Neighborhood Housing Services of New Haven

General Information

Contact Information

Nonprofit
Address
Phone
Web Site
Facebook
Twitter
Email

Neighborhood Housing Services of New Haven
333 Sherman Ave.
New Haven, CT 06511 3107
(203) 562-0598 214
Web Site
Facebook
Twitter
jpaley@nhsofnewhaven.org

At A Glance

Year of Incorporation
Organization's type of tax exempt status
Organization received a competitive grant from the community foundation in the past five years

1979
Public Supported Charity
Yes
Mission & Areas Served

Statements

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

Background
Established in 1979, NHS New Haven’s mission was to revitalize the Upper State Street and Dwight/Edgewood neighborhoods by rehabilitating houses for people who needed technical or financial assistance. In 1982, we incorporated a new goal into the mission – to increase homeownership. Shortly thereafter, we began community organizing to help residents take charge of their neighborhoods. During the 1990’s when housing values were declining sharply, we increased homebuyer education and counseling programs. These programs helped residents cope with the economic realities in our local housing market. We took on complete “gut” rehabilitations to assure new homebuyers that their new homes would only require routine maintenance. In 2001, recognizing the growing need for comprehensive homebuyer education and counseling, we launched the New Haven HomeOwnership Center (HOC), to serve homebuyers and homeowners. Today, we persist in our efforts to improve New Haven residents’ perceptions of the neighborhoods in which we have a presence. We have rehabilitated nearly 300 single- and multi-family properties, creating safe, energy-efficient, affordable housing for over 500 families and 172 multi-family homeownership opportunities for people with low and moderate incomes. The HOC has helped more than 5,000 clients to repair their credit, create sustainable household budgets, and become financially-savvy homebuyers. We continue to provide homebuyer and homeowner education, financial counseling, leadership development, community building, and ongoing support to empower New Haven’s marginalized residents. We believe that our holistic approach to neighborhood revitalization and strategic partnerships leads to systemic change and improved quality of life for residents in historically underserved neighborhoods.

Impact
In the last year, our holistic approach to development has made a positive impact in the community in myriad ways. Here are a few examples. AFFORDABLE HOUSING: In 2018, NHS New Haven completed the rehabilitation of seven houses to historic and Energy Star 3.0 standards, giving nine families a place to call home. LEADERSHIP TRAINING: After taking a break from offering our Resident Leadership Program in 2018 due to staffing constraints, in 2019 we resumed the program and graduated another 21 resident leaders. Graduates of this program are now serving on community management teams, launching innovative programs like the One City Initiative, and running environmental stewardship workshops. VOLUNTEERISM: In 2018, we led 19 volunteer events involving 306 volunteers who spent 1,461 hours building community and revitalizing neighborhoods. FINANCIAL LITERACY TRAINING & FORECLOSURE INTERVENTION: In 2018, the HOC provided 1,113 clients with one-on-one counseling or in-person workshops to gain knowledge in financial literacy, savings, and budgeting skills; we assisted 130 clients who were fighting pending foreclosures; and we served an additional 1,125 clients through eHome America (an online learning platform that allows us to reach clients unable to travel). 285 of our one-on-one counseling clients became first-time homebuyers and 331 became mortgage-ready; 70% of clients increased their savings; 66% improved their credit scores; and 62% maintained the budget they set with the help of our housing specialists. ENVIRONMENTAL & ENERGY EFFICIENCY TRAINING, NETWORKING & IMPLEMENTATION: In 2018, we offered a six-class series of organic vegetable gardening classes and four home energy efficiency and resources classes, some tailored specifically to the underserved 2-4 unit owner-occupied market. Additionally, our Home Improvement & Energy Conservation Lab receives requests for information and technical assistance about these topics from individuals throughout Connecticut. The ripple effect of our educational work is growing as more people discover our expertise in the practical aspects of environmental resilience and energy efficiency implementation for households.
Needs
1. In our efforts to build capacity of our Real Estate Development department, we recently hired one part-time administrative assistant and we plan to add one full- or part-time project manager. 2. We recognized the need for a full-time marketing/communications staff member to properly market our programs and the work we are doing in the community. We expect this hire to increase the number of potential clients for HOC Realty and HOC Lending, participants in our workshops and one-on-one counseling services, and also to increase the number of people interested in supporting our work through volunteering and philanthropy. We recently hired a full-time communications specialist to join our resource development team. 3. We need to increase revenues generated by our two newest lines of business: HOC Realty and HOC Lending. These ventures have the potential to bring in revenue to the organization that could support the rest of our programs. 4. We need to wean our dependence on government funding that is not reliable year-to-year and identify new sources of income to support our real estate development and other programs. 5. We recently established a new department called Community Sustainability. Through this department, we intend to increase our environmental stewardship activities and environmental resilience and energy savings training for residents.

