Neighborhood Housing Services of New Haven

ANNUAL REPORT

2024-2025





Empowering Families. Revitalizing Neighborhoods.

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OUR STORY

About Us

Over the past 46 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,

As NHS concludes its 46th year of operations, it's comforting to know that we have continued to pursue our mission in each of our lines of business, producing homeownership opportunities and improving the quality of life in our neighborhoods. In the past year we have completed the historic restoration of 470 Howard Avenue and the gut rehabilitation of 27 Frank Street, both in the Hill neighborhood. Our four Hazel Street houses are nearing completion, and we expect them to be finished by early November and occupied by the end of the year.

We are still challenged by high interest rates on both our construction financing and our homebuyers' mortgages, and rising construction costs have produced similar increases in our total development costs for the units of housing that we are creating. Our HomeOwnership Center is assembling downpayment assistance that makes homeownership a reality for many of our homebuyers, and we look forward to our next round of homeownership projects that is slated to begin this fall and will create four new two-family houses. We continue to work with the City of New Haven to identify vacant lots that would be suitable for the new construction of additional homes for first-time homebuyers.

Our HomeOwnership Center provides both homebuyer education for prospective homebuyers and extensive financial counseling to both new and existing homeowners to ensure that they can manage their finances and not run the risk of losing their homes. The tight real estate market has made it challenging for us to keep up with the demand for homeownership that exists in our targeted neighborhoods in New Haven. Our Community Building & Organizing team's work revolves primarily around hosting volunteers to assist in strengthening areas of the neighborhood like community gardens, managed by neighborhood residents, that produce wholesome fresh vegetables. And our Community Sustainability Department continues to pursue energy conservation services for homeowners throughout the State of Connecticut through our HomeEnergy ConneCT program.

We are extremely proud of the array of integrated services that our organization provides to the residents of our community and very much hope we can continue to serve an everincreasing number of existing and aspiring homeowners in the years to come.

Sincerely,
Jim Paley, Executive Director

Leslie Radcliffe, Board President

Yelle Radcaffe





AFFORDABLE HOMEOWNERSHIP DEVELOPMENT

470 Howard Avenue

One of the most significant and impressive projects that Neighborhood Housing Services of New Haven has ever undertaken is the historic restoration of 470 Howard Avenue. This long-vacant property was last used as a rooming house and was creatively converted into an owner-occupied three-family house. The house was filled with significant historic features that our organization meticulously preserved.





HomeOwner Ashley Bailey cutting the ribbon to her new home with the speakers at her ribbon cutting ceremony.

Most of the subsidies that enabled us to sell the house for an affordable price were provided by the State Housing Tax Credit program administered by the Connecticut Housing Finance Authority. We also had assistance from the City of New Haven through the HOME program and the Federal Home Loan Bank of Boston through its Affordable Housing Program.

This restoration is particularly noteworthy because the new homeowner, Ashley Bailey, has a personal connection to the property. As an infant, she once lived in the house with her father and grandfather. Now, through NHS's homebuyer education program and the support of our funding partners, she has been able to return to the home as a first-time homeowner. Her purchase not only represents a continuation of her family's history at 470 Howard Avenue, but also underscores the role of





affordable homeownership in creating stability and opportunity for future generations.

This property is now a pillar of stability in the Hill neighborhood and stands as a testament to the high-quality housing that was constructed in the 1880s. NHS of New Haven is proud to have played a role in the preservation of this important historic property.

AFFORDABLE HOMEOWNERSHIP DEVELOPMENT 27 Frank Street

27 Frank Street was a vacant house previously owned by the City of New Haven. NHS was able to acquire this house and complete a gut rehabilitation project that involved structural repairs and additional amenities to make it desirable for a first-time homebuyer. This is one of the many houses on Frank Street that NHS has rehabilitated, and our work there created yet another stakeholder on this block.

In July 2025, La'Rie McGruder became the proud new owner of 27 Frank Street. With the support of our HomeOwnership Center team, she was able to achieve her dream of homeownership. Her story reflects not only the success of this single rehabilitation project, but also the long-term impact of NHS's work to strengthen neighborhoods, one family at a time.









