

Neighborhood Housing Services of New Haven

ANNUAL REPORT

2023-2024



Empowering Families. Revitalizing Neighborhoods.

📍 333 Sherman Avenue, New Haven, CT

☎ 203-562-0598 🌐 nhsfnh.org

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OUR STORY

About Us

Over the past 45 years, Neighborhood Housing Services 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.



Dear Friends and Supporters,

Now that we have emerged 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 back to normal! Four new construction projects in Newhallville were completed by the end of 2023, and work is now underway on the rehabilitation of 27 Frank Street and restoration of 470 Howard Avenue. Planning has begun on our next round of new construction projects that will bring new affordable homeownership opportunities in the Newhallville, Hill, West River and Fair Haven neighborhoods in New Haven.

Interest rates remain high, which, 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 everything we can to raise the subsidies needed to keep the houses we develop affordable to low- and moderate-income first-time homeowners. We are pursuing additional sources of downpayment assistance, and our homebuyer education classes are filled with prospective homebuyers who are eager to seize the opportunity to become first-time homeowners.

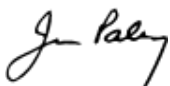
HOC Realty continues to provide full-service client-centric real estate services to both buyers and sellers of houses in the Greater New Haven area, regardless of buyers' income (for home purchases) or the value of the homes that our sellers are listing for sale. Our other related company, HOC Lending, has a limited amount of funds available to assist homeowners with emergency rehab services, downpayment assistance, and energy conservation loans and grants.

Community Sustainability and the I Heart My Home CT program are providing concierge energy conservation services throughout the State of Connecticut in growing numbers. This initiative is providing tangible benefits to homeowners and renters throughout the state.

Finally, our Community Building and Organizing efforts have continued to feature volunteer projects that work closely with community management teams to see that the wishes and aspirations of local community residents are respected and addressed. We look forward to the continuation of our outstanding relationship with residents in the community in the coming year.

Sincerely,

Jim Paley, Executive Director



Leslie Radcliffe, Board President




DOROTHY RICHARDSON AWARD FOR RESIDENT LEADERSHIP



The Dorothy Richardson Award for Resident Leadership honors the spirit and life's work of Dorothy Mae Richardson, and her neighbors, who sparked a movement in the 1960s in the North Side of Pittsburgh, Pennsylvania. Their leadership resulted in the establishment of the first Neighborhood Housing Services program, the precursor to today's NeighborWorks network, and a new model for resident-led, place-based community development.

As complex issues continue to face communities across the country, NeighborWorks America has renewed its commitment to comprehensive community development, and to recognize community leaders for the essential role they play in strengthening communities. This work — and award — are more important than ever. Our very own Board President, Leslie Radcliffe, was honored with this award as one of five recipients nationwide.



Leslie makes her neighborhood more beautiful and her neighbors healthier and safer. She sees her neighbors as family and aims to improve their lives through her grassroots efforts. She brings together businesses, organizations and city officials to take on community challenges, making sure residents feel like they have a voice. This includes making sure they can engage in civic processes, participate in meetings and more. And she provides a safe place for them to do it, founding spaces such as the Truman Street Community Garden, which provides both food for the community and a space to heal.

AFFORDABLE HOMEOWNERSHIP DEVELOPMENT

In January of 2024, we celebrated the completion of four homes with a ribbon-cutting ceremony in the Newhallville neighborhood. The new homes were built on vacant lots as part of a collaboration to help build up local neighborhoods. 44 Lilac Street is a single-family house, and 98-102 Bassett Street, 83-85 Butler Street, and 260 West Hazel are two-family houses.



Alonda Emery cuts the ribbon of her new home at 260 West Hazel Street. (Left to right) Herb Jackson, HOC Realty; Carlota Clark, Community Leader; Alonda Emery, Homeowner; Seila Mosquera-Bruno, Commissioner of CT Department of Housing; Keith Getter, Senior Relations Manager at NeighborWorks America; Jim Paley, Executive Director; Mike Piscitelli, City of New Haven; Bridgette Russell, Managing Director of the HomeOwnership Center.