CEO Statement
NHS New Haven is in the unique position of addressing several aspects of neighborhood revitalization and community stabilization simultaneously. We promote homeownership through our affordable housing development activities. At the same time, we educate our prospective homebuyers so that they will be knowledgeable about all aspects of the home purchase process. Our goal is for all of our homebuyers to be well-equipped to sustain the ownership of their homes. We strengthen communities by encouraging resident engagement in the areas where we are rehabilitating houses and promoting homeownership. NHS is keenly aware of the financial strain that unanticipated expenses can have on low-income homeowners. For this reason we make our houses energy-efficient and undertake a thorough and comprehensive rehabilitation of every house we acquire. We also help our homebuyers get attractive fixed-rate mortgages with the best possible terms. Our goal is to make housing costs as predictable as possible. If financial problems should arise, we have housing specialists available to provide assistance. The unique blend of affordable housing development, comprehensive homebuyer education, financial fitness training, hands-on post-purchase homebuyer education, and community organizing/resident engagement poise our new homebuyers for successful homeownership experiences and greatly improve the quality of life in the neighborhoods in which we are working. Indeed, we are convinced that such a holistic approach to neighborhood revitalization is a prerequisite for success. Homeownership alone will not turn around a faltering neighborhood; nor will simply fixing up houses or waiting for the overall housing market to rebound. These factors must be combined with effective resident engagement if the neighborhoods in which we are working are to become safe, stable, and vibrant communities where families want to live and raise their children. The presence of under-maintained, investor-owned multifamily properties in our target neighborhoods has created another impediment to implementing a comprehensive neighborhood revitalization strategy. In light of this, NHS New Haven has launched its Affordable Rental Development Program to provide high-quality rental housing for families who do not care to or cannot afford to purchase a home. These small multifamily properties are located in close proximity to the houses we have rehabbed or will soon be rehabbing for homeownership, and increase the impact of our reinvestment in the neighborhood.
Board Chair Statement
My first introduction to NHS of New Haven occurred in the mid-1990’s when I decided to buy my first house. During my decade-long search, I attended several NHS homebuyer readiness courses, including Achieving Financial Fitness and Navigating the Mortgage Process. In 2008, Yale built a house in the Hill neighborhood that sat on the market for months. The developer, unable to find a qualified buyer, reached out to NHS for a prequalified potential buyer; in June 2009, I closed on my dream home. Owning a home means more than paying a mortgage and keeping up the property. It also means being responsible to your community; as the community thrives, so do you. Having participated in NHS workshops on home repair, energy conservation, gardening and landscaping, leadership, community building and organizing, and landlord classes, I am equipped with the tools to be an active, positive contributor to my community. I established a community greenspace and garden, reinvigorated the neighborhood block watch, coordinated street cleaning and beautification efforts, and hosted neighborhood activities for the children. Our first ‘Movie in the Garden’ last year was attended by over 125 people! Each year, NHS sponsors resident leaders to attend NeighborWorks® America’s Community Leadership Institutes (CLI) held throughout the country. At my first CLI in Kansas City in 2011, I met 1,000 people just like me… people with a passion for their communities! We returned with a $2,000 grant, which grew to over $25,000 in matching funds, grants, gifts and services to build the greenhouse at the Ivy Street Garden. This success inspired me to seek other opportunities where I could serve all of New Haven. In 2014 I was appointed to serve on the New Haven City Plan Commission! During my first six years on NHS’ Board of Directors, I grew to understand the organization’s vision, mission, and impact. I enjoyed actively participating as a leader, rather than as a recipient of the organization’s services. I witnessed the amazing transformative impact of NHS’ homeownership opportunities and community organizing; not just in the Newhallville neighborhood where it has concentrated clusters of rehabbed houses, but also throughout New Haven where these homes and programs exist. Around the city, homeowners like me who came through NHS programs have become civically engaged stakeholders taking charge in their neighborhoods. Whether the work is citywide, concentrated on our blocks, or in our front yards, it is a testament to the vital work NHS does in the City of New Haven. In 2018, I was elected Board President of NHS. In this capacity, I am committed to ensuring that NHS’ mission continues and that NHS remains positioned to provide for the ever-evolving needs of residents to obtain affordable housing options. This may require some changes in the way we do business, but not in the business that we do. NHS is and has been successful because we understand that each of our unique lin...

