

Neighborhood Housing Services of New Haven

ANNUAL REPORT

2022-2023



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🌐 nhsofnewhaven.org

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Our Story

About Us

Over the past 44 years, NHS of New Haven has evolved to become a leader in the field of affordable housing development, homebuyer education and coaching, resident leadership development, environmental health, and energy conservation. We revitalize neighborhoods by making distressed homes beautiful, energy-efficient, and affordable, and undertake new construction to increase the supply of owner-occupied housing that is affordable to low- and moderate-income families. Our holistic approach to neighborhood revitalization addresses the needs and preferences of neighborhood residents with the direct services and engagement that our professional staff is committed to providing.

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 communities in which we are working by helping residents take charge of their neighborhoods.



**Empowering
Families.
Revitalizing
Neighborhoods.**



Dear Friends and Supporters,

As we emerge from the COVID-19 pandemic, I am pleased to report that our activities at Neighborhood Housing Services of New Haven and the HomeOwnership Center are getting back to normal! Our new construction projects in Newhallville are proceeding nicely and are just about complete, and plans are in the works for our next round of new construction and rehabilitation projects.

Because of the high rate of inflation that has affected our economy for the past two years, interest rates are now higher than they have been in more than two decades. This, coupled with rising house prices and a scarcity of supply, has made it increasingly difficult for first-time homebuyers to successfully accomplish their dream of homeownership. Nevertheless, we are doing our best to raise the subsidies needed to keep the houses we develop affordable to low- and moderate-income first-time homebuyers. Our homebuyer education classes are filled with prospective homebuyers who are eager to seize the opportunity to become first-time homebuyers.

HOC Realty continues to provide full-service client-centric real estate services to both buyers and sellers of houses in the Greater New Haven area, showing respect for buyers and sellers regardless of their income or how much they can afford in purchasing a home. Our other related company, HOC Lending, is eager to resume our lending activities and become fully staffed as a Community Development Financial Institution. Community Sustainability and the I Heart My Home CT initiative have really taken off, providing concierge energy conservation services throughout the State of Connecticut. Finally, our Community Building and Organizing team has continued to feature volunteer projects and is working closely with community management teams to see that the wishes and preferences of local community residents are respected and addressed.

Sincerely,

Jim Paley, Executive Director



Leslie Radcliffe, Board President



AFFORDABLE HOMEOWNERSHIP DEVELOPMENT

Our most recent venture is the new construction of four houses on previously vacant lots in the Newhallville neighborhood. These new homes are near other projects that NHS has completed in recent years and serves to bring new homeowners into this neighborhood.



On December 2, 2022, we held a groundbreaking ceremony to celebrate the four different houses seen below. CHFA's Lisa Hensley; NeighborWorks America's Eileen Anderson; Alder Steve Winter; Homeowner, Alonda Emery; U.S. Sen. Richard Blumenthal; and LCI's Arlevia Samuel.

44 Lilac Street is a single-family house, and the others are two-family houses that are all just about complete and will soon be owner-occupied to add increased stability to the blocks on which they are located. We are delighted to be welcoming new homeowners to a neighborhood that has recently been plagued by undermaintained, absentee-owned properties. As everyone knows, increased owner-occupancy ratios strengthen communities.



44 Lilac Street



98-102 Bassett Street



83-85 Butler Street



260 West Hazel Street

AFFORDABLE HOMEOWNERSHIP DEVELOPMENT

We are just starting the complete rehabilitation of **27 Frank Street** and **470 Howard Avenue**, both in the Hill neighborhood. 27 Frank Street will remain a single-family house and 470 Howard Avenue will involve the conversion of a former rooming house into an owner-occupied three-family house. As 470 Howard Avenue is a historic building, great care will be taken to retain as many of the architecturally significant features of this wonderful old house as possible.



27 Frank Street



470 Howard Avenue

An exciting collaboration between the Yale Urban Design Workshop and NHS is underway on Hazel Street in Newhallville. With the assistance of the State Department of Housing and the Livable City Initiative, we will be constructing four two-family townhouses on Hazel Street between Newhall Street and Shelton Avenue. The innovative design created by the faculty and students at the Yale School of Architecture will create eight units of affordable housing: four homeowner units and four rental units. We wish to thank both the State Department of Housing and the City of New Haven for their financial support to make it possible for us to create these new homes and sell them to owner-occupants at affordable prices.



An architect's rendering of the Hazel Street Houses.

AFFORDABLE HOMEOWNERSHIP DEVELOPMENT

In January of 2023, the Young Family cut the ribbon on their new home at 161 Ivy Street. They are first-time homebuyers and have been working to find a home for a few years. They finally found this dream home renovated by NHS.



The Young's cut the ribbon to their new NHS home.