On January 8th, 2024, Governor Ned Lamont visited our campus and toured one of our newly constructed 2-family homes. Executive Director Jim Paley, Managing Director of the HomeOwnership Center Bridgette Russell, and Construction Manager Jay O'Neill discussed future opportunities for affordable housing with the Governor.



Congresswoman Rosa DeLauro joined us for an important discussion related to HUD Section 4 funding in January, 2024. Local Initiatives Support Corporation facilitated this gathering with guests from the Greater Dwight Development Corporation, NEST CT, the Community Action Agency of New Haven, and ConnCORP.

The conversation explored HUD Section 4 capacity building, the Low-Income Housing Tax Credit program, the Neighborhood Homes Investment Act, and various bills that have been put forward to address child care facility infrastructure.

AFFORDABLE HOMEOWNERSHIP DEVELOPMENT

According to the Connecticut State Historic Preservation Office (SHPO), the property located at 470 Howard Avenue, also known as the William A. Beard House of the Queen Anne style, constructed in 1882, is a contributing resource to the National Register of Historic Places, listed in the Howard Avenue Historic District. SHPO notes that this house is, “an outstanding example of late 19th century eclectic revival style.”

This 3,948 sq. ft. historic property, which served for many years as a stately single-family home, had been converted into a rooming house in its last incarnation. NHS has worked with an architect to meticulously design the conversion of this property into an owner-occupied three-family house. The house is currently under construction, and is revealing new historic details, often buried in the walls, every week. When we have our ribbon-cutting ceremony early next year, we will be conducting historic restoration tours that will point out some of the magnificent details that we were able to retain and preserve in this beautiful historic structure.



470 Howard Ave. Front



470 Howard Ave. Interior



470 Howard Ave. Rear



27 Frank St. Front



27 Frank St. Interior

27 Frank Street is a 1,248 sq. ft. single-family house constructed circa 1910. While not a historic structure per se, it is typical of the housing stock that was constructed in the Hill section of New Haven at the time, and we are fortunate that it was not demolished during the period of decline that afflicted many houses that fell into disrepair and were abandoned in this New Haven neighborhood in the 1990s.

COMMUNITY BUILDING AND ORGANIZING

Food Production

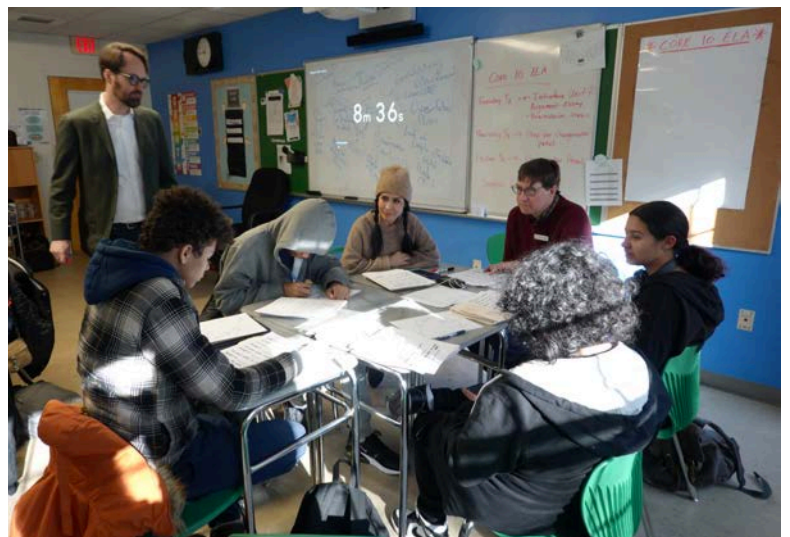
The Community Building and Organizing (CB&O) department has embarked on new partnerships with local organizations to increase urban organic food production. As part of a renewed partnership with Gather New Haven, CB&O collaborated with resident leaders in Newhallville to form the Newhallville Urban Farming Collective, supporting 10 community garden/farm spaces over two acres. CB&O has partnered with Stacy Maddern, University of Connecticut Urban Sociology professor, his students, and graduates of the NeighborWorks America Community Leadership Institute to reimagine food pantries into community hubs. We also completed a very successful first year working with Campus Climate Action Corps (CCAC) and are very appreciative of the CCAC leadership of Sally Slovenski and her marvelous team at CCAC. We will be applying for another round of VISTA Members for next Spring/Summer.