Service Categories

Primary Organization Category
Housing, Shelter / Housing Rehabilitation

Secondary Organization Category
Community Improvement, Capacity Building / Community & Neighbourhood Development

Areas Served

New Haven
Hamden
East Haven
West Haven
State wide

NHS focuses its affordable housing development and community organizing activities in the Hill, Dwight, and Newhallville neighborhoods of New Haven. Our homebuyer training and foreclosure prevention counseling is offered throughout the State of Connecticut.
## Affordable Real Estate Development

**Description**

Our affordable real estate development program takes uninhabitable properties in selected neighborhoods and undertakes complete “gut” rehabs, paying careful attention to maintaining historic restoration features and incorporating energy efficiency. Our work in historic neighborhoods must be approved by the State Historic Preservation Office, and our houses all meet or exceed Energy Star 3.0 standards. Once completed, these homes not only provide an opportunity for low- and moderate-income families to become first-time homeowners, but they also change the tenor of the neighborhoods where they are located due to their high-quality and great beauty. By clustering our houses, we maximize the impact of our work and help to change the negative perceptions of the neighborhoods in which we are working.

**Budget**

$750,000.00

**Category**

Housing, General/Other / Housing Development, Construction & Management

**Population Served**

Families / Minorities / Other Economic Level

**Program is linked to organization’s mission and strategy**

Yes

**Short Term Success**

We have defined seven target clusters in which we can maximize the impact of our work. We are on a two-year track to complete the remaining 11 houses in our inventory. Once rehabilitated, the properties will complete our remaining housing clusters, most of which are in the Newhallville neighborhood. With the transformation of these formerly run-down properties, we expect to achieve a tipping point that will indicate if we have been successful in our efforts to revitalize the neighborhoods in which we have been working. This should be evident through rising property values, decreased vacancy rates, and an increase in resident-led community improvement projects.

**Long Term Success**

NHS envisions New Haven as a place with beautiful, active, and connected neighborhoods. Our concept of community development extends beyond “bricks and mortar” and embraces the philosophy that true neighborhood development requires as much investment in its people as it does in its real estate and physical conditions. NHS defines a thriving neighborhood as one where its residents feel safe, are personally invested in their homes and neighborhoods, and are empowered to affect and sustain change. NHS promotes this definition in the following ways: We design programs that meet the needs defined by the community we serve; We promote high standards for physical conditions of neighborhoods; We catalyze momentum in our neighborhoods to promote continuing improvement; We strengthen the capacity of residents to act both individually and collectively to improve their environment and sustain their neighborhoods.
Program Success Monitored By

Our work complies with the Connecticut Energy Efficiency Fund Residential/New Construction Program. We test for and abate lead and asbestos according to HUD guidelines under the supervision of the New Haven Health Department. We also look at cost indicators such as how much a family pays for homeownership vs. what was paid in a rental unit on a per-square foot basis. We compare utility costs to accurately assess the financial advantages of purchasing an energy-efficient home. We also look at the asset-building nature of homeownership for our clients. Asset building is measured by the equity that a homeowner has in his or her home. Equity has two components: actual equity, measured by the amount of principal that has been repaid on one’s mortgage, and imputed equity, measured by the capital appreciation of one’s home over time. By stabilizing a neighborhood and improving overall perceptions, we increase property values and help to create an appreciating asset for our homebuyers.

Examples of Program Success

Our past cluster developments include: The complete rehab of four houses on Scranton Street in the West River neighborhood, which became the first example of our cluster strategy to maximize the impact of our work. The renovation of five houses, three of which were on Elm Street and two of which were on University Place (where Elm and University intersect). Carmel Street became the third example of our clustering strategy for maximizing the impact of our work when we acquired five contiguous houses between Whalley Avenue and Percival Street. The completion of three houses on Winchester Avenue motivated us to expand this cluster of homes down Lilac Street, where we were able to acquire additional dilapidated properties. As of September 30, 2018, we had beautifully restored homes for new homebuyers at 15 Lilac Street, 28 Lilac Street, 35 Lilac Street, and 52 Lilac Street, with a beautiful newly constructed home replacing a vacant lot at 32 Lilac Street.
Community Building and Organizing

Description
NHS boasts a nationally-renowned Community Building and Organizing team (CB&O), specializing in resident leadership development and resident engagement to strengthen the heart of the neighborhoods in which we are working. Each year, CB&O works hands-on in the community to work with residents to help them recognize what they can do to effect positive change and coordinate hundreds of volunteers. In the spring, CB&O hosts the Resident Leadership Program, a five-session series of workshops designed in conjunction with NeighborWorks® America to give emerging leaders additional tools to make their communities stronger, safer, and healthier.