Congresswoman Rosa DeLauro held a press conference at NeighborWorks New Horizons (NWNH) in March of 2023 to discuss access to affordable housing, highlighting \$556,000 in federal funding for NHS of New Haven and NeighborWorks New Horizons. Congresswoman DeLauro was joined by our Executive Director Jim Paley, Tom Cruess from NWNH, and Seila Mosquera-Bruno from the Connecticut Department of Housing.



Congresswoman Rosa DeLauro; NHS Executive Director Jim Paley; Commissioner of Housing Seila Mosquera-Bruno; NWNH's Tom Cruess.



We've seemed to bypass the importance of affordable housing as a country. I believe that now there is a resurgence. I think that's an opportunity for us to step in and take advantage of the moment.

COMMUNITY BUILDING AND ORGANIZING



Over the past 18 months, we have achieved numerous milestones as we navigate our way out of the grip of COVID-19. We remain acutely aware of the profound impact of COVID-19, which has led to immeasurable loss and sorrow, as well as enduring physical challenges for some due to long-term COVID effects. Additionally, we recognize the complex mental health requirements, especially among children and youth.

Our mindfulness extends beyond COVID-19. We acknowledge a range of pressing public health concerns, including gun violence, tobacco usage, alcohol dependency, substance abuse, reckless driving, and unhealthy diets coupled with sedentary lifestyles. Amid all these concerns, CB&O takes pride in its community involvement. Our unwavering dedication to the core facets of our mission contributes to fostering positive outcomes and tangible results.

COMMUNITY BUILDING AND ORGANIZING

Marcus Harvin describes himself as a, "son of New Haven," and has proven this title to be true through his care and dedication to community revitalization. Whether he's digging up weeds at community gardens with us, or impressively being one of the first seven men to receive a degree through UNH's Prison Education Program and the Yale Prison Education Initiative, he's an inspiration to us. Marcus's story has deservedly touched hearts nationwide and we are so proud to be working with him.



Dear Reader,

I began my affiliation with this amazing organization by way of the University of New Haven President's Public Service Fellowship. In my opinion, it was a privilege to be placed at Neighborhood Housing Services of New Haven. In fact, when asked by the University of New Haven to describe my experience as a fellow at NHS of New Haven, I stated the following:

The President's Public Service Fellowship (PPSF) was TRANSFORMATIVE! By way of my placement at Neighborhood Housing Services of New Haven, I have become acquainted with manual labor. So much so, that my efforts have inspired others to emulate- and have afforded me the status of a burgeoning community leader.

The thing that I learned about NHS after working with them throughout this summer, is that they are truly committed to community revitalization- and empowerment. This organization emanates an essence of community. The staff members are genuinely cordial and connected to their work. From the moment I walked through the doors of their office, I felt welcomed, and like a valued- member of their team. Before beginning my fellowship, I read a bit about the organization, and its mission, yet I am more of a "show and prove" person. So, I covertly put the organization to the test, and they passed with FLYING colors. This is one of few entities that I have come across that TRULY does more than they say.

My fellowship has ended, but my work with NHS of New Haven hasn't. I am presently an independent contractor with the CB&O Department. And as a result, I am ever able to proverbially place my fingers upon the pulse of those who are over-policed, underserved, and never paid attention to. It is my God-ordained duty to proclaim "The Good News" to those who are hurting, and my affiliation with Neighborhood Housing Services of New Haven has expanded my capacity to do so.

Marcus T. Harvin

COMMUNITY BUILDING AND ORGANIZING

Volunteer Highlights



On Nov. 10, 2022, Local Initiatives Support Corporation (LISC) and NeighborWorks America held a workshop on resident engagement at NHS.

Leslie Radcliffe, President of the NHS Board of Directors, and the NHS Community Building & Organizing Team, were the hosts at the workshop. Participants from eight organizations had productive conversations by contributing valuable ideas regarding community and resident engagement. We were joined by: Southside Institutions Neighborhood Alliance (SINA), Northside Institutions Neighborhood Alliance (NINA), NHS of Waterbury, Neighborhood Housing Greater New Britain, Greater Dwight Development Corporation (GDDC), Mutual Housing Association of Greater Hartford, Inc., Hartford Next Inc., and Asylum Hill Neighborhood Association.

Thanks to the New Haven Park Rangers, student volunteers had a chance to learn about water quality in the City of New Haven at the river next to the Barnard Nature Center. Each group took a bucket and a trash picker and picked up garbage while canoeing. The same group continuously worked on weeding and cleaning Beaver Ponds Park, making the park more accessible.



In the fall of 2022, we worked with a class from Southern Connecticut State University.



In the spring of 2023 we hosted a group for UConn's Alternative Spring Break.

We have partnered with Stacey Maddern, Assistant Professor in-Residence of Urban and Community Studies - Core Faculty - Advisor at the University of Connecticut. Stacey, along with the students, have been actively participating in the Ivy Street Community garden in 2023 every Tuesday from 9 am to 2 pm. This collaboration started when the UCONN Alternative Spring Break group joined us earlier in the year for two days, and Stacey was the faculty member assigned to the group.