Crime Prevention

CB&O's commitment to Crime Prevention Through Environmental Design (CPTED) has included the work of installing exterior lights for 25 families in the Newhallville neighborhood while partnering with Newhallville Community Services Development Corporation, the Newhallville Community Management Team, and Inspired Communities. They do this work all while encouraging people to put on their front porch lights. They have completed installing solar-powered motion detector lights in 30 houses and have assisted with the installation of lampposts at all of the NHS developments.

Volunteerism

Attentive volunteerism, internships, and embedding these principles into college curricula play a big role in CB&O's work. Our team works with high school students, including those in New Haven Promise, as well as the Turnbridge Recovery program. In doing so we help connect young people to opportunities to make an impact in the community by working side-by-side in the urban agriculture space, watershed areas, and at elderly and disabled residents' homes. These opportunities help fulfill important requirements for school, work, alcohol and drug treatment programs, and the legal system, and in the process open up new avenues for interaction, inquiry, and healthy enjoyment.



COMMUNITY BUILDING AND ORGANIZING

Interns and Community Partners



Kwadwo Adae completed the Home Run/Grand Slam mural in West Rock Park, which is the sixth mural NHS has collaborated with him on since 2016. This mural was made possible with the support of the City of New Haven Mayor's Neighborhood Cultural Vitality Grants Program.



Ziba Bahar worked as an intern this past year, sharing her expertise to contribute to the community. She is an immigrant from Afghanistan who fled the Taliban and was placed at NHS through her Havenly fellowship. She has a diverse background in agriculture and accounting. She also contributed to NHS by helping with the gardening class series, leading a composting workshop, and providing guidance to volunteers working in the community gardens.

This past summer we welcomed interns from Catholic University and the University of Connecticut, through the Campus Climate Action Corps. They took on the task of revitalizing some of New Haven's community gardens. Their focus was on developing new plots, revamping existing spaces, and introducing innovative ideas to enhance these community greenspaces.

In addition to their collective efforts, each one of these interns pursued personal projects that relate to their major, which ultimately benefit the garden spaces. Their dedication to sustainability and community engagement not only promotes a greener environment but also inspires positive change throughout the communities!



COMMUNITY BUILDING AND ORGANIZING

By the Numbers January 2023 - June 2024



We've had more than **500** volunteers, which equates to a total of **2,750** hours of volunteering!

We're approaching **2** acres of urban agricultural organic production in the Newhallville neighborhood in **8** community gardens.



We graduated **8** people from our Resident Leadership Program. We will be installing **12** rain gardens with Save the Sound in the next year.



COMMUNITY BUILDING AND ORGANIZING



Adam (right) with Lincoln-Bassett Elementary School students at a community garden.

My goal in my life is to unite my vocation with my avocation so that my two eyes unite and see one.

Robert Frost

Adam Rawlings joined NHS as an AmeriCorps VISTA and is now celebrating 10 years at NHS. Stephen Cremin-Endes is celebrating his 15-year anniversary with us. As they enter their second decade working together, witnessing the evolution of resident driven groups and the strength of existing community management teams (CMTs) is one of their most satisfying moments. Stephen even received an award from the Newhallville CMT in December of 2023. The CB&O team enjoys the music at the Learning Corridor, the bicycle rides along the Farmington Canal Trail, and the Urbanscape Nursery that Community Placemaking Engagement Network, under the leadership of Doreen Abubakar and others, continues to implement each day.



As they reflect, they view the results of this work as follows:

- Well-tended and productive organic community gardens produce more nutritious food and residents continue to improve their skills in community and home gardening, preserving, and cooking.
- Volunteers, interns, and residents interact with each other, creating well-tended safe spaces in the city through creative placemaking, including festivals and events, and improving their mental health and sense of hope.
- Cleaner streets, cleaner water, fewer invasive plants, an increase in biological growth, and safer healthier homes.
- Increase in social cohesion and less loneliness; physically more active residents.
- Residents who are more financially fit. CB&O is proud to be able to refer people to our HomeOwnership Center and connect with them as they live as renters and homeowners in several neighborhoods in the City of New Haven.

