

2021-2022 Annual Report



Neighborhood Housing Services of New Haven

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

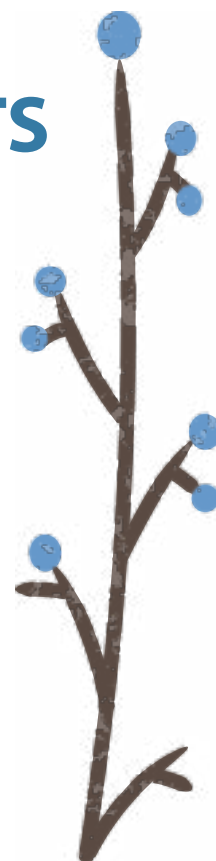


Neighborhood Housing Services of New Haven strengthens neighborhoods by developing affordable housing and increasing homeownership opportunities; providing homebuyer education and financial coaching; making homes safe, beautiful and energy efficient; and improving the perceptions of the neighborhoods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

OUR MISSION



CONTENTS



Dear Friends and Supporters,

Although the COVID-19 pandemic is hardly over, many people have returned to their offices and resumed their normal day-to-day activities. Exercising caution and good common sense is still wise, and we hope that all of our friends continue to be careful. We at NHS of New Haven are having our annual meeting in person, outdoors in October, and hope that you are able to help us celebrate our accomplishments.

The new construction projects in Newhallville that were described in last year's annual report have been delayed, but we hope that construction will be underway on these four new homeownership development projects by the time that you read this letter. Meanwhile, we expect to celebrate the completion of our two rehabilitation projects on West Hazel Street and Ivy Street this summer.

Each of our lines of business is fully operational, with the HomeOwnership Center working on homebuyer education and counseling programs as well as initiatives administered by CHFA, designed to help people avoid foreclosure and obtain downpayment assistance. HOC Realty continues to serve the real estate needs of homebuyers and home sellers alike, providing a full array of real estate services. HOC Lending is awaiting full certification from the Community Development Financial Institution Fund. We are also looking forward to assembling other down payment assistance programs for first-time homebuyers, which is especially important in the current economic climate of rising mortgage interest rates. Our Community Building & Organizing Team wrapped up another successful Residential Leadership Program and continues to be a leading coordinator of volunteer projects in the Greater New Haven area. Finally, our Community Sustainability initiatives are ongoing, with the I Heart My Home CT program leading the way in serving clients throughout Connecticut.

We are aware of many of the challenges facing New Haven's real estate market and the difficulty in providing homeownership opportunities to first-time homebuyers. We remain committed to our mission and are confident that we can weather the temporary challenges that have reduced our production in affordable homeownership development over the past few years. By working together and uniting behind common goals and objectives, our organization can stand beside the communities we serve to help provide safer and more stable neighborhoods in which our residents can continue to thrive.



A stylized, handwritten signature of James A. Paley, Ph D.

James A. Paley, Ph D.
Executive Director



A stylized, handwritten signature of Leslie Radcliffe.

Leslie Radcliffe
Board President



Affordable Real Estate Development

Affordable real estate development has been at the core of our business for the past **42 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 12 years, our real estate development has been focused on the Newhallville, Hill and Dwight neighborhoods.

In a hot housing market with few abandoned homes available, we are pivoting our attention to vacant lots for new construction. Future developments may include the adaptive reuse of existing buildings not currently designated as residential properties.

In 2021 - 2022, NHS



Completed renovations on the last **2** homes in our inventory providing beautiful, efficient homes for **5** families on Ivy Street and West Hazel Street.



Planned projects on **4** vacant lots for new construction of two-family homes on Bassett Street, West Hazel Street and Butler Street, and a new single-family house on Lilac Street.



“I wanted to purchase a home in the New Haven area because this city has given me so much ... I just want to be a great example and light to the people in this community.”

Tamika S. Baines grew up in the Newhallville area and has strong ties to the community. On July 26, 2022, The HomeOwnership Center held an open house to celebrate her new, renovated home with her. Tamika has been preparing for this moment with The HOC for six years. She shed tears of joy after cutting the ribbon.



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 development 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 this activity wherever possible.