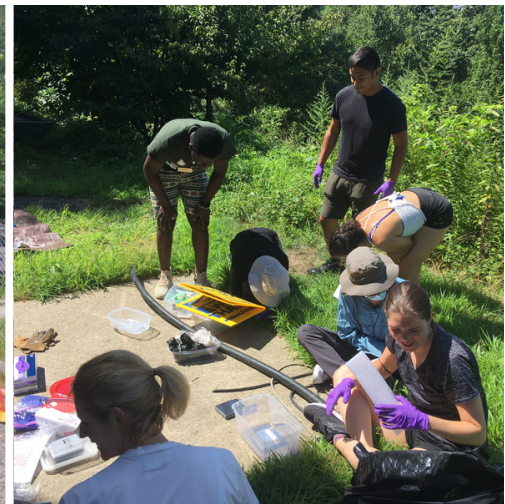
COMMUNITY BUILDING AND ORGANIZING

By the Numbers January 2022 - June 2023



We've had more than **450** volunteers which equates to a total of **2,365** hours of volunteering!

New urban garden method **hügelkultur**, tried out on **3** sites (Stevens Street Garden, Ivy Street Garden and Cherry Ann Park)



Number of different types of places we work **9**: breakdown of places where we work: Community gardens, pocket parks, neighborhood parks, linear parks such as the Farmington Canal Rail to Trail, watersheds (West River and Mill River), tree belts, sidewalks, residents' front yards, and backyards.

COMMUNITY SUSTAINABILITY

Starting with residents and their homes, NHS of New Haven's Community Sustainability Department promotes energy justice, environmental equity, and infrastructure that supports neighborhood resilience through direct-service, support to resident-driven sustainability initiatives, and energy and environmental justice policy education.

Local Environmental Justice advocates at the Peter Davis pedestrian bridge ribbon cutting.



Our Energy Equity and Environmental Justice Policy Education work includes formal service roles and elevating equity issues to energy and environmental policy groups, including Kathy Fay's service on the CT Energy Efficiency Board as the appointed representative of low-income customers, chair of the evaluation committee, and active member of the residential committee.

It also encompasses a commitment to seeking out and engaging new voices in local and statewide policy arenas, for

example, like encouraging community residents to serve on the City of New Haven's Environmental Advisory Council and the Connecticut Equity and Environmental Justice Advisory Council.

This work is also connected to the local resident-driven sustainability initiatives we support: the West River Watershed Coalition, which recently celebrated its 10-year anniversary and has resumed their live monthly meetings at NHS; the Mill River Urban Waters Initiative with its focus on the Fair Haven; the New Haven Energy Task Force, which continues to engage in policy issues via email; and our annual Organic Gardening class series, which now includes discussions of environmental justice ramifications of community gardening and urban farming.

Frank Panzarella New Haven BioRegional Group and New Haven Energy Task Force.