AFFORDABLE HOMEOWNERSHIP DEVELOPMENT

Hazel Street

Neighborhood Housing Services of New Haven is thrilled to announce that the four Hazel Street houses are virtually complete. This project was a collaboration with the Yale Urban Design Workshop and included energy efficiency retrofits on nearby houses conducted by another nonprofit organization, Efficiency For All. This initiative is bringing eight new units of housing for four homeowners and four tenants, along with energy retrofits for 30 homeowners in the area surrounding our new houses.

The innovative design and site plan maximizes the use of space on three previously existing privately-owned lots, creating four new lots, one for each of the four houses. NHS would love to have the opportunity to replicate this design and provide additional affordable homeownership opportunities to a greater number of families in the Newhallville neighborhood as well as in other neighborhoods in New Haven. The houses have four bedrooms and three full bathrooms in each owner's unit and two bedrooms and two full bathrooms in each tenant's unit. We welcome you to drive by this site on Hazel Street (numbers 86-100) to admire our latest new construction project in this neighborhood.

We were able to keep these homes affordable through subsidies provided by State Department of Housing, the City of New Haven HOME funding, and the State Housing Tax Credit program administered by the Connecticut Housing Finance Authority.













COMMUNITY BUILDING AND ORGANIZING

Working in community service for nearly 25 years combined, Stephen and Adam embrace a simple saying that they repeat each day to themselves and to each other: "Let's go help one person today." This simple saying is best accomplished by actively listening to residents and responding to requests for support of resident-driven initiatives that improve neighborhood stability and quality of life. At the core of our work is the deep belief that residents can identify their own needs and desires. Our role is to provide whatever support we can to empower residents to work together to identify and agree upon community-driven solutions.



This simple saying has brought us to seven signature CB&O programs/projects:

- 1. Developing our Resident Leadership Program.
- 2. Supporting the growing of organic food with residents, whether in community gardens or backyard gardens in the newly forming Re-imagining Food Pantries Initiative.
- 3. Improving lighting through Project Lighten Up (lampposts, porch lights, side and rear yard motion detector lights) that help increase the perception of safety and reduce crime.
- 4. Assisting with our new Aging-in-Place program.
- 5. Creating community murals and exploring other forms of art, utilizing found and invasive materials as well as bringing music, plays and reading into the various spaces.
- 6. Undertaking various placemaking and beautification initiatives in parks, greenspaces, watersheds, and trails throughout the city
- 7. Embedding service learning and volunteer opportunities, working with academic institutions from preschool through colleges and universities, as well as adult learners.

COMMUNITY BUILDING AND ORGANIZING

By the Numbers January 2024 - June 2025





We've had more than 400 volunteers, which equates to a total of 2,500 hours of volunteering!



We've collaborated with Local Initiatives Support Corporation on 2 statewide community workshops with 60 people in attendance.

We've partnered with 4 academic institutions to provide service-learning opportunities and community organizing education: University of Connecticut, Southern Connecticut State University, Choate Rosemary Hall, and Dwight Hall at Yale Urban Fellows Program.

We are involved in 6 placemaking locations for volunteers and residents (Beaver Ponds Park; Ivy Street Community Garden and Greenhouse; Newhallville STREET Gardens; Farmington Canal Rail to Trail between Thompson Street and Goodrich Street; West Division Street; and Stevens Street).





We are working with Save the Sound to install 12 rain gardens.

As a part of our crime prevention through environmental design work, in partnership with Dark Sky CT, we are installing **1** new lightning project at a neighbor's home.

Number of Community Partners we work with in Newhallville: 28

CPEN, Inspired Communities, Newhallville Community Management Team, Neighborhood Rx, five food pantries, Newhallville Community Services Development Corporation, Quinnipiac University, Yale University, Albertus Magnus, UCONN, University of West Haven, Choate Rosemary Hall, Lincoln-Bassett Elementary School, Dark Sky CT, Urban Resources Initiative, Gather New Haven, Community Foundation *for* Greater New Haven (Lee Cruz), LISC, Save the Sound, City of New Haven Homeless Programs, LCI, Parks Recreation, Public Works and Arts, Culture and Tourism.

COMMUNITY SUSTAINABILITY

NHS of New Haven's Community Sustainability Department works at the nexus of housing, energy, and health to promote energy equity, environmental justice, and neighborhood resilience.