We believe it is important to support **local** contractors and businesses through our projects. In 2021 - 22 we worked with:

- 212 Exchange Street LLC
- Alco Home Improvement LLC
- American Rooter, LLC
- Amity Safe & Lock Co.
- Can Vacuum & Jet LLC
- Emerge CT, Inc.
- Elias Rigging LLC
- F.A.D. Mechanical LLC

- Gallo's Appliance Inc.
- J. Celi Landscaping LLC
- Juliano Associates LLC
- Micarelli Construction LLC
- MMK Electric LLC
- North Haven Sewer Co. LLC
- Ronald Proto LLC
- Ysabel's Cleaning Service, LLC

The 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 2021-22,

the seller's market has continued to make it challenging for first-time homebuyers. With an increased demand for housing and a lack of inventory, prices shot upward in the real estate market. Bidding wars on properties have not been uncommon and we continue to stress "patience" to our buyers to keep them from becoming discouraged. Rising mortgage rates have cooled off the market considerably, but this has only served to make it more difficult for our buyers to qualify for their mortgages.



**Want to buy a
house but not sure
where to start?**

Call (203) 777-6925 Ext 226

Positioning Neighborhoods for Success

Housing is key in promoting the vitality of every neighborhood, community, and city and town in the state. The HomeOwnership Center staff work tirelessly to accommodate to the homeownership needs and demands of our prospective homebuyers.

954 new customers engaged our services

36 homebuyer education workshops

18 workshops were provided for landlord training

835 new customers completed all workshops

We provided **5** special virtual homebuyer education seminars for Yale University Employees for their employer-assistance program

106 employees received certificates

We had **97** new mortgage-distressed customers during this time period

Our services have supported **857** new homeowners

Budget coaches reported **68%** of their pre-purchase customers increased their savings

Our credit coaches reported **71%** of their customers improved their credit scores after completion of their action plans

UniteCT: Emergency Rental Assistance for hardship due to COVID-19

3352 assisted over the phone

511

assisted in-person

MyHomeCT: Emergency mortgage assistance for hardship due to COVID-19

260 calls with distressed homeowners

HOUSING SPECIALIST

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

Charting your path home The HomeOwnership Way

START

NHS
NEW HAVEN
HomeOwnership
Center

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

Find house and
enter into contract

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



The Great Hill Cottage Community

We are working with the Green Planet Development Company in identifying **10 buyers** for this wonderful cottage community of two- and three-bedroom homes.

Phase 1 saw the completion of 2 three-bedroom homes which are now home for two wonderful families. The HOC hosted a wonderful ribbon cutting ceremony this past June for the first family that closed.

Phase 2 will be comprised of 8 condominium units, 4 of which will be two-bedroom, with the remaining 4 being three-bedroom units. These are slated to be completed by late fall/winter 2022/23 and we look forward to another ribbon cutting ceremony for these townhomes as well!





HOC Realty

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



In 2021-22

55 transactions

\$280,000 gross revenue accomplished
by 1 full-time and 2 part-time Realtors





HOC Lending

In the past 18 months, HOC Lending processed **12** Greater New Haven NAACP Downpayment and closing costs assistance forgivable loans, **one** Neighborhood Assistance Act forgivable energy conservation loan and **one** Rescue Relief Deferred Repayment loan.

We created a CDFI-compliant development service entitled Aging-in-Place (AIP) for all age- and income-eligible homeowners in Connecticut. We received more than **30** inquiries and requests for information and housing assistance/guidance.

We successfully obtained HUD's approval as a nonprofit secondary financing provider to provide financial assistance to homebuyers who have FHA mortgage insurance.

In addition to providing low-cost financing for individuals who may be ineligible for a housing-related loan from a traditional bank, we also work with individuals with low and moderate incomes in selected areas of New Haven County, providing loan/housing guidance, forgivable down payment assistance loans, and rehab/home equity loans. We created new partnerships with financial institutions that are looking to provide funding for new down payment assistance programs where HOC Lending will process forgivable loans.

Community Building & Organizing

By the numbers



24 Online Resident Leadership Program (RLP) Applicants



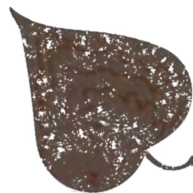
12 Resident Leaders Trained

3

Community Facilitators contributed time, energy, and skill to work with the new race, equity, diversity, and inclusion (REDI) Building Leaders, Building Communities curriculum from NeighborWorks America for the RLP.