They are grateful for this opportunity to make a small contribution to these important issues.

HOMEOWNERSHIP CENTER

Is homeownership becoming a deferred dream for many?

For the last 37 years I have worked in the banking and real estate development industries in both the for profit and nonprofit sectors. Up until this time, I have never felt more disillusioned and disheartened about the state of the market for first-time homebuyers – particularly those who are middle-, moderate- and low-income.

We have been hit with declining opportunities in the affordable homeownership market in recent years, and this trend shows no sign of abating or reversing. Increased costs have permeated the rental market with soaring rents making it more challenging for families to save, especially those who have the goal of future homeownership.

Connecticut is certainly not alone in grappling with a severe shortage of affordably priced housing on both the homeownership and rental fronts. This is a national problem requiring a compilation of effective approaches and strategies to be successfully address.

Three immediate factors driving these shortages are:

- **Limited Housing Inventory:** Stock for both new construction and re-sale is already limited within the real estate market. Affordably priced homeownership and rental properties are severely lacking and in many areas in the state, non-existent.
- **High Cost of Housing:** For the homebuyer this includes rising home prices, bidding wars, interest rates, insurance costs and real estate taxes. Developers are facing the increased cost of construction along with dwindling subsidies that assist in keeping prices affordable.
- **State Mandated Affordable Housing Plans** that are not enforced. (In Connecticut, we have limited enforcement of state-mandated affordable housing development plans by municipalities.)

I don't want to downplay the difficulty of the tasks before us. I am looking forward to our continued work with other community partners, both for-profit and nonprofit, state and local government and the lending community, as we work together to ensure that all residents have access to affordably priced, beautiful, energy-efficient housing.

The great thing is that despite these factors, we still see significant numbers of customers who are undaunted by the state of the current market, seeking our services to assist them on their homeownership journey.

Sincerely,



Bridgette Russell

Managing Director of the HomeOwnership Center



HOMEOWNERSHIP CENTER



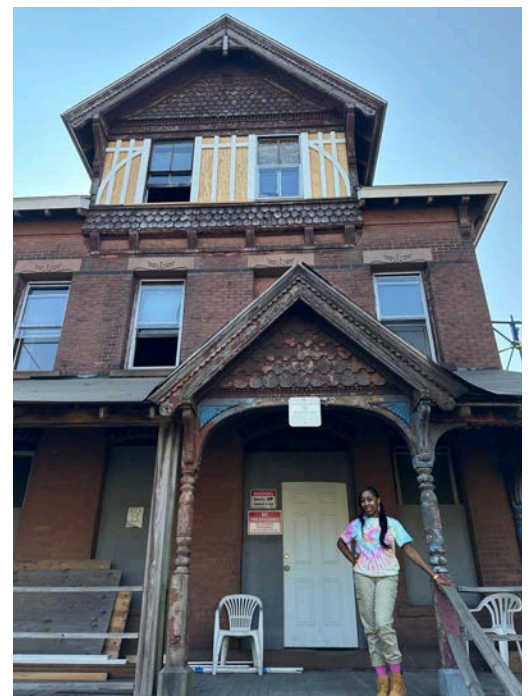
Ashley Bailey is a resident of New Haven County, born and raised. She has been a proud employee of Yale University for the past decade. Holding an associate's degree in science and a human services certificate, her aspiration is to obtain a bachelor's degree in social work. Ashley describes herself as deeply committed to helping others and contributing positively to the community. Her motivation is her daughter, London, and she has always aimed to purchase a home that provides stability and security for her, allowing them to create a personalized space. This investment is significant, as it enables Ashley to build equity and provide for her daughter's future, including her college education, wedding, and Ashley's retirement. Additionally, owning a home will allow Ashley to establish long-lasting relationships within her community and foster a sense of belonging.

In July 2022, Ashley commenced her homeownership journey with NHS by working with the HomeOwnership Center, where she completed the pre-purchase education class. In this course, she learned about the various aspects of homeownership, including the mortgage and closing processes. After patiently waiting for a year, she received great news that she would become the owner of 470 Howard Avenue.