Budget
$273,600.00

Category
Community Development, General/Other / Neighborhood Revitalization

Population Served
Families / Other Economic Level / Adults

Program is linked to organization’s mission and strategy
Yes

Short Term Success
With guidance from NeighborWorks America, the Community Building and Organizing team conducts a Success Measures Resident Experience survey every three years. The most recent survey was conducted in the summer of 2016. From the many questions that the survey posed, several key findings emerged in the data. First, homeowners’ experiences in the community are improving, but renters’ satisfaction remains at a similar level (from 2013 to 2016). Second, there were slight improvements in residents’ perceptions of public safety. Feelings of safety at night in Newhallville remain low (half of respondents feel unsafe walking at night), but there was improvement compared to 2013 rates. Third, resident engagement in the community’s activities is high, particularly among homeowner respondents to the survey.

Long Term Success
The effectiveness of the affordable housing development and neighborhood revitalization work that Neighborhood Housing Services of New Haven undertakes can be measured by applying the principles that underlie our “healthy neighborhoods” approach to community revitalization. This approach considers multiple, interrelated factors that constitute neighborhood “health” by answering questions such as: Have property values in the neighborhood begun to rise? Have the physical characteristics of the housing stock in the neighborhood begun to improve? Have perceptions of the neighborhood been improving? Is there a visible presence of active, engaged residents in the neighborhood?
Program Success Monitored By

Every three years, Neighborhood Housing Services of New Haven conducts a series of Success Measures surveys. This surveying effort is in collaboration with NeighborWorks America’s Community Impact Measurement (CIM) initiative to measure success in the communities that we serve. Success Measures is an outcome evaluation resource for community development organizations, intermediaries and funders. Its participatory approach equips non-profits and their funders with skills and tools needed to demonstrate results and communicate success. In 2016, NHS conducted a series of three surveys in Newhallville that evaluated block conditions, building conditions, and resident experience in the community. Newhallville is a neighborhood that has many ongoing challenges, but its trend over the last three years and the potential for the trend to continue are promising.

Examples of Program Success

Born and raised in New Haven, Jacqui is a force to be reckoned with. NHS goes back several years with Jacqui, when she first came to us for help buying her first home. “I wasn’t a young homebuyer” she remembers, “I wanted a place that was centrally located and accessible so I could age comfortably.” Taking advantage of our financial education programs, Jacqui purchased her condo. She quickly became an energetic catalyst for neighborhood change. At no cost to Jacqui, she enrolled in our six-session Resident Leadership Program and attended the Community Leadership Institute, a nation wide convening of residents hosted by NeighborWorks® America. Jacqui strives to make her condo complex a vibrant part of the neighborhood. She recently organized her fellow residents to start meeting as a board, with three main goals: beautification, improved quality of life, and safety. They are now well on their way to create a neighborhood that is vibrant, noticeable, and desirable.
The New Haven HomeOwnership Center (HOC) has been an industry leader in providing pre- and post-purchase homebuyer education, financial coaching, and foreclosure prevention services statewide since its incorporation in 2001. HOC is the homebuyer program of choice in New Haven for first-time homebuyers because of our unique approach: at HOC, our housing specialists are with our customers every step of the way, for as long as they need to feel comfortable purchasing a home. Our motive is to create prepared, confident, and responsible first-time homebuyers who are well-informed about what it takes to purchase and maintain a home without falling into financial ruin down the road. We put the needs of each client first-and-foremost, and are trained to understand the variety of mortgage products available to people with low- and moderate-incomes. We help our clients become ready for homeownership to ensure stability and that they will be able to remain in their homes long-term.

**Budget**

$910,600.00

**Category**

Housing, General/Other / Housing Counseling

**Population Served**

Other Economic Level / Families / General/Unspecified

**Program is linked to organization’s mission and strategy**

Yes

**Short Term Success**

In the past year, 668 clients received one-on-one counseling or attended one of our in-person workshops to gain knowledge and the financial literacy, savings, and budgeting skills to become successful first-time homebuyers. Ninety-nine clients sought assistance to fight pending foreclosures. We served an additional 793 clients through eHome America, an online learning platform that allows us to reach potential homebuyers who are not able to travel to our New Haven campus or North Haven training site for in-person workshops. Over the last year alone, 220 of our one-on-one counseling clients became first-time homebuyers and 155 became mortgage ready within a year. Additionally, 75% improved their credit and 60% increased their savings.