1 New Community Mural



4 Community murals maintained

3

Watershed stewardship projects: Urbanscapes Nursery, Beaver Ponds Park, and home rain gardens



4

Community gardens supported

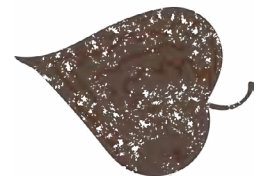
6 Resident-Driven Groups Supported

CPEN, Inspired Communities, Neighborhood Rx, Newhallville Community Management Team, Menunkatuck Audubon Society, Urban Non-Profit Network



2

lawnmowers and numerous gardening and landscaping tools were donated to our Tool Lending Library located at our NHS Campus.



Crime Prevention Through Environmental Design



1 First-place prize for the Civic Innovation Competition held by Dwight Hall at Yale for Project Lighten Up

“Light adds a sense of safety and security for the folks in the community. Lights make a huge impact on the criminal element, no one wants to be seen while conducting illicit activity.” ~ Lieutenant Manmeet Colon, district manager for Newhallville

7 Homes received motion detector side and rear yard lights as part of Project Lighten Up





Volunteers

By the Groups

- Action Button
- Community Management Teams
- CPEN
- Dwight Hall @ Yale, FOCUS
- Quinnipiac University, The Big Event
- Redemption House
- Southern CT University
- Squash Haven
- State of CT Judicial Branch Community Service
- Turnbridge
- The University of New Haven, President's Public Service Fellow
- Choate Rosemary Hall
- Yale School of Architecture
- Yale School of Public Health

12 Volunteer Project Locations

Carriage Hill Condo, Ivy Street
Community Garden, Stevens Street,
Truman Street, Edgewood Properties,
Beaver Ponds Park, Learning Corridor,
Dr. Bouchet Mural, Orchid Mural, Rain
Gardens, West Division Street, Sherman
Avenue

Community Sustainability

Food Security and Healthy Soils

13 virtual organic gardening
and permaculture classes
presented to **356** participants

- **Community Compost Collaborative**



Residential Energy Equity

- **New Haven Energy Task Force**
- **Connecticut Energy Network**
- **Shared Clean Energy Facilities**
- **CT Renew Housing Committee**

Healthy Urban Waters and Community Access

- **West River Watershed Coalition**
- **Mill River Urban Waters Initiative**

Our Director of Community Sustainability, Kathy Fay, was appointed to represent low-income residents on the Energy Efficiency Board, which oversees Connecticut's energy efficiency programs. Her term runs through 2026.

Starting with residents and their homes, Community Sustainability promotes energy justice, environmental equity and infrastructure that supports neighborhood resilience.

Thank you,

We had invaluable help in 2021-22 from our interns, who were instrumental in expanding our programs and services to the community.

- **Max Flignor**
- **Alexander De Jesus**
- **Chamae Mejias**
- **Lovinia Reynolds**
- **Brittany Swanson**
- **Scott Tangen**
- **Tracy Zhou**

Chamae is a solar energy professional who has been helping with customer engagement. Tracy, a Yale undergrad, conducted electrification research; Lovinia, an environmental and energy justice grad student at the Yale School of the Environment, did our process mapping; Brittany, Max and Scott, from the Yale Social Impact Club, drafted a business plan; and Zander, our Yale Center for Environmental Justice Fellow, conducted data analyses.



From January 2021
- June 2022,

I Heart My Home CT

engaged **371**
participants
representing

568 households

179 homes had
weatherization work
completed.

103 health
and safety barriers
were identified for
remediation.

156 deeper
energy retrofits were
completed, including
insulation, windows,
solar panels, heat
pumps, heat pump
water heaters and
other projects.



Helping residents make
financially wise, energy-
efficient home improvements.

Better Homes and Buildings Program
partnership with **Operation Fuel**.

Community Outreach Partners in
Waterbury, West Hartford,
Hartford, Bethel and Middletown

"Thank you for all the help you have the best customer service!"
- Willy Quiles, I Heart My Home CT customer

We welcomed Carmen Ramos-Perez as program
specialist, seen here with our technical lead,
energy engineer Mike Uhl, System Smart LLC.