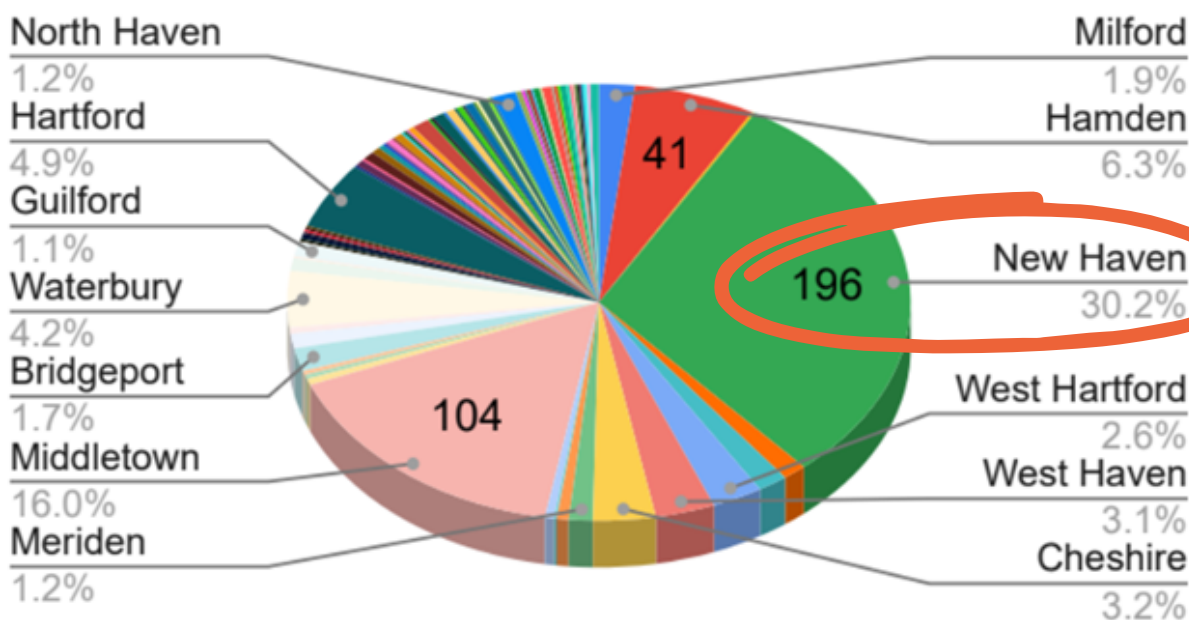
COMMUNITY SUSTAINABILITY

I Heart My Home CT Program

I Heart My Home CT is the Community Sustainability Department's primary direct-service activity, focusing on how community residents live in their homes. It is a cost-free, one-stop shop, providing one-on-one home energy counseling for Connecticut residents to make home improvements for health, comfort, energy savings, and lower utility bills.



From January 2022-June 2023, we engaged **374** new participants, bringing the total to **648** participants from **114** of **268** Connecticut zip code areas.



To date, **\$2.5 million worth of home improvements** have been undertaken, thanks to I Heart My Home CT's capacity to leverage and help residents deploy multiple sources of financing to support the work in their homes. These improvements range from health and safety barrier remediation, to weatherization, home electrification, and solar plus storage projects.



IHMH CT's Head Energy Engineer Mike Uhl discusses the work completed on a customer's home.

COMMUNITY SUSTAINABILITY

I Heart My Home CT Thank You Page