**Long Term Success**

Our vision for long term success includes expanding our program to reach more clients from throughout the state of Connecticut. Currently the majority of our clients come to us from New Haven and the surrounding areas. Our plan is to offer a Fundamentals for First-Time Homebuyers Webinar Series to expand our client base to include more Connecticut residents.

**Program Success Monitored By**

The HOC monitors success by both by tracking the number of clients who we serve and by tracking clients’ progression throughout the homebuyer or foreclosure prevention journey, paying close attention to the percentage of clients who create and maintain a household budget, increase savings, improve credit scores, and ultimately purchase a home.
Examples of Program Success

Against all odds, Virginia became a homeowner. Virginia dropped out of high school in ninth grade and had her first child at fifteen. At age nineteen—as a teen mom with no high school diploma—she wanted more. Virginia took the GED, failing six times before she finally passed. She enrolled in community college, becoming her mother’s only child to pursue higher education. Virginia never believed homeownership was possible, barely making ends meet with one full-time and four part-time jobs. It took her years of hard work, but NHS’ free, first-time homebuyer program made Virginia’s dream a reality. In May 2017, she purchased a formerly dilapidated home that was beautifully renovated by the NHS team. It was only with the support of generous funders and donors that we were able to offer Virginia the quality coaching and knowledge needed to be a successful homeowner.

Community Sustainability

Description

Our community sustainability program offers group classes and one-on-one advising for individuals seeking ways to make their homes more sustainable (e.g., home energy efficiency and solar; vegetable gardens; rain gardens; pesticide-free/lawn-less/pollinator-friendly landscaping, etc.). We host and participate in coalitions that bring community leaders together to tackle issues like access to healthy food, soil, alternative transportation, energy, and natural areas. We advocate for, and empower community members to take action around policies that address energy and environmental issues.

Budget

$0.00

Category

Environment, General/Other / Environmental Education

Population Served

Adults / Families /

Program is linked to organization’s mission and strategy

Yes
Affordable Rental Program

**Description**
Our affordable rental development program takes uninhabitable 3-6 family houses in highly visible locations and transforms them into beautiful homes containing wonderful apartments. This program enables us to reach a population in desperate need for affordable rental units, and for whom homeownership is not currently an option. We currently offer ten rental units and hope to expand this program over the next several years.

**Budget**
$0.00

**Category**
Housing, General/Other / Affordable Housing

**Population Served**

**Program is linked to organization’s mission and strategy**
Yes

**Short Term Success**
NHS New Haven has seen success managing the ten rental units in our rental portfolio. These units provide a steady funding stream for our operating budget and provide housing for ten low- and moderate-income families.

**Long Term Success**
These small multifamily rehab projects can and will integrate smoothly with our homeownership projects, helping us to maximize the impact of our cluster approach to revitalization. By acquiring small multifamily properties, we can lend additional stability to our targeted blocks, helping to link them together into corridors of healthy neighborhood activity.
Leadership & Staff

CEO/Executive Director
Dr. James Paley

Term Start
Oct 1980

Email
jpaley@nhsofnewhaven.org

Experience
James Paley has served as executive director of Neighborhood Housing Services of New Haven since 1980 and executive director of the New Haven HomeOwnership Center since its inception in March 2001. Since earning his doctorate from Cornell University in 1980 (where his dissertation focused on residential mobility patterns in New York City), he has presided over a program that has grown from a small housing rehabilitation organization to a sophisticated housing development corporation that concentrates on neighborhood stabilization, affordable housing production, and homebuyer education programs. His professional expertise focuses on innovative financing packages; neighborhood revitalization strategies; homeownership education, counseling, and training; and project management. He currently serves on the Board of Directors of Community Housing Capital (headquartered in Decatur, Georgia).