Sustainability Education and Support to Resident-Driven Sustainability Initiatives

From January 2024 through June 2025, we offered:

- two six-class series on organic vegetable gardening, supporting community food security
- a class on 1-4 dioxane, a toxin found in many common household products
- three classes on residential stormwater management, including rain gardens, rain barrels and using native plants in landscaping
- a class on the pace of increased climate-related risks for local homeowners and resources to help in case of disasters not covered by traditional insurance.

At NHS's Home Improvement and Energy Conservation Lab, we also host regular meetings supporting resident-driven initiatives:

- Whalley, Edgewood, Beaver Hills Community Management Team
- New Haven Sunrise Movement, a youth-led climate organization
- West River Watershed Coalition, now in its 12th year



Policy Education

Our work with underserved residents and under-resourced communities has led to invitations to inform policy and program decisions made at the state level. Community Sustainability Director Kathy Fay represents residents with low and moderate incomes though engagement with and appointments to:

- The Connecticut Energy Efficiency Board (Connecticut Department of Energy and Environmental Protection)
- The Task Force Concerning Disclosure Requirements and Consumer Protection for Power Purchase Agreement for Solar Photovoltaic Systems (Connecticut General Assembly)
- BRACE (Building Resilience Against Climate Effects) Climate and Health Coalition (Connecticut Department of Public Health)
- Connecticut Public Utilities Regulatory Authority dockets
- Various statewide advocacy groups addressing issues at the nexus of housing, energy, and health

COMMUNITY SUSTAINABILITY

HomeEnergy ConneCT

HomeEnergy ConneCT (formerly known as I Heart My Home CT) is celebrating its 5th year with a brand new name and look. Our one-on-one home energy counseling service provides trusted advice, based on participant goals and data specific to the house; continues to attract new sources of capital for residents to make improvements; and identifies appropriate contractors to ensure residents get trusted, vetted, and affordable contractors to do the work.

Of HomeEnergy ConneCT's more than **1400** participants representing over **1900** housing units, **463** of them enrolled from January 2024 – June 2025, among whom:

- 78% are New Haven residents
- 55% have low incomes
- 34% are seniors







(Left to right) Kathy Fay, Director of Community Sustainability; Mike Uhl, Head Energy Engineer; Geoff Stack, Contractor Partnership Manager; Carmen Ramos-Perez, HomeEnergy ConneCT Specialist. (Right) We have added a new staff member, Lucia Ferlauto, to our Home Energy ConneCT team.

Thanks to Communities Local Energy Action Program (LEAP), we are winding up a partnership with the National Renewable Energy Laboratory (NREL) to develop the OpenStudio™ HPXML Calibration tool, and also received programming assistance to update our internal data system. We look forward to deploying these tools in the near future.

HomeEnergy ConneCT has amplified and expanded NHS' funding access, creating new revenue streams.

Nevertheless, federal funding clawbacks eliminated two approved and contracted, multi-year EPA grants. Work on these projects had already begun when they were abruptly terminated. Program participants, including new enrollees, would have had access to over \$6 million in funding for energy efficiency projects, and NHS would have received more than \$700,000 in operating support for HomeEnergy ConneCT to see those projects through.

Despite this setback, our team continues to forge new financing partnerships such as the Gas Assistance Program (GAP) with Generation Power CT.

HOMEOWNERSHIP CENTER

It has been a busy year in the HomeOwnership Center (HOC), with many new developments on the horizon. Our strategic planning sessions are underway, and in the HOC there are two elements of our plan that we intend to implement prior to the end of the year.

The most immediate is the migration of our data from our current client management system into COMPASS 2, our new customer relationship management (CRM) tool. This customer-facing technology will facilitate the intake process and will enhance communications and documentation sharing between our housing specialists and our customers.

Directly following the rollout of this new CRM software, we are planning to introduce our updated and enhanced class curriculum on a new virtual platform and launch our Virtual Post-Purchase Class series on Estate Planning. Our HomeOwnership Center Coordinator, Heidie Colon-Rosa, is excited about taking the lead in putting together our series on Preserving your Assets through Estate Planning.

We will be partnering with industry professionals to facilitate the following topics:

- "All about Insurance" is a deep dive into the intricacies of the different types of insurances, what you should know before selecting a policy, and choosing the policies that fit your needs.
- "Where there is a Will, there is a Way" is an examination of the ins and outs of wills and trusts understanding the questions to ask and deciding what is right for you and your family.
- "Home Maintenance 101" is a basic primer on home care/home maintenance for new homeowners.