The I Heart My Home CT team would like to thank our 2022-23 outreach partners for their exceptional commitment to helping people live in homes that are energy-efficient, healthy, and affordable to operate:

- Clean Water Action and NHS of Waterbury/Waterbury Home Energy Action
- City of Middletown
- Operation Fuel/Better Homes and Buildings
- People's Action for Clean Energy (PACE)/HeatSmart
- Tenant Energy Advocacy (TEA) project

Special Thank You to

- Tenée Mack, Energy Efficiency Programs Manager at Operation Fuel
- Richard Shultz, Director of Operations at ENCO
- John Greeno, former owner of New England Conservation Services

We also want to thank the following entities for offering programs that have benefited our customers: **Capital for Change, City of**

Hartford, City of Middletown, City of New Haven, Community Action Agencies, Connecticut Green Bank, CT Children's Hospital, CT State Historic Preservation Office, CT Department of Energy and Environmental Protection, Energize CT, HOC Lending, Operation Fuel.



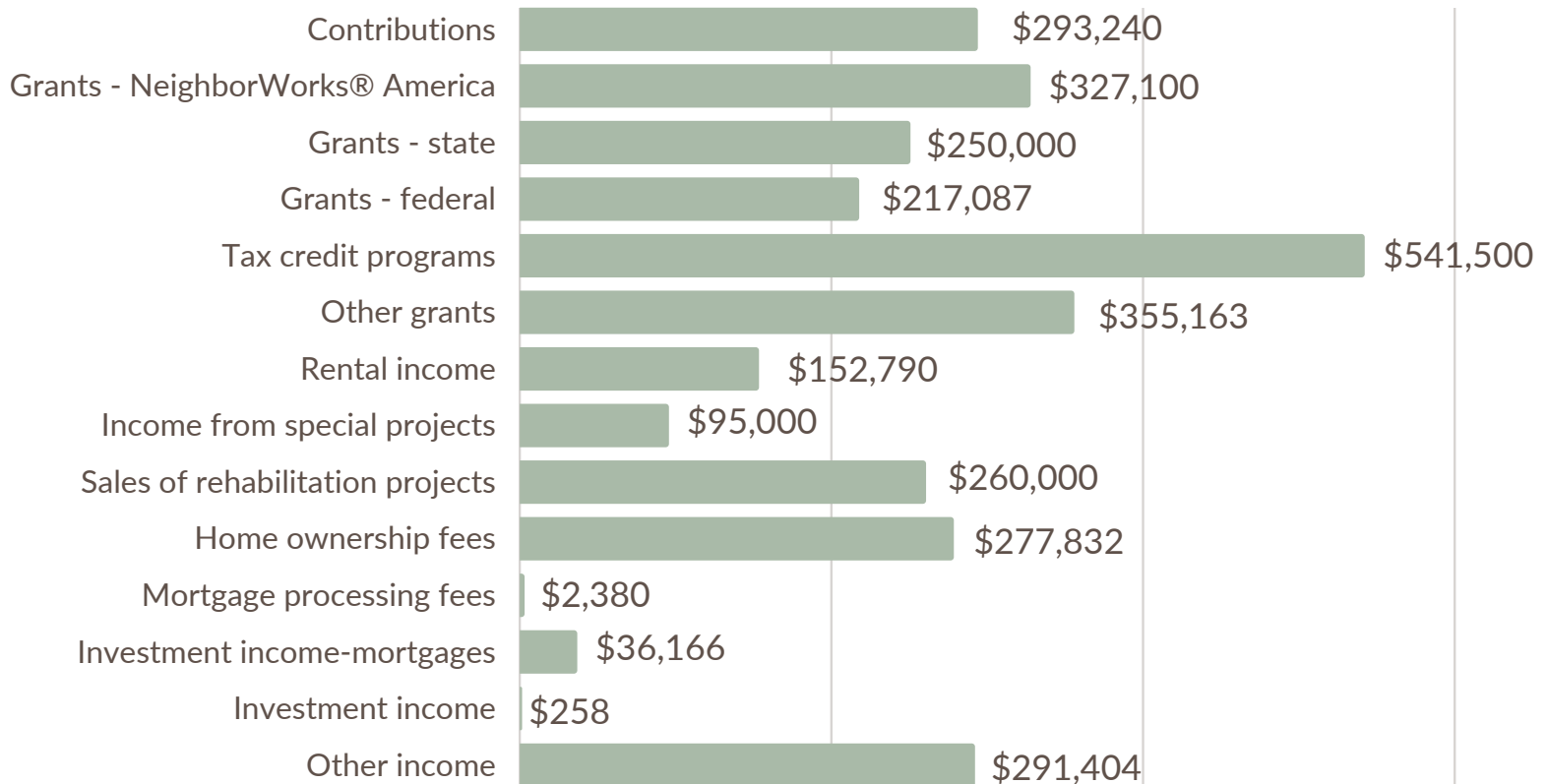
(Back row) Operation Fuel's Gannon Long; People's Action for Clean Energy's Bernie Pelletier. (Front row) US Dept. of Energy's Kate Donatelli; NHS's Kathy Fay; Operation Fuels's Britt'ny Bettis-Allen and Tenée Mack.



