pile." Because of her previous poor credit history, she ended her investigation.

"After this ordeal, I was nervous and intimidated by the process." Shareema thought a mortgage pre-qualification was out of reach. A friend told her about the services NHS provides that cater to individuals like her; individuals who need guidance and help with budgeting, credit restoration, and down payment assistance. Once she decided to work with us, her journey took off.

The process wasn't easy, but it was rewarding. "It took 11 months for me to get to the closing table after signing the initial purchase agreement," she said. After what seemed like an endless trail of paperwork and months in pursuit of a mortgage with her bank, she was denied.

At this point, HOC Managing Director, Bridgette Russell and Fiona Williams, from HOC Realty, stepped in and would not let Shareema give up. They encouraged her to start the process again with a different lender. She agreed, but wasn't getting her hopes up. "Throughout my life, I didn't always have someone to fight for me and stand in my corner. I was the person most people depended on, not the other way around." But she felt blessed by the belief and support the two gave her. They were resolute and fought for the house Shareema had fallen in love with, in the city that she loved.

She would call Fiona – sometimes late at night – to share her concerns and Fiona's response was unwavering. "She would tell me over and over, 'Don't worry about it, everything will work out, the house is yours.' I would wipe my tears, submit the paperwork that was requested and wait." This went on for a few more months. All the while, Bridgette was fighting in the background and Fiona always answered the phone.

On June 28, 2021, Shareema received the notice she was waiting for: she was cleared to close. "Sitting at the closing table on July 15, was a defining moment in my life. I officially became the first person in my family (two generations) to own my own home."



HOC Realty

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

Herb Jackson lives his life the way he operates his business- with honesty, integrity, service, and humility. His client, Brittiany Mabery-Niblack, closed in July, 2021 on one of the new, multi-family construction projects developed by the Livable City Initiative in Newhallville. Her story is one of faith, drive and perseverance.



HomeOwnership Center

As a leader in homebuyer education, financial coaching, credit counseling, and foreclosure prevention, the New Haven HomeOwnership Center guides people through the process of qualifying for, finding, purchasing, and maintaining their first home.

Through one-on-one counseling and workshops, we prepare individuals and families for homeownership.

In 2020-21,

We've had a **booming** seller's market making it tougher for first-time homebuyers.

With the increased demand for housing and lack of inventory, prices shot upward in the real estate market. Bidding wars on properties were not uncommon and we had to stress "patience" to our buyers to keep them from becoming discouraged.

We had **42** new mortgage-distressed customers during this time period

1,455 new customers engaged our services

36 virtual workshops were provided for homebuyer education and landlord training

783 new customers completed virtual workshops in homebuyer and landlord education

We provided **2** special virtual homebuyer education seminars for Yale University Employees for their employer-assistance program

49 employees received certificates

Our services have supported over **400** new homeowners

Our credit coaches reported **83%** of their customers improved their credit scores after completion of their action plans

Budget coaches reported **69%** of their pre-purchase customers increased their savings



Emergency Rental Assistance

As the COVID-19 pandemic shut down businesses, many people lost their jobs and mass evictions loomed larger each month. "The Temporary Rental Housing Assistance Program (TRHAP), administered by the Department of Housing (DOH), was a critically needed tool to address a catastrophic need," HOC Managing Director, Bridgette Russell, explained.

With the help of selected administrators, including our HOC, Connecticut got to work distributing funds. In total, NHS assisted 448 families with more than \$1,415,000 in rental assistance.

"After COVID-19 shut down my work, I was in a panic," HOC customer, Monika C., shared.

The program came at the perfect time, helping with her rent. "A huge thank you to NHS of New Haven and the Department of Housing for helping me through the process!"

The need for rental assistance was and continues to be staggering. The Department of Treasury has made \$235 million available to the State to assist households that are unable to pay rent and utilities due to COVID-19. Through the DOH, the UniteCT Program provides rental and utility payment assistance to qualified households financially impacted by the COVID-19 pandemic.

Through August 30,
UniteCT has managed...