Last, but certainly not least, we are embarking on a comprehensive strategic marketing plan for the statewide expansion of our housing counseling services.

Since the onset of the pandemic in 2020, and the pivot to virtual services for classes and consultations, we have made significant inroads in our statewide outreach. Currently, 56% of our

clientele are in the Greater New Haven area, with an additional 44% coming from several different regions across the state. Our goal is to expand these gains, while continuing to provide superior services throughout New Haven County.

Sincerely,

DRUGERI RUND

Bridgette Russell
Managing Director of the HomeOwnership Center



HOMEOWNERSHIP CENTER



27 Frank Street in New Haven's Hill neighborhood was once an abandoned property owned by the City of New Haven. Neighborhood Housing Services of New Haven acquired this property, taking on a full gut rehabilitation that included major structural repairs and upgrades, transforming it into a home that a first-time homeowner could proudly call their own.

In July 2025, La'Rie McGruder became that homeowner. Her journey to 27 Frank was supported by the HomeOwnership Center staff — through counseling, financing, and real estate guidance from our affiliated company, HOC Realty.

During her intimate ribbon cutting ceremony with her family and NHS staff, La'Rie said:

"This program is one of the best in New Haven and I've been telling people all about it ever since. You got me back in the saddle again and back to being a homeowner. Thank you."

La'Rie's experience is a powerful example of how our work at NHS of New Haven not only rehabilitates buildings, but also restores hope, stability, and pride. Her home is proof of what happens when community, expertise, and aspiration meet.





HOMEOWNERSHIP CENTER

1,533

new and existing customers engaged in our services.

71%

of the households we assisted were lowand moderate-income families.

909

new customers attended homebuyer education, financial fitness and landlord classes.









512 customers entered our Home Buyer Development Program and more than **175** closed on homes.



72 homebuyer and landlord classes were conducted along with **18** financial fitness workshops.



We provided mortgage delinquency and foreclosure prevention service to **100** individuals and families.

In addition, we accomplished a major victory in reversing 2 foreclosures! Both properties had been owned by each respective family for over 30 years.

HOC Realty

Zerennadi and Lauren's homeownership journey began in earnest over two years ago - the catalyst being the birth of their second daughter. "With our growing family, we became intentional on purchasing our first home," Lauren stated. They focused on the preparation for homeownership and were ready to put in the work. This required getting their fiscal house in order and putting together their dream team of professionals who would put their best interests front and center during their home buying journey.

Zerennadi, a high school mathematics teacher, is an avid Marvel comic book enthusiast with a love of dancing and spending time with family. His wife Lauren, a licensed clinical social worker, loves trying new cuisines, running, and watching suspense movies.



With the help of their Realtor, Herb Jackson of HOC Realty, their homeownership dream became a reality when they closed on their home last month.

When asked what helpful advice they could give prospective homebuyers, Lauren offered three essential attributes that she and her husband found in working with their Realtor, Herb Jackson:

First and foremost, you want to work with someone who is *honest*. Someone you can trust and has experience working with first-time homebuyers.

Second, look for an agent who is going to be your *advocate* throughout the entire process.

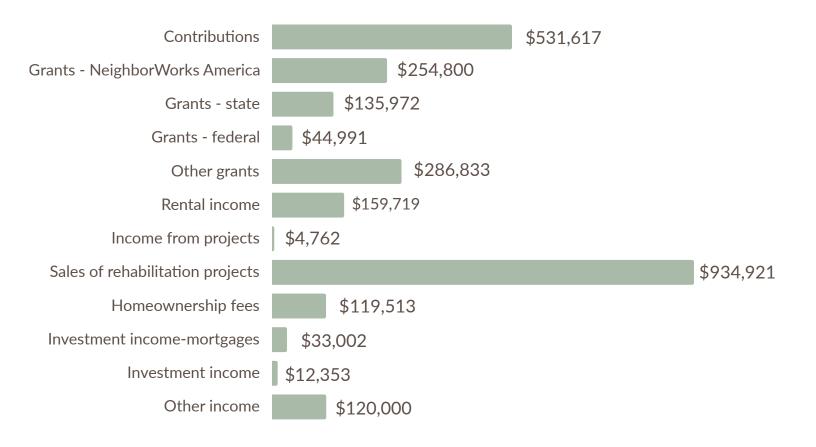
Third, find an agent with a *genuine desire to build a relationship with you as the buyer*. Your agent should get to know you and your family, attentively considering all your needs and wants, and keeping you abreast of the changing market trends.