*"...we know we're doing the right thing
because we're using our solar panels
and using much more electric and
hardly any oil." - Trish Helm, I Heart
My Home CT customer*



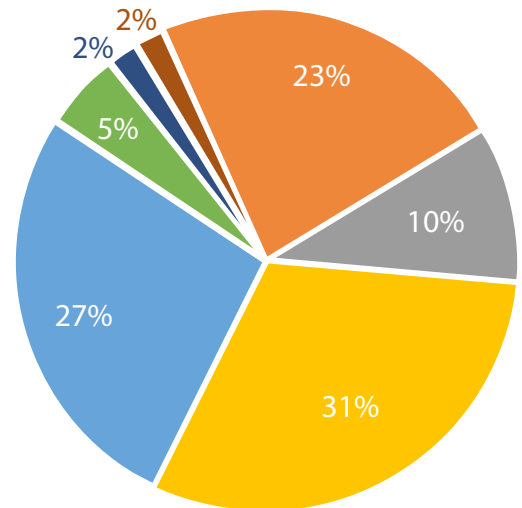
2021 Financial Statement

Total Revenue

Contributions \$358,359
 Grants - NeighborWorks® America \$386,974
 Grants - State \$85,000
 Grants - Federal \$47,937
 Tax credit programs \$500,000
 Other grants \$300,700
 Rental Income \$33,000
 Sales of rehabilitation projects \$44,000
 Homeownership fees \$385,683
 Mortgage processing fees \$5,350
 Investment income-mortgages \$36,922
 Miscellaneous income \$1,064,712

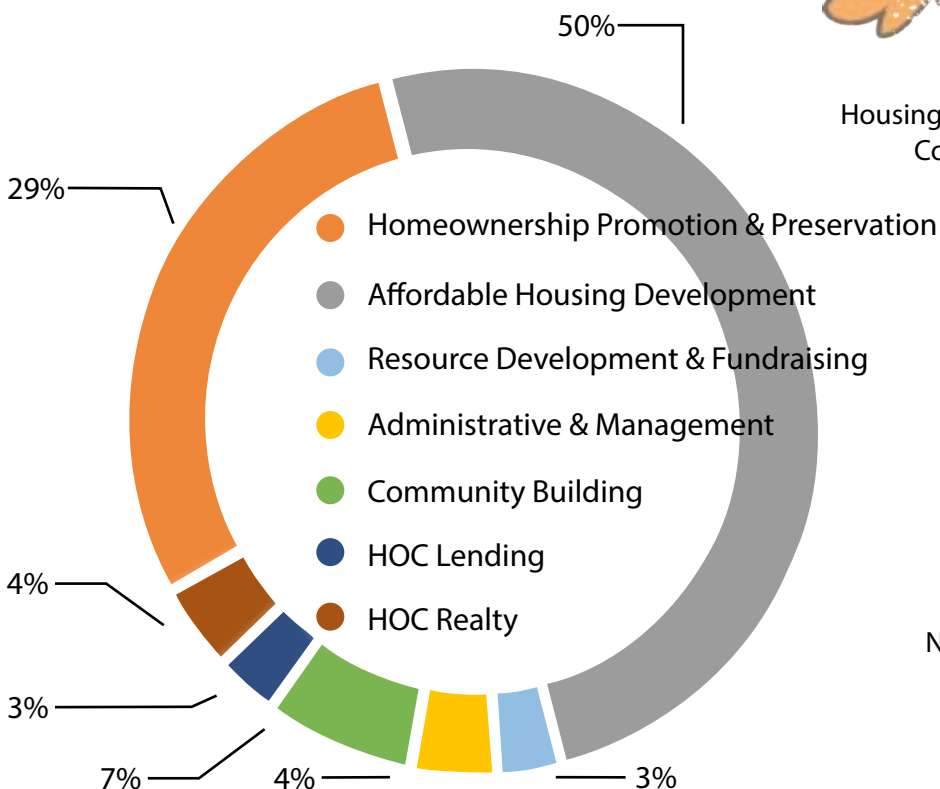
Total Revenues and Other Support \$3,644,712

Distribution of Revenue



Corporations Individuals Federal Fees Foundations State Investments

Distribution of Expenses



Total Expenses

Program services:
 Housing rehabilitation & development \$2,008,125
 Community building & organizing \$270,864
 Homeownership program \$1,160,906
 HOC Realty \$149,957
 HOC Lending \$117,753
Total program services \$3,707,603

Management & general \$180,177
 Fundraising \$134,524
Total other expenses \$314,701

TOTAL EXPENSES \$4,022,304

NET ASSETS - beginning of year \$4,871,054
 NET ASSETS - end of year \$4,493,462
CHANGE IN NET ASSETS - (\$377,592)

A man in a dark suit and light-colored shirt stands outdoors, looking down at a large check. The check is from Norcon Cares and is payable to the order of 'M...'. The amount is 'Two Thousand...'. The background shows a white building and trees.

January 2021 – June 2022

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

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Community Sustainability

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HomeOwnership Center Coordinator
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