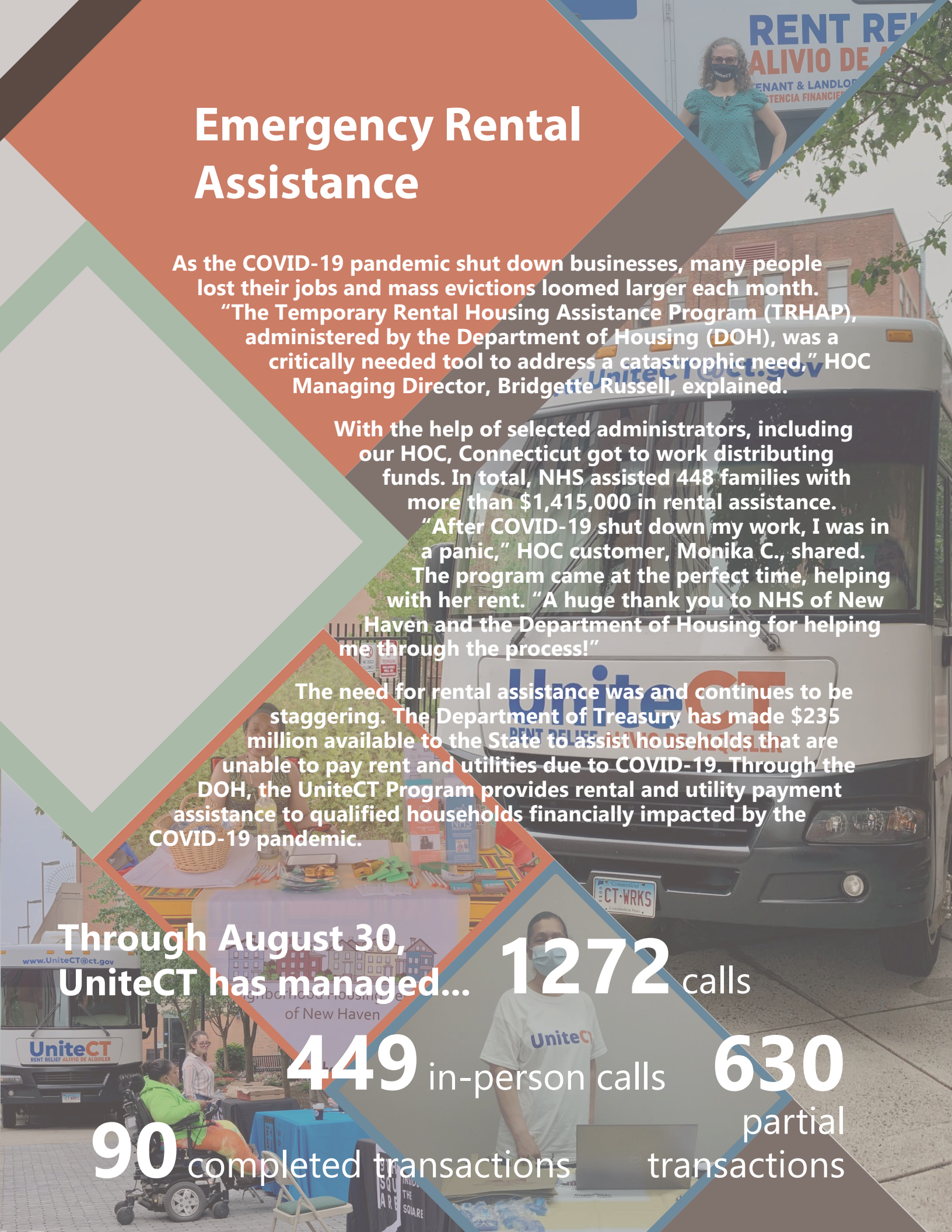
1272 calls

449 in-person calls

630

90 completed transactions

partial transactions



Charting your path home The HomeOwnership Way



HOUSING SPECIALIST



Pulls Credit Report & Pre-Screens for "Mortgage Readiness"