Staff

Number of Full Time Staff 15
Number of Part Time Staff 1
Number of Volunteers 0
Number of Contract Staff 4
Staff Retention Rate 71%

Staff Demographics - Ethnicity

African American/Black 4
Asian American/Pacific Islander 0
Caucasian 8
Hispanic/Latino 3
Native American/American Indian 0
Other 0 1 Multi-Ethnic

Staff Demographics - Gender

Male 5
Female 11
Unspecified 0

Plans & Policies

Organization has a Fundraising Plan? Under Development
Organization has a Strategic Plan?  Yes
Years Strategic Plan Considers 4
Date Strategic Plan Adopted Sept 2019
Management Succession Plan? Yes
Organization Policy and Procedures Under Development
Nondiscrimination Policy Yes
Whistleblower Policy Yes
Document Destruction Policy No

Senior Staff

Bridgette Russell
Title Managing Director of the New Haven HomeOwnership Center

Mark Cotte
Title Director of Finance

Stephen Cremin-Endes
Title Director of Community Building and Organizing

Michael Haynes
Title Director of Real Estate Development

Kathy Fay
Title Director, Home Improvement and Energy Conservation Lab

Dr. James A. Paley
Title Executive Director

Formal Evaluations
CEO Formal Evaluation Yes
CEO/Executive Formal Evaluation Frequency Annually
Senior Management Formal Evaluation Yes
Senior Management Formal Evaluation Frequency Annually
Non Management Formal Evaluation Yes
Non Management Formal Evaluation Frequency Annually

Collaborations
NHS works with the City of New Haven and the Connecticut Department of Housing to obtain down payment assistance for our homebuyers. We work with Capital for Change for referrals of prospective homebuyers.
NHS also collaborates with the City of New Haven’s Livable City Initiative to promote community engagement and to fight blight in its target neighborhoods. Other partners for various programs, activities, and volunteer events include local lending institutions, EMERGE CT, the New Haven Preservation Trust, the Connecticut Green Building Council, the New Haven Land Trust, Solar Youth, Yale University, and the Community Foundation for Greater New Haven, among others.

### Awards

<table>
<thead>
<tr>
<th>Award/Recognition</th>
<th>Organization</th>
<th>Year</th>
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<tbody>
<tr>
<td>Harlan H. Griswold Award</td>
<td>Connecticut Trust for Historic Preservation and Connecticut Commission for Culture and Tourism</td>
<td>2009</td>
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<tr>
<td>Certificate of Special Congressional Recognition, for outstanding service to the community</td>
<td>US Congress</td>
<td>2000</td>
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<tr>
<td>Green Building Award, recognizing our commitment to developing energy-efficient houses</td>
<td>NeighborWorks® America/Home Depot Foundation</td>
<td>2005</td>
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<td>Housing Heroes Award</td>
<td>Citizens Bank</td>
<td>2005</td>
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<td>Housing for Everyone</td>
<td>TD Bank</td>
<td>2009</td>
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<td>Housing For Everyone</td>
<td>TD Banknorth</td>
<td>2006</td>
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<tr>
<td>Housing for Everyone</td>
<td>TD Bank</td>
<td>2010</td>
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<tr>
<td>Connecticut Green Business Award</td>
<td>Business New Haven</td>
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<td>GreenCircle Award</td>
<td>Department of Energy &amp; Environmental Protection</td>
<td>2010</td>
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<tr>
<td>Champions in Action</td>
<td>Citizens Bank &amp; WTNH (Channel 8)</td>
<td>2012</td>
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<tr>
<td>LEED® PLATINUM Certification</td>
<td>United States Green Building Council</td>
<td>2012</td>
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<tr>
<td>Good Egg Award for James Paley, NHS Executive Director</td>
<td>Greater New Haven Community Loan Fund</td>
<td>2014</td>
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<td>Green NeighborWorks® Organization</td>
<td>NeighborWorks® America</td>
<td>2014</td>
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<td>Priority Markets Grant Program</td>
<td>Wells Fargo Housing Foundation</td>
<td>2016</td>
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<td>Margaret Flint Award</td>
<td>New Haven Preservation Trust</td>
<td>2017</td>
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<td>Green Advocate Award</td>
<td>Connecticut Green Building Council</td>
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<td>Stellar Legacy Award for Jim Paley</td>
<td>Greater New Haven Chamber of Commerce</td>
<td>2017</td>
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<tr>
<td>Priority Markets Grant Program</td>
<td>Wells Fargo Housing Foundation</td>
<td>2018</td>
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<tr>
<td>Community Partner Award</td>
<td>Yale University’s Dwight Hall</td>
<td>2019</td>
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### Comments