Ashley is even more thrilled to announce that this very home is the one that her father, David Bailey, previously lived in as an adolescent. He lived here in 1992 with Ashley's grandfather, Walter Timothy Bailey, and unbeknownst to her, she had spent time here as a baby. Thus, this residence brings her and her family great sentimental value.

Ashley and her father often marvel at the fact that she will soon become the owner of this very house, creating a new generation of memories with her daughter in the same space where she and her father created their own memories over a decade ago.

Continuing the Bailey family legacy, Ashley plans to acquire rental properties and contribute to the family's entrepreneurial spirit. This property will afford Ashley the opportunity to prioritize what is important to her, like traveling and spending quality time with family, allowing her to create lasting memories with those she holds dear.



HOMEOWNERSHIP CENTER

1,546

CUSTOMERS

Number of new and existing customers engaging in our services.

1,266

HOUSEHOLDS ASSISTED

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

990

VIRTUAL CLASS PARTICIPANTS

Customers completed our virtual classes and workshops.



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



Shellina Toure cutting the ribbon on her new home.



36 homebuyer education classes, **29** landlord education workshops, and **18** financial fitness workshops were conducted.



We provided mortgage delinquency and foreclosure prevention service to **108** individuals and families.



444 customers enrolled in our Homebuyer Development Program and received individualized budget, credit counseling, and coaching by HUD certified counselors.

HOC Realty



We are pleased to report that HOC Realty will complete its 10th year of operation in 2024. As a related company to Neighborhood Housing Services of New Haven, and having been formed through the Sustainable Homeownership Project offered by NeighborWorks America, HOC Realty has reached \$1 million in total commission income. We are especially grateful to our long-serving real estate agents, Herb Jackson and Jeff Candelaria, and appreciate their in-depth knowledge of the real estate market and their willingness to work with first-time buyers and home sellers at all income levels. We are also very excited to welcome August Rios, our newest agent, who joined our team on September 26, 2024.

Downpayment and closing costs assistance programs offered by the Connecticut Housing Finance Authority and the City of New Haven have been extremely helpful to our first-time homebuyers. Our agents are highly knowledgeable about all programs that can benefit their clients, and both homebuyers and home sellers should feel comfortable using HOC Realty for the purchase and/or sale of their home, based on our agents' knowledge, experience, and long-term commitment to provide exceptional service to homebuyers and home sellers alike.