START

FAST TRACK

Credit Ready

CLASSIC TRACK

Customers needing short-term assistance

REBUILDING TRACK

Customers in need of medium-to-long term assistance

Attend Homebuyer Education Class

Receive budget and credit coaching

Enter intensive credit and budget boot camp

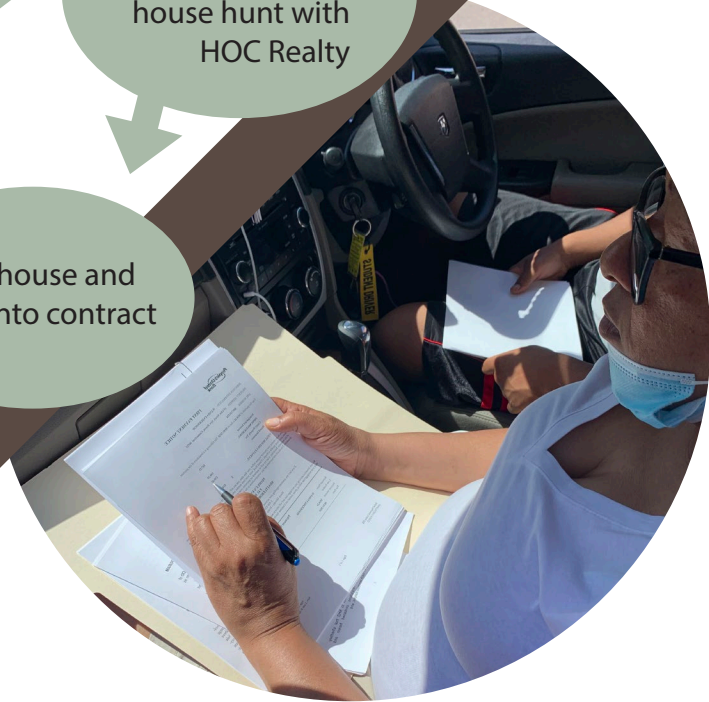
Credit and budget coaching complete and customer is referred to lender

Lender receives file for mortgage preapproval

Secure mortgage preapproval and house hunt with HOC Realty

Close on your new home and continue to engage with NHS for post-purchase services

Find house and enter into contract



HOC Lending

**closed 9 loans
within the last
18 months.**

8 of those loans were Greater New Haven NAACP Homeownership Matters down payment and closing costs assistance 5-year forgivable loans totaling **\$75,000**.

The other loan was from our Rescue Funds. Our Senior Housing Specialist's client borrowed **\$5,215.04** to catch up on his mortgage. This is a deferred non-forgivable loan and recapture of the full balance is due upon sale or refinance.

**There's a new
CDFI on the block!**

CDFI stands for Community Development Financial Institution.

HOC Lending provides low-cost financing for individuals who may be ineligible for a housing-related loan through a traditional bank. We also work with prospective home buyers with low and moderate incomes in selected areas of New Haven County, providing loan/housing guidance, forgivable downpayment assistance and rehab loans.

Our Community Lending Officer, Katrina Goins, has been working with the HOC team to obtain rental assistance through emergency rental assistance programs like UniteCT. She also processes the Greater New Haven NAACP Homeownership Matters downpayment and closing costs assistance program.

After obtaining her required NMLS license and passing the Credco Core Logic inspection, Katrina can now perform hard credit pulls for loan applicants. While HOC Lending is still a work in progress, we have already begun to serve clients.

HOC Lending and Community Building & Organizing are working together to create a special home improvement loan product for elderly homeowners. Older homeowners are less likely to want to move into congregate living facilities during the COVID-19 pandemic. People feel safer in their own homes, and we expect a greater need to help people 'age in place' in our communities. We work with elderly homeowners to identify needs for home improvements, address deferred maintenance, and install features that ensure safe, enjoyable and longer tenure in their homes. This also includes development services that help to prevent predatory lending and provide trustworthy lending advice and helpful home repair resources.


Innovative lending is something we seek to introduce through new partnerships with local credit unions. Together, we will create a new downpayment assistance program and Individual Taxpayer Identification Number (ITIN) lending options for our customers. HOC Lending will strive to pursue the CDFI Fund's and NHS' mission and vision!