**CEO Comments**

Sound managerial direction, commitment from board members and experienced staff have all contributed to making NHS of New Haven the leading agency in Greater New Haven that promotes homeownership opportunities to low- and moderate-income residents. Our executive director has 40 years’ experience.
researching and acquiring properties in target neighborhoods, negotiating with various partners (including the City of New Haven, banks, and other agencies that own residential properties in New Haven) to obtain the best prices for the houses we acquire and obtaining the subsidies to write down the development costs. The managing director of the New Haven HomeOwnership Center has more than 11 years’ experience with NHS, overseeing our three housing specialists, providing homebuyer education and counseling to our clients, and conducting classes and workshops for those clients who would derive benefits from these services. Our director of community building and organizing focuses his attention on outreach in the different neighborhoods where NHS is working. He supports block watches and neighborhood management teams, and identifies and addresses specific issues that may threaten a given community’s stability.
Board & Governance

Board Chair
Leslie Radcliffe

Company Affiliation
Neighborhood Resident

Term
Sept 2018 to Oct 2020

Board of Directors

<table>
<thead>
<tr>
<th>Name</th>
<th>Affiliation</th>
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<tbody>
<tr>
<td>Doreen Abubakar</td>
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<tr>
<td>Nathan Bixby</td>
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<td>Glenn Davis</td>
<td>Liberty Bank</td>
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<td>Robert Filippone</td>
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<td>Velma George</td>
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<td>Densill Greaves</td>
<td>Community Volunteer</td>
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<td>Sandra Hadland</td>
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<tr>
<td>Robyn Handy</td>
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<tr>
<td>Carol Heller</td>
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<td>Sarah McQueen</td>
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<td>Mina Minelli</td>
<td>Webster Bank</td>
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<tr>
<td>Jacqueline Pheanious</td>
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<tr>
<td>Virginia Stevenson</td>
<td>Neighborhood Resident</td>
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Board Demographics - Ethnicity

<table>
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<th>Ethnicity</th>
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<tr>
<td>African American/Black</td>
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<td>Asian American/Pacific Islander</td>
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<td>Caucasian</td>
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<tr>
<td>Hispanic/Latino</td>
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<tr>
<td>Native American/American Indian</td>
<td>0</td>
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<tr>
<td>Other</td>
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Board Demographics - Gender

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<thead>
<tr>
<th>Gender</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>4</td>
</tr>
<tr>
<td>Female</td>
<td>10</td>
</tr>
<tr>
<td>Unspecified</td>
<td>0</td>
</tr>
</tbody>
</table>

Governance

<p>| Board Term Lengths | 2     |</p>
<table>
<thead>
<tr>
<th>Board Term Limits</th>
<th>99</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board Meeting Attendance %</td>
<td>75%</td>
</tr>
<tr>
<td>Number of Full Board Meetings Annually</td>
<td>9</td>
</tr>
<tr>
<td>Written Board Selection Criteria</td>
<td>Yes</td>
</tr>
<tr>
<td>Written Conflict of Interest Policy</td>
<td>Yes</td>
</tr>
<tr>
<td>Percentage Making Monetary Contributions</td>
<td>100%</td>
</tr>
<tr>
<td>Percentage Making In-Kind Contributions</td>
<td>0%</td>
</tr>
<tr>
<td>Constituency Includes Client Representation</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Standing Committees**

- Community Outreach / Community Relations
- Development / Fund Development / Fund Raising / Grant Writing / Major Gifts
- Executive
- Finance
- Nominating
- Personnel

**CEO Comments**

The fundamental goal of Neighborhood Housing Services of New Haven (NHS New Haven) is to revitalize selected neighborhoods in New Haven and to help first-time homebuyers to attain their dream of homeownership. Owning a safe, secure, and affordable home in a stable, revitalized neighborhood is a fundamental aspiration that should be attainable regardless of income level, location of property, or previous credit history.
Financials

Fiscal Year Start
Jan 01 2020

Fiscal Year End
Dec 31 2020

Projected Revenue
$1,710,000.00

Projected Expenses
$1,710,000.00

Spending Policy
N/A

Detailed Financials

Prior Three Years Total Revenue and Expense Totals Chart

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Revenue</td>
<td>$3,443,656</td>
<td>$3,071,326</td>
<td>$4,313,911</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$5,633,996</td>
<td>$4,164,698</td>
<td>$5,793,221</td>
</tr>
</tbody>
</table>