2023 FINANCIAL STATEMENT

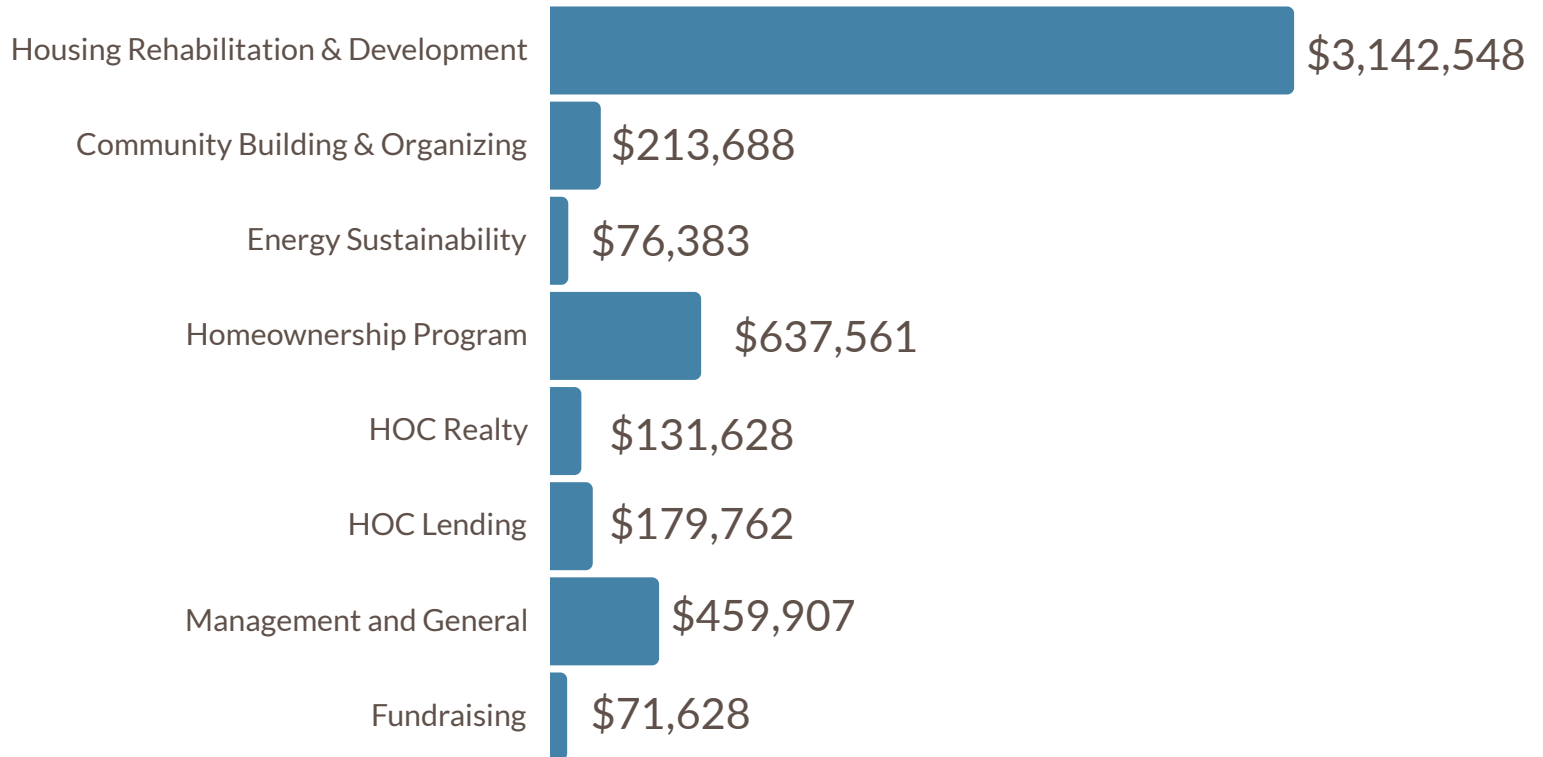
Total Revenue

Contributions	\$324,400
Grants - NeighborWorks America	\$219,359
Grants - state	\$205,783
Grants - federal	\$1,945,539
Other grants	\$290,000
Rental income	\$152,561
Income from projects	\$249,286
Sales of rehabilitation projects	\$771,500
Homeownership fees	\$200,700
Investment income-mortgages	\$51,379
Investment income (\$3,755)	
Other income	\$191,466



2023 FINANCIAL STATEMENT

Total Expenses



STAFF & BOARD

DIRECTORS

James A. Paley, Ph.D.

NHS Executive Director

Bridgette P. Russell

Managing Director of the HOC

Stephen Cremin-Endes

Director of Community Building & Organizing

Kathy Fay

Director of Community Sustainability

MANAGERS

Heidie Colon-Rosa

HomeOwnership Center Coordinator

Jett Jonelis

Resource Development Manager

Lucy Marinelli

Public Relations Manager

Becky Skau

Administrative/Financial Manager

Jay O'Neill

Construction Manager

Junyi Wang

Marketing Communications Manager

SUPPORT STAFF

Trace Burns

Maintenance Manager

Raymond Hagan

Resource Development Specialist

Rita Huckaby

Senior Administrative Assistant

Lindita Ifti

Housing Specialist

Maybeliz Montanez

Senior Administrative Assistant

Norma Pantoja

Housing Specialist

Carmen Ramos-Perez

I Heart My Home CT Specialist

Adam Rawlings

Community Engagement Specialist

Ledda Vergara

Bookkeeper

BOARD OF DIRECTORS

OFFICERS

Leslie Radcliffe*

PRESIDENT

Neighborhood Resident

Virginia Stevenson*

SECRETARY

Neighborhood Resident

Carol Heller*

VICE PRESIDENT

Bank of America

Sarah McQueen*

TREASURER

Knights of Columbus

Nathan Bixby

New Haven Resident

Glenn Davis*

Liberty Bank

Nina Fawcett*

Neighborhood Resident

Robert Filippone

Supreme Lending

Oliver Gaffney

Neighborhood Resident

Densill Greaves

Neighborhood Resident

Louis H. Hart, M.D.