This year, Community Building & Organizing focused on four areas:

- (i)** supporting residents in their leadership efforts to bring about positive change in their neighborhood
- (ii)** exploring new and creative ways to engage with volunteers both in person and online
- (iii)** maintaining, improving and creating new greenspaces/places in the neighborhoods we work in
- (iv)** evaluating our work so as to be able to improve it

We hope you find a cozy spot to read these pages carefully. Please feel free to email or call us to discuss ways in which you can join us on this journey of discovery as to how to create fair, just, equitable, and diverse neighborhoods for all.

Very best,
Stephen Cremin-Endes,
Director of Community Building and Organizing
Adam Rawlings, Project Manager, CB&O



New Haven Civic Innovation Prize awarded \$7,000 to Project Lighten Up, which aims to improve street lights and install exterior house lights in New Haven neighborhoods.

“Light adds a sense of safety and security for the folks in the community,” Lieutenant Manmeet Colon, district manager for Newhallville, observed. NHS of New Haven works with the Lieutenant and the Newhallville Community Management Team in the collective effort to improve street lighting in the Newhallville neighborhood.

To date, **30** homes in Newhallville have installed exterior motion-sensing lights

Community Building & Organizing

By the numbers

6 Community Leadership Institute Participants

40 Tools donated to our Tool Lending Library

1 New Mural

1 New Community Garden

4 Community Gardens Supported

6 Resident-Driven Groups Supported

3 Park stewardship projects:

Farmington Canal, Beaver Ponds, Bassett and Newhall





Volunteers

By the Groups

- Action Button
- Community Management Teams
- C-PEN
- Dwight Hall @ Yale, FOCUS
- Quinnipiac University, The Big Event
- Redemption House
- Squash Haven
- Turnbridge
- University of New Haven, President's Public Service Fellow
- Yale School of Management
- Yale School of Public Health

Special thank you to Sally Voegeli - Volunteer of the Year

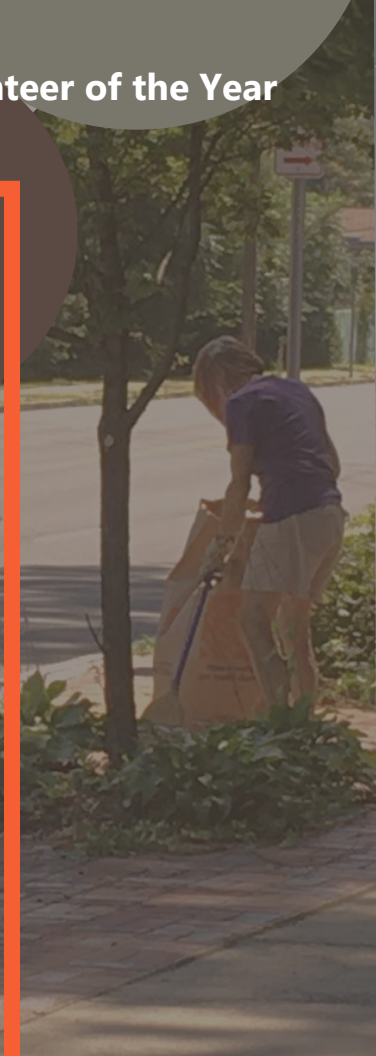
In 2020-21, NHS coordinated:

6 Volunteer Projects

Actively involved in **5** Online Community Management Team Meetings

15 Online Resident Leadership Program Participants

1000 Volunteer Hours



Community Sustainability

When Crystal Blair became a first-time homeowner in August 2020, she thought the funds allocated from the rehab component of her (FHA) mortgage would be enough to fix her new house. But after the home inspection, she discovered the house's good looks were only skin deep. She realized she needed help from a knowledgeable service that had her interests in mind. That's why she reached out to NHS of New Haven and registered for our I Heart My Home CT program.

Unfinished ductwork, insulation and other problems were discovered that she hadn't expected. "It seemed like it wasn't a lot of work," Crystal remembered about her house hunt. She liked how the house looked, its size and location. What she couldn't see were the problems.