IHMH CT's Head Energy Engineer Mike Uhl, IHMH CT Specialist Carmon Ramos-Perez, Director of Community Sustainability Kathy Fay; Contractor Partnership Manager Geoff Stack,

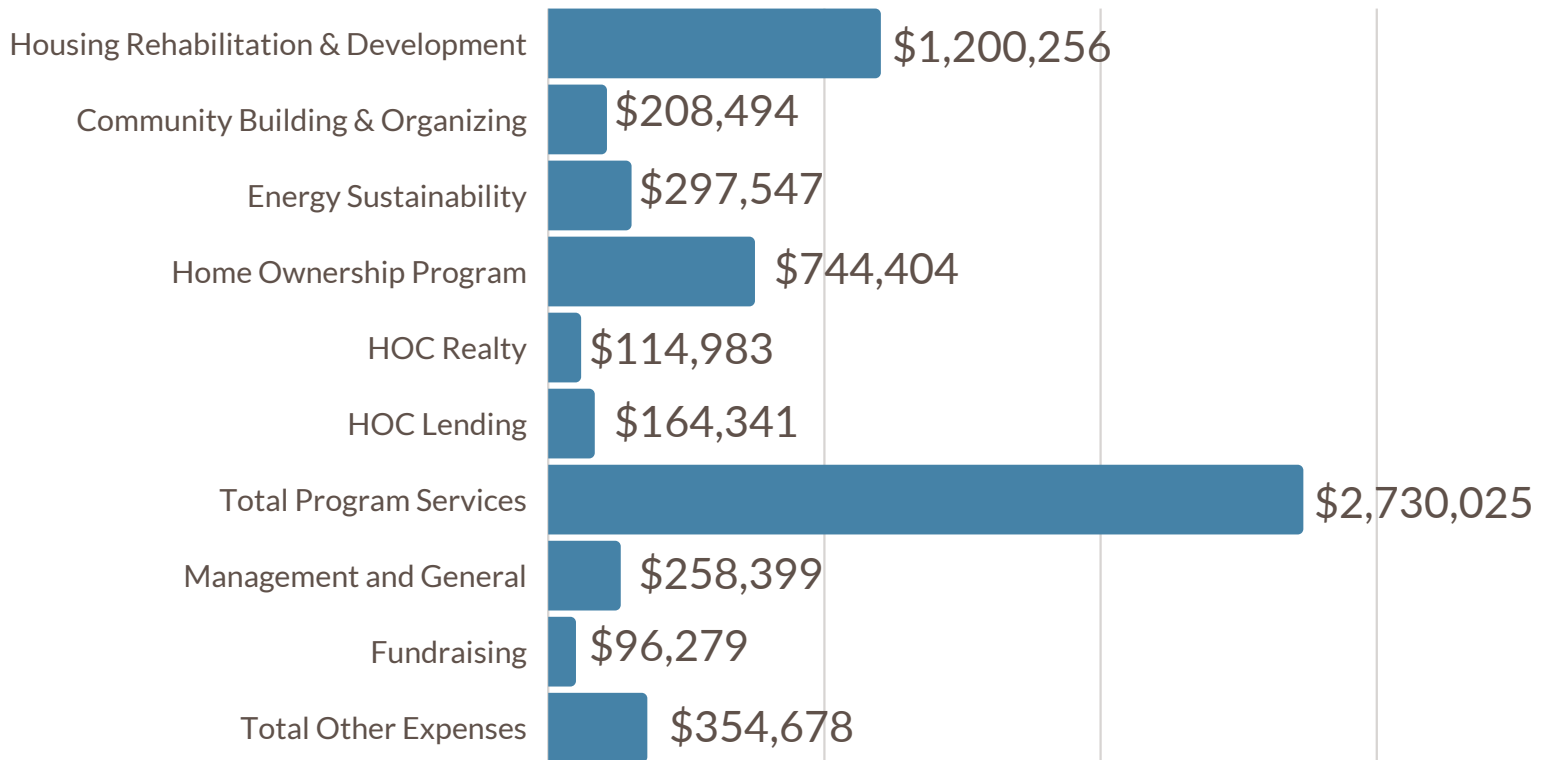
2022 FINANCIAL STATEMENT

Total Revenue



2022 FINANCIAL STATEMENT

Total Expenses



HOMEOWNERSHIP CENTER

2022-2023 was a whirlwind in the Homeownership Center (HOC). The ongoing volatility of interest rates (which have reached a 24-year high) and a housing demand outpacing supply have continued to fuel a dominating seller's market.

The predominant roadblock to purchasing a home, according to polling results from over 520 of our homebuyer class participants, were high home prices. Insufficient savings for down payment and closing costs were a close second. Blemished credit is no longer the number one challenge.

The number one reason for mortgage denial by lenders is not poor credit either – it is high debt-to-income (DTI) ratios. With higher interest rates, monthly taxes and insurance, customers who carry high monthly car loans, student loans and credit card debt are not faring so well in this market. The need for more workshops and seminars on financial literacy along with individualized budget and credit coaching is at an all-time high.

With these statistics in mind, we are expanding and enhancing our financial literacy curriculum and highlighting training modules that take an in-depth approach in the following areas:

- “Understanding our Money Behaviors”
- “Better Budgeting”
- “Proven Debt Reduction Strategies”
- “Super Savers”
- “All about Insurances”
- “Beginning and Intermediate Investing”

Providing classes and information on resources and programs that will equip our homebuyers and homeowners to be sustainable and successful is our ultimate goal. During this next year, we look to expand upon our course offerings and collaborations with other vested community and statewide stakeholders to both expand our reach and increase our impact within New Haven and beyond.

Bridgette Russell
Managing Director of the HomeOwnership Center



The predominant roadblock to purchasing a home according to polling results from over 520 of our homebuyer class participants were high home prices... Blemished credit is no longer the number one challenge.



HOMEOWNERSHIP CENTER

Shellina Toure is a native of New Haven, CT, and a mother of five children. She attended the New Haven Public Schools, has worked for Christian Community Action (CCA) for 35 years, and has been attending Varick Memorial A.M.E. Zion Church for the last seven years in New Haven.

Shellina's journey at CCA began in May 1988 as a Neighborhood Advocate, assisting individuals and families with food support. She later advanced to the role of Emergency Housing Specialist, aiding homeless families in finding shelter. In 1998, she pursued an undergraduate degree at Springfield College, earning a bachelor's in Human Services. Her career at CCA continued to flourish as she transitioned into a Case Manager for the Stepping Stone Transitional Housing Program, eventually ascending to Assistant Director.

In 2016, Shellina assumed the role of Director of Housing Services, overseeing coaching services for residents at Hillside Family Shelter and the New HOPE Housing Program. In 2020, she pursued a Master's in Social Work at Fordham University, graduating in May 2023.

Shellina began her journey to homeownership in 2020 and submitted a bid to purchase a newly constructed home on Winchester Avenue, in Newhallville. Shellina participated in a lottery process with New Haven's Livable City Initiative (LCI) but was not selected to move forward to buying the home. She was referred to Neighborhood Housing Services. Shellina felt discouraged but thankful to have received the referral to NHS, so she called the following week, scheduled an appointment, and met Bridgette Russell.

Bridgette shared the opportunities to participate with NHS, just as NHS was embarking on a new construction initiative in the same Newhallville neighborhood. Shellina was excited to hear this, as she always wanted to have a new home but felt it was beyond her reach. So she moved forward, signed up, and selected a lot at 98-102 Bassett Street, New Haven, and moved to the next step to participate in the first-time homebuyer class.