Yale New Haven Health

Medical Director

Mina Minelli

Webster Bank

Monika Mittelhölzer*

Neighborhood Resident

Jacquelyn Pheanious*

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

Herb Jackson

Real Estate Associate

Jeff Candelaria

Real Estate Associate

DONORS & SUPPORTERS

Organizations & Businesses

American Eagle Financial Credit Union
 Avangrid/ United Illuminating
 Bank of America
 Barr Foundation
 Bill & Melinda Gates Foundation
 Citizens Bank
 City of Fairfield
 City of New Haven Department of Arts, Culture, and Tourism
 City of New Haven Neighborhood Cultural Vitality Grant
 City of New Haven Office of Climate and Sustainability
 City of New Haven
 Community Foundation for Greater New Haven
 Community Housing Capital
 ConnectiCare
 Connecticut Housing Finance Authority
 Connex Credit Union
 CT Department of Energy and Environmental Protection
 Department of Energy
 Department of Housing and Urban Development
 DocuPrint Now
 Durango Insurance
 Efficiency For All
 Energize CT
 Environmental Protection Agency
 Familiar Mortgage Services
 George J Smith Insurance

Greater New Haven Green Fund
 Guilford Foundation
 Guilford Savings Bank
 JPMorgan Chase
 Julie Thalen, Attorney at Law
 KeyBank
 L. Suzio York Hill Companies
 Liberty Bank
 M&T Bank
 National Renewable Energy Laboratory
 NeighborWorks America
 New Haven Bank
 NewAlliance Foundation
 Newtown Savings Bank
 North Haven Sewer
 Operation Fuel
 Perrigo Inc.
 Ronald Proto, LLC
 Santander Bank
 Save the Sound
 Seedlings Foundation
 TD Bank
 Total Mortgage
 Town of Hamden
 Webster Bank
 Yale New Haven Health
 Yale University