With her I Heart My Home energy coach, Mike Uhl, Crystal no longer had to struggle with contractor issues, her HVAC being shut down by an inspector or an electric system that nobody wanted to work on. Uhl was with her every step of the way. "Mike has been extremely helpful," Blair said, appreciating the diligent work of her energy coach and the I Heart My Home CT program.

Once she received her home energy assessment through the utility-run Home Energy Solutions – Income Eligible (HES-IE) program, in December of 2020, they got to work taking the new Blair residence completely off of fossil fuels. Her new mechanical system relies on electric heat pumps. One heats water for domestic use and dehumidifies the basement. Another replaced the furnace and adds central cooling.

I Heart My Home made sure Crystal qualified for comprehensive incentives so that her upgrades were paid – in full – through the HES-IE program. She's one of the first HES-IE program customers in Eversource's territory to be included in their Heat Pump Pilot program. "HVAC was the most exciting part," Crystal explained, considering the installation didn't require any out-of-pocket payment. "Even the guy installing it was surprised!"

With her new rooftop solar system connected in February, she now generates all the electric power she needs to run her house, and her monthly electric bill has dropped from \$400 to \$9. Blair is also in line to be one of the first people to be part of a solar storage program, and soon the battery storage will be able to run important household systems even if there is a power outage. And if the electric grid is overloaded, her solar storage system will feed into the grid and increase the resilience of the community while she is paid for her support in the process.

In 2020-21, we launched the I Heart My Home CT energy concierge program

Seed funding was raised through grassroots crowdsourcing generously matched through Sustainable CT's Community Match Program

engaged 149 participants representing 213 households

118 deep energy measures completed

44 health and safety barriers identified



Our Commitment to Sustainability

Community Sustainability takes an approach that starts with residents and their homes and fosters a community development vision emphasizing social equity, civic engagement, economic stability, a healthy environment and infrastructure that supports neighborhood resilience.

Through virtual engagement,
we zoomed through **2020-21**,
nurturing partnerships that promise to benefit underserved
residents in the coming years.

Climate and Energy Equity

- Governor's Council on Climate Change
Equity and Environmental Justice Working Group
Progress on Mitigation Strategies, Buildings Sector
- Connecticut Energy Network - Steering Committee
- New Haven Energy Task Force

Food Security and Healthy Soils

- New Haven Community Compost Collaborative
Soil Management for Urban Growers Subgroup
Scaling Up and Strategies Subgroup

★ We also presented **11** organic gardening
classes to **338** participants

Healthy Urban Waters

- West River Watershed Coalition
Steering Committee
Water Quality Committee
- Mill River Urban Waters Initiative
Steering Committee

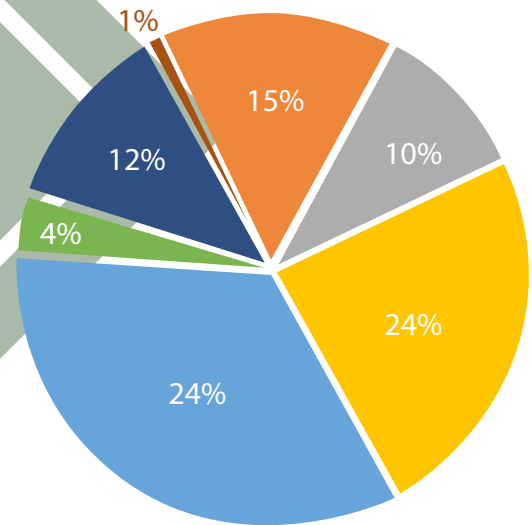
★ We also administered **5** residential
stormwater management installations