Shellina said it has been at least two years of waiting, and throughout this process, there was a lot of praying and keeping the focus on her goal of homeownership. Construction started on January 31, 2023, and now her two-family house has been built! Bridgette called Shellina and said, "It's time to go to the bank!"

Shellina plans to move into her new home by the end of October 2023, feeling grateful for the opportunity afforded by the NHS program, especially to live in a newly constructed home.



Bridgette Russell with Shellina Toure at her new home.



HOMEOWNERSHIP CENTER

1,489

CUSTOMERS

Number of new and existing customers engaging in our services

1,264

HOUSEHOLDS

ASSISTED

Approximately 85% of the households we assisted were low- and moderate-income families.

805

VIRTUAL CLASS

PARTICIPANTS

Customers completed our virtual classes and workshops.



(HomeOwnership Center staff from left to right) Bridgette Russell, Lindita Ifti, Norma Pantoja, Heidie Colon-Rosa, and Maybeliz Montanez.



36 homebuyer education and **18** landlord education workshops were conducted.



We provided mortgage delinquency and foreclosure prevention service to **162** individuals and families.



566 customers enrolled in our Homebuyer Development Program and received individualized budget, credit counseling, and coaching.

HOC Realty



Corey Tyler's journey with NHS/HOC Realty began in 2022 with an internship through the Housing & Community Development Leadership Institute. Then Corey decided to pursue being a realtor with HOC Realty because she believes in our mission of empowering individuals and families to become homeowners.



Izzeldin Gomaa and Badria Ali on became homeowners for their family of 7! After migrating from Sudan 9 years ago, fleeing civil war, Badria decided to take our classes at the HomeOwnership Center and is now a homeowner! We congratulate the family and are so glad to have them in our New Haven community!



On June 15th, 2023, we had a lovely afternoon celebrating Renecia Jones, the new homeowner of a Columbus House homeownership development. This home was completed by the Yale School of Architecture and listed by our HOC Realty team.



Taste the World



Starting at noon on Saturday, June 3, 2023, the wafting scents of tacos and drifting beats of St. Luke's Steel Drum Band filled the surrounding community as our 2023 Multicultural Family Festival commenced.

More than 300 New Haven residents filled our NHS campus to "Taste the World" and celebrate diversity and inclusivity. The festivities included cuisine from the iconic Mamoun's Falafel, Taqueria Tlaxcala, and T.O.P. THAT BBQ. After attendees grabbed a plate, they could sit back and enjoy the sounds of DJ Larae or the Hillhouse High School Marching Band.

When guests weren't jamming out to music, we could find them making jewelry with our Senior Administrative Assistant, Rita Huckaby. Or they were scouring the informational resources from Total Mortgage, the Connecticut Housing Finance Authority, Bank of America, the Community Action Agency of New Haven, Havenly, or Griffin Hospital. Festivalgoers could also browse the offerings of *Peace, Love, Books!* Bus or plant herbs with CPEN's Doreen Abubakar. Kids also enjoyed getting their faces painted, playing games, or drumming with Gammy Moses.



DIRECTORS

James A. Paley, Ph.D.