Individuals

Mark Abraham	Kaitlyn Curran	Areta Huckaby	Donald Morris	David Schaefer
Doreen Abubakar	Helen Davenport	Kathleen Hunter	Steven Morris	Stephen Scherback
Samuel Adelman	Alissa Davis	Autumn Hurst	Fidia Mpawenimana	Ian Schwartz
Emily Ahl	Glenn Davis	Andrew Hvizd	Robert Narracci	Barbara Setter
Leslie Alexander	Sandhya Dhir	Eric Hyson	Matthew Nemerson	Sandra Shaner
Greg Altieri	David Dickson	Jeffrey Jacobson	Craig Newick	Hugh Shaw
Tim Applebee	Michael Dimenstein	Wendy Johnston	Kim Ochilo	Jonathan Silbert
Francine Baheneka	Zoe Dobbs	Charlene Jonelis	Greg OHara	Robert Silverstein
Sherry Bailey	Mark Donovan	Jett Jonelis	Kimberly Outlaw	Christopher Skaltsas
Tamika Baines	Ann Dornfeld	Carolyn Kahn	Floyd Ozeck	Rebecca Skau
Jennifer Barron	Jackie Downing	Andrew Karas	Victor Pagan	Tonya Smart
Anna Bartow	Garry Dunster	Andrea Kawakami	Erica Paley	Amos L Smith
Pippa Bell Ader	Henry Dynia	Sean Kelley	Ivan Paley	Moyah Smith
Daniella Beltran	William Dyson	Nancy Kelly	James Paley	Judith Sparer
Jennifer Belval	Elias B Estabrook	Diane King	Jeremy Paley	Roger Stetter
Rose Bender	James Farnam	Bruce Klein	Malcolm Paley	Virginia Stevenson
Candace Ben-Elohim	Nina Fawcett	Eve Klothen	Sharon Paley	Anthea Strezze
Sarah Bennett	Kathleen Fay	Sheila Kneeshaw	Norma Pantoja	Mia Sweet
Gaboury Benoit	Lisa Fernandez	Allison Korony	Susan Papa	Jashar Tahiri
Curran Bishop	Robert Filippone	Sreenivas Kuntamukkala	Bruce Peabody	Stanley Tamarkin
Nathan Bixby	Billy Fischer	Jacqueline Ladouceur	Bernie Pelletier	Phyllis Terrell
Samantha Bombardier	Stephanie FitzGerald	Peter Ladouceur	Maria Perez-Martinez	Julie Thalen
Shareema Bowman	Peter Fousek	Maria Lamberto	Jesse Phillips	Jasmine N Tompkins
Ian Boyce	Helene Friedman	Alison Lanier	Dorothy Pina	Linda Townsend
Liam Brennan	Oliver Gaffney	Jenell Lawson	Marquita Pittman Samuel	Ben Trachten
Brenda Brown	Velma George	Michael Lea	Alan Plattus	Alexander Twining
Marissa Brown	Guy Gleysteen	Charles Lemert	Araba Prah	Corletha Tyler
Francine Caplan	Betsy Goldberg	Paloma Lenz	Ronald Proto	Michael Uhl
Robert Caplan	Kara Golden	Michell Lester	Cynthia Provite	Linda Urbanec
Dolores Carrington	Robin Golden	George Levesque	Carla Quick	Sascha Van Creveld
Raymond Chambers	Eric Goldman	Tebben Lopez	Daniel Rabin	Ledda Vergara
Finley Chapman	Densill Greaves	Henry Lowendorf	Leslie Radcliffe	Henry E. Voegeli
Lisa Charles	Marion Green	Alexander Lowenstein	Dean Radcliffe-Lynes	Patricia Wallace
Tucker Chase	Jill Greenberg	Jenna Lupi	Carmen Ramos-Perez	Ronald Walters
Emily Chiarelli	Lorraine M Greenberg	Adam Marchand	Adam Rawlings	Junyi Wang
Bryan Chong	Julie Greenwood	Lucy Marinelli	Joan Rawlings	Debra Wayne
Maurice Clak	Alan Gregory	Nina Marinelli	Stephen Rawlings	Dr Debra Wayne
Carlota Clark	Sandra Hadland	Summer Martin	Natalie Renee	Lawrence We
Mary E Cody	Polly Halfkenny	Olivia Martson	Wanda Reyes	Jean Webb
Robert Cole	Stephen Hamm	Alex Maslowski	Kristina Reynolds	Jean Webber
Heidie Colon-Rosa	Louis Hart	Connie Matheson	Doug Riccio	Carla Weil
Marissa Comart	Steven Harvin	Suzanne Matheson	Dennis Riordan	Shelli Weiler
August Coretto	Michael Haynes	Patricia McDowell	Carolyn Robin	Jean Weiner
Sarah Corley	Colon Haywood	Patricia McKernan	Rodney Robinson	Stephen Weininger
John Corwin	Kathleen Hebert	Sarah McQueen	Tiffany Robinson	Bonnie Weintraub
Marguerite Cotte	Alyson Heimer	Susan Miller	Dan & Nancy Rossner	Zaneta West
Mark Cotte	Madeleine Heimer	Peter Millman	Bridgette Russell	Frankie White
Caleb Cremin-Endes	Noel Heimer	Roslyn Milstein	Edgar Russell	Zionna White
Celeste Cremin-Endes	Robert Heimer	Filomena Minelli	Barbara Russo	Fiona Williams
Clarissa Cremin-Endes	Carol Heller	Mark Mitchell	Daniel Samann	Alexis M Willoughby
Stephen Cremin-Endes	Patricia Helm	Monika Mittelholzer	Vine Samuels	Brian Wingate
Peter Crumlish	Dawn Henning	Maybeliz Montanez	Luiza Santiago-Tito	Annick Winokur
Jean Cummings	Jillian Hirst	Edward Moore	Janet Sapir	Sarah Yagerman
Karen Cummings	Nadine Horton	Helen Moore	Aimable Sawa	Kevin Yang
				Terence Zemetis
				Yuchen Zhou



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