"Go with your gut when choosing your Realtor," Lauren advised.

As far as additional advice, she said "It is important to keep an open-mind, and it is probably best not to tell your family and friends until after you have purchased your property."

2024 FINANCIAL STATEMENT

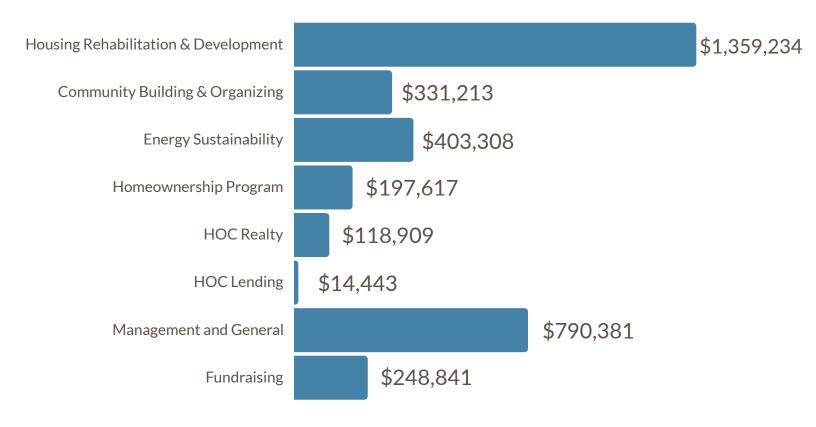
Total Revenue





2024 FINANCIAL STATEMENT

Total Expenses





STAFF & BOARD

DIRECTORS

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NHS Executive Director

Bridgette P. Russell

Managing Director of the HOC

Stephen Cremin-Endes

Director of Community Building & Organizing

Patrick Chae

Director of Finance

Kathy Fay

Director of Community Sustainability

MANAGERS

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HomeOwnership Center Coordinator

Jett Jonelis

Resource Development Manager

Lucy Marinelli

Public Relations Manager

Jay O'Neill

Construction Manager

Becky Skau

Administrative/Financial Manager

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Maintenance Manager

Maybeliz Colon

Senior Administrative Assistant

Lucy Ferlauto

HomeEnergy ConneCT Program Manager

Raymond Hagan

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Senior Administrative Assistant

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Neighborhood Resident

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Neighborhood Resident

Jesse Phillips*

Neighborhood Resident

Alexis Willoughby-Robinson

Resident

*Members of both NHS and HOC boards

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Manager & Real Estate Associate

Jeff Candelaria

Real Estate Associate

Melissa Moore

Real Estate Associate

Stephen Cremin-Endes

Real Estate Broker

Herb Jackson

Real Estate Associate

August Rios

Real Estate Associate

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Capital for Change

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City of New Haven's Community Development Block

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City of New Haven's Department of Arts, Culture and

Tourism

City of New Haven's Department of Housing

Administration and Development

Comcast

Community Foundation for Greater New Haven

ConnectiCare

Connecticut Department of Housing

Connecticut Housing Finance Authority

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Federal Home Loan Bank of Boston

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Hartford Community Loan Fund

Ion Bank

Jewish Community Foundation of Central Pennsylvania

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KeyBank

Knights of Columbus

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Local Initiatives Support Corporation

Long Island Sound Resilience Resource Hub

L. Suzio York Hill Companies

M&T Bank

National Community Reinvestment Coalition

National Renewable Energy Laboratory

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New England Patriots Foundation

New Haven Bank

Newtown Savings Bank

North Haven Sewer

Perrigo Inc.

Robert S. Caplan and Associates

Santander Bank

Save the Sound

Seedlings Foundation

TD Bank

Town of Hamden's Community Development

Block Grant

U.S. Department of Energy

U.S. Department of Housing and Urban

Development

Webster Bank

Wells Fargo

Yale New Haven Health

Yale University





Individuals

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