2020 Financial Statement

Total Revenue

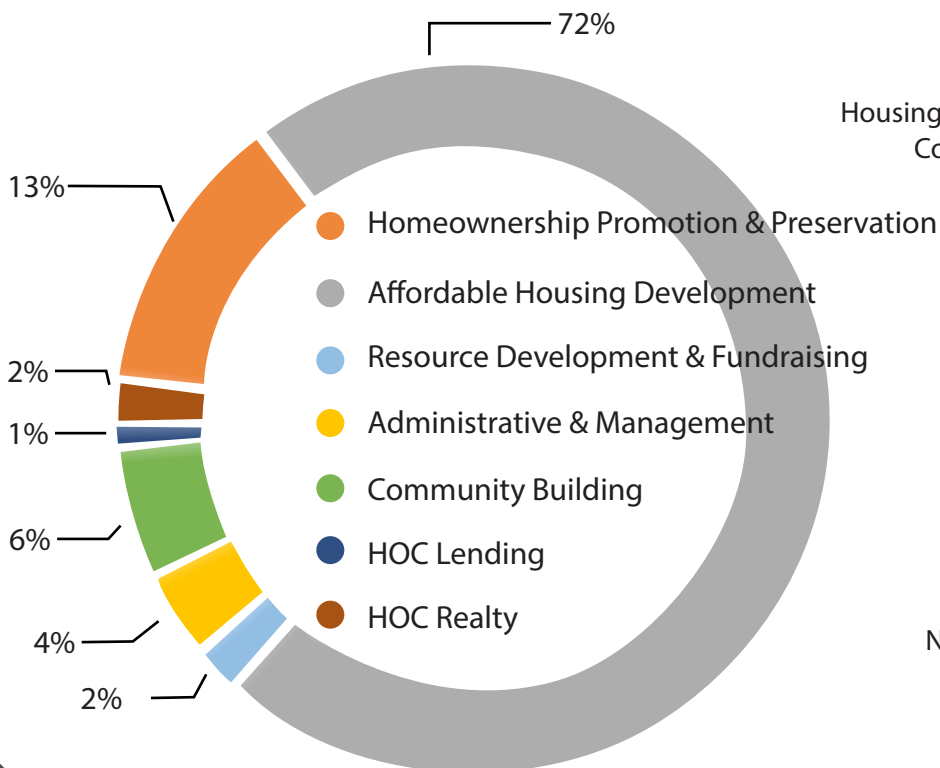
Contributions \$334,440
 Grants - NeighborWorks® America \$398,500
 Grants - State \$463,238
 Grants - Federal \$371,881
 Tax credit programs \$250,000
 Other grants \$325,050
 Rental Income \$36,500
 Income from special projects \$240,000
 Sales of rehabilitation projects \$868,700
 Homeownership fees \$119,774
 Mortgage processing fees \$3,750
 Investment income-mortgages \$40,419
 Miscellaneous income \$405,352
Total Revenues and Other Support \$3,857,604

Distribution of Revenue



● Corporations
 ● Individuals
 ● Federal
 ● Fees
 ● Foundations
 ● State
 ● Investments

Distribution of Expenses



Total Expenses

Program services:
 Housing rehabilitation & development \$3,244,907
 Community building & organizing \$251,636
 Homeownership program \$573,445
 HOC Realty \$107,426
 HOC Lending \$38,166
Total program services \$4,215,580

Management & general \$189,665
 Fundraising \$125,550
Total other expenses \$315,215

TOTAL EXPENSES \$4,530,795

NET ASSETS - beginning of year \$5,544,245
 NET ASSETS - end of year \$4,871,054
CHANGE IN NET ASSETS - \$673,191

Supporters

January 2020 – June 2021

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

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January 2020 – June 2021



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as of September 30, 2021

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Kathy Fay
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Michael Haynes
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Administration

Areta Huckaby
Senior Administrative Assistant
Maybeliz Montanez
Administrative Assistant

Finance

Becky Skau
Administrative/Financial Manager/IT and HR Liaison

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Resource Development Specialist
Tebben Lopez
Communications Manager
Junyi Wang
Communications Specialist

Community Building & Organizing

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Project Manager

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Housing Specialist
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HOC Lending

Katrina Goins *Community Lending Officer*

HOC Realty

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Manager & Real Estate Associate

Stephen Cremin-Endes
Real Estate Broker
Fiona Williams-Linton
Real Estate Associate

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Velma George

Yale New Haven Health

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