Prior Three Years Assets and Liabilities Chart

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>$6,231,565</td>
<td>$1,961,705</td>
<td>$11,819,584</td>
</tr>
<tr>
<td>Current Assets</td>
<td>$2,401,706</td>
<td>$610,482</td>
<td>$7,711,598</td>
</tr>
<tr>
<td>Long-Term Liabilities</td>
<td>$4,270,839</td>
<td>$45,444</td>
<td>$6,073,120</td>
</tr>
<tr>
<td>Current Liabilities</td>
<td>$48,199</td>
<td>$81,473</td>
<td>$550,225</td>
</tr>
<tr>
<td>Total Net Assets</td>
<td>$1,912,527</td>
<td>$1,834,788</td>
<td>$5,196,239</td>
</tr>
</tbody>
</table>

Prior Three Years Top Three Funding Sources

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Funding Source &amp; Dollar Amount</td>
<td>Neighborworks America $184,051</td>
<td>Neighborworks America $233,951</td>
<td>Wells Fargo Bank $150,000</td>
</tr>
<tr>
<td>Second Highest Funding Source &amp; Dollar Amount</td>
<td>Seedlings Foundation $75,000</td>
<td>DOH House Counseling $139,122</td>
<td>Neighborworks America $88,000</td>
</tr>
<tr>
<td>Third Highest Funding Source &amp; Dollar Amount</td>
<td>Wells Fargo Bank $50,000</td>
<td>Seedlings Foundation $75,000</td>
<td>Seedlings Foundation $75,000</td>
</tr>
</tbody>
</table>

Solvency

Short Term Solvency

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Ratio: Current Assets/Current Liabilities</td>
<td>49.83</td>
<td>7.49</td>
<td>14.02</td>
</tr>
</tbody>
</table>

Long Term Solvency

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-Term Liabilities/Total Assets</td>
<td>69%</td>
<td>2%</td>
<td>51%</td>
</tr>
</tbody>
</table>

Capital Campaign

Currently in a Capital Campaign?
No

Capital Campaign Anticipated in Next 5 Years?
Yes

Comments

CEO Comments
This is a challenging time for nonprofit organizations in New Haven. In 2013, NHS sustained an operating loss, but this deficit was made up in 2014 and 2015. Then, in 2017, we sustained a significant operating loss, with an even greater loss in 2018. While we had the reserves to cover these losses, we are working hard to make our organization more sustainable, with activities that generate a greater portion of the revenue needed to support our operations. Still, we rely on the generosity of individuals and businesses to support our operations. In the case of banks and insurance companies, our work complements their financial success: stabilizing communities encourages lending activity and reduces insurance losses. Our organization benefits the entire Greater New Haven community and relies on a broad spectrum of supporters to sustain its existence. Our affordable housing development activities continue to face financial challenges, resulting from the deterioration of the houses we are acquiring and rehabilitating. Housing values in our target areas are finally rising, which is good for the overall market but also results in higher prices for the houses we acquire for rehabilitation and sale to our first-time homebuyers. Total development costs indicate that undertakings such as ours require extensive subsidies to keep the ultimate sales prices affordable to low- and moderate-income families. These challenges make the creation of sustainable, affordable homeownership opportunities all the more important if the low- and moderate-income families we serve can take advantage of the homeownership opportunities we are providing. NHS is also now offering affordable rental housing in selected sections of our target neighborhoods. Despite these financial challenges, our investment in the properties we are acquiring is justified for two reasons: 1) Our mission is to provide affordable homeownership opportunities for low- and moderate-income families; and 2) The rehabilitation of blighted properties is part of a comprehensive neighborhood revitalization strategy that addresses the deleterious impact that distressed houses have on overall housing values and the stability of the neighborhood. The benefits of undertaking development projects that do not appear to be cost-effective are clear. While we cannot predict the future of development subsidies in times of budget deficits and government spending cuts, it is our hope that they will remain available as long as the need for affordable homeownership opportunities and the revitalization of selected New Haven neighborhoods persists.

Foundation Staff Comments
This profile, including the financial summaries prepared and submitted by the organization based on its own independent and/or internal audit processes and regulatory submissions, has been read by the Foundation. Financial information is inputted by Foundation staff directly from the organization’s IRS Form 990, audited financial statements or other financial documents approved by the nonprofit’s board. The Foundation has not audited the organization’s financial statements or tax filings, and makes no representations or warranties thereon. The Community Foundation is continuing to receive information submitted by the organization and may periodically update the organization's profile to reflect the most current financial and other information available. The organization has completed the fields required by The Community Foundation and updated their profile in the last year. To see if the organization has received a competitive grant from The Community Foundation in the last five years, please go to the General Information Tab of the profile.