NHS Executive Director

Bridgette P. Russell

Managing Director of the HOC

Nancy Kelly

Finance Director

Stephen Cremin-Endes

Director of Community Building & Organizing

Kathy Fay

Director of Community Sustainability

MANAGERS

Becky Skau

Administrative/Financial Manager

Jay O'Neill

Construction Manager

Junyi Wang

Marketing Communications Manager

Jett Jonelis

Resource Development Manager

Lucy Marinelli

Public Relations Manager

Heidie Colon-Rosa

HomeOwnership Center Coordinator

SPECIALISTS

Rita Huckaby

Senior Administrative Assistant

Adam Rawlings

Community Engagement Specialist

Carmen Ramos-Perez

I Heart My Home CT Specialist

Maybeliz Montanez

Senior Administrative Assistant

Norma Pantoja

Housing Specialist

Lindita Ifti

Housing Specialist

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Yale New Haven Health

Medical Director

Monika Mittelhölzer*

Neighborhood Resident

Jesse Phillips*

Greater New Haven

Chamber of Commerce

*Members of both NHS and HOC boards

HOC REALTY

Bridgette P. Russell

Manager & Real Estate Associate

Stephen Cremin-Endes

Real Estate Broker

Fiona Williams-Linton

Real Estate Associate

Herb Jackson

Real Estate Associate

Jeff Candelaria

Real Estate Associate

Corey Tyler

Real Estate Associate

DONORS

Organizations

American Eagle Financial Credit Union	Knights of Columbus
Avangrid/United Illuminating	Koizim Family Fund
Bank of America	L. Suzio Concrete Co.
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Citizens Bank	M&T Bank
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City of New Haven Arts and Tourism	NeighborWorks America
Community Development Block Grant Program	New Haven Bank
Community Development Financial Institution Fund	New Haven Climate Emergency Task Force
Community Foundation for Greater New Haven	New Haven Leon SCP
ConnectiCare	NewAlliance Foundation
Connecticut Housing Finance Authority	Newtown Savings Bank
CSX Corporation	North Haven Sewer
Connecticut Department of Economic and Community Development	Operation Fuel
Connecticut Department of Energy and Environmental Protection	Prospera Financial
DocuPrintnow	RMI Rocky Mountain Institute
Durango Insurance	Santander Bank
Efficiency for All	Seedlings Foundation
Family Mortgage Services	Southern Connecticut State University
Guilford Savings Bank	TD Bank
JPMorgan Chase & Co.	Total Mortgage
KeyBank	Town of Hamden
	Twining Properties
	US Environmental Protection Agency
	Webster Bank
	Yale New Haven Health
	Yale Office of New Haven State Affairs
	Yale University



Individuals

Mark Abraham	Sam Fawcett	Sreenivas Kuntamukkala	Lawrence Re
Doreen T. Abubakar	Kathy Fay	Peter Ladouceur	Mia Reed
Pippa Bell Ader	Robert Filippone	Maria Lamberto	Kristina Reynolds
Leslie Alexander-Endes	Stephanie FitzGerald	Alison Lanier	Doug Riccio
Francine Baheneka	Clare Flannery	Michael Lea	Tiffany Robinson
Sherry Bailey	Helen Friedman	Tebben Lopez	Dan & Nancy Rossner
Tamika Baines	Oliver Gaffney	Henry Lowendorf	Bridgette Russell
Anna Bartow	Velma George	Jenna Lupi	Edgar Russell
Daniella Beltran	Paula Gill Lopez	Lucy Marinelli	Lisa M Russell-Charles
Sarah Bennett	The Gill-Gorenc Family	Olivia Martson	Marion Sachdeva
Curran Bishop	Katrina Goins	Connie Matheson	Daniel Samann
Eve Biskind Kloth	Betsy Goldberg	Suzanne Matheson	Louisa Samann
Nathan Bixby	Robin Golden	Julia McFadden	Vine Samuels
Shareema Bowman	Kara Golden	Sarah McQueen	Luiza Santiago-Tito
Ian Boyce	Marion V Green	Peter Millman	Janet Sapir
Liam Brennan	Sandra Hadland	Roslyn Milstein Meyer	Aimable Sawa
Elin & Herb Brockman	Stephen Hamm	Filomena Minelli	David Schaefer
Trish Brooke	Louis Hart	Mina Minelli	Stephen Scherback
Brenda Brown	Michael Haynes	Monika Mittelholzer	Roger & Barbara Setter
Marissa Brown	Colon Haywood	Maybeliz Montanez	Sandra Shaner
Robert Caplan	Alyson Heimer	Helen Moore	Hugh Shaw
Lisa Charles	Noel Heimer	Lanna Moore	Robert Silverstein
Tucker Chase	Carol Heller	Steven Morris	Christopher Skaltsas
Emily Chiarelli	Patricia Helm	Fidia Mpawenimana	Rebecca Skau
Thomas S. Ciania	Dawn Henning	Annette Myers	Virginia Stevenson
Thomas Citerella	Jim and Judy Hopkins	Karen Nicoletti	Julie Thalen
Heidie Colon-Rosa	Frederick Hornung	Kim Ochilo	Linda Townsend
Marissa Comart	Areta Huckaby	Eileen O'Donnell	Ben Trachten
David Cooke	Kathleen Hunter	Maren Olson	Alexander Twining
August Coretto	Autumn Hurst	Erica Paley	Corletha Tyler
Sarah Corley	Andrew Hvizd	James Paley	Ledda Vergara
John Corwin	Jeffrey Jacobson	Jeremy Paley	Patricia Wallace
Marguerite Cotte	Wendy Johnston	Sharon Paley	Ronald Walters
Mark Cotte	Paul Jolivetter Jr.	Norma Pantoja	Junyi Wang
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Celeste Cremin-Endes	Carolyn Robin Kahn	Bernie Pelletier	Jean Webber
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William Dyson	Allison Korony	Joan Rawlings	Terence A. Zemetis
James Farnam			Yuchen Zhou



2022-2023 ANNUAL REPORT

Neighborhood Housing Services of New Haven

A big thank you to our generous Annual Meeting sponsors and supporters: JPMorgan Chase & Co.; M&T Bank; Webster Bank; Liberty Bank; New Haven Bank; Connecticut Housing Finance Authority; Community Housing Capital; Julie Thalen, Attorney at Law; George J Smith Insurance; North Haven Sewer; Yale New Haven Health; Total Mortgage; and Henry Dynia.