Dear Friends and Supporters,

We are pleased to share with you Neighborhood Housing Services of New Haven’s 2015-2016 Annual Report that highlights our accomplishments and success stories over the past year. We completed and sold five houses in Newhallville, bringing five new homeowners to this neighborhood. Our cluster strategy continues to be successful, maximizing the impact of our work and making neighbors of our new homeowners.

The number of new homebuyers the HomeOwnership Center serves on-site and through the Compass online portal is now vastly outnumbering the number of homeowners who are at risk of foreclosure. Property values in the neighborhoods in which we are working have not yet fully rebounded from the recession, but they are rising at a rate that keeps housing affordable to low- and moderate-income families. We anticipate an accelerating trend of homeownership in the next few years.

HOC Realty, our nonprofit real estate subsidiary (and the only nonprofit real estate company in Connecticut), is now actively helping homebuyers and home sellers with the personalized assistance that they have come to expect from our organization. We look forward to working not only with our customers, but also with other realtors as we help homebuyers find their dream homes, and home sellers find just the right buyer.

We have had some staffing changes since our last Annual Report, which has given us an opportunity to bolster our communications and resource development department. We are thrilled with the impact our new staff members have made and feel that our organization is now stronger than ever. As we celebrate another successful year of serving families in New Haven, we wish to reiterate our appreciation for all of our supporters who make our work in the community possible.

OUR MISSION
Neighborhood Housing Services of New Haven positions neighborhoods to succeed by increasing homeownership; making homes beautiful, energy-efficient, and affordable; and helping residents take charge of their neighborhoods.

Our comprehensive neighborhood revitalization strategy begins with the gut rehabilitation of blighted properties in our target neighborhoods: Newhallville, the Hill, and Dwight. We are deeply committed to creating high-quality, affordable homes for low- and moderate-income homebuyers. Each property is renovated to meet ENERGY STAR® 3.0 and historic restoration standards, ensuring that our clients and their families will have reasonable utility bills and can enjoy long-term affordability.

To achieve the greatest visual impact, we identify and rehab houses in clusters. As the clusters grow, homeownership is increased, blight is reduced, and violent crime and vandalism begin to subside. You can tell which houses were renovated by our signature lamp posts in the front yard and the historically appropriate painting of the façade.
Our homebuyers often tell us that they feel like NHS is an extension of their family. This was certainly true for Nateysha who purchased one of our houses in the Hill neighborhood. We first met Nateysha in 2002 when she purchased her first home from us. Then, in 2007 she relocated to Massachusetts to pursue her Master's degree. Nateysha completed the program and returned to New Haven, hoping to make a home for her ten-year-old daughter, Brianna. Nateysha remembered her previous homebuying experience with NHS and called on us to help her find her dream home once again. She fell in love with the Victorian style façade, open kitchen, and huge bedrooms found in a recently completed two-family house on Howard Avenue.

Before buying her home, Nateysha was able to take full advantage of forgivable downpayment assistance programs through Wells Fargo’s HomeLIFT and First Niagara’s special partnership with the NAACP, which dramatically reduced her out-of-pocket downpayment obligation. “I felt like I stole the house,” she said with a smile when referring to her downpayment. “I had to come up with less than $2,000, which was an absolute blessing to me and my family.” Nateysha is thrilled to be settling into her new home with her daughter, and she was fortunate enough to be able to rent the second unit to her cousin, Quaneysha, who lives there with her daughter.

COMMITMENT TO NEW HAVEN

More than $4.3 million invested by NHS in our target neighborhoods

- **BEAVER HILLS**
  - 1 house, 4 units
  - 111 Carmel Street

- **WEST RIVER**
  - 1 house, 2 units
  - 45 Hotchkiss Street

- **THE HILL**
  - 1 house, 2 units
  - 570 Howard Avenue

- **NEWHALLVILLE**
  - 8 houses, 15 units
  - 17 Bassett Street
  - 406 Huntington Street
  - 463 Huntington Street
  - 85 Lilac Street
  - 141 Newhall Street
  - 241 Shelton Avenue
  - 725 Winchester Avenue
  - 745 Winchester Avenue

Quaneysha and Nateysha on their front porch with their daughters.
GREEN FEATURES

As a NeighborWorks® Green Organization, we have a deep commitment to sustainability in both our business and building practices. Each home is renovated to ENERGY STAR® 3.0 standards and comes with similar innovative and earth-friendly features. A few examples are:

Healthy Indoor Environments
Flooring, paints, and other building materials are carefully selected to create healthier, happier homes.

Water Conservation
Niagara’s Stealth toilets use less than one gallon of water per flush, saving more than 11,000 gallons per year.

Energy Efficiency
High efficiency building envelopes, including air sealing and insulation, translate into energy savings to lower homeowners’ carbon footprints and utility bills.

COMMITMENT TO SUSTAINABILITY

HOME IMPROVEMENT AND ENERGY CONSERVATION LAB

Sustaining Partnerships and the Environment
Our Home Improvement and Energy Conservation Lab exists to promote equity, sustainability, and resiliency in our community by offering classes, tours, and meeting space. Home Maintenance classes help residents increase knowledge in topics such as basic plumbing, electrical, landscaping, heating, DIY-tips, and when and how to hire a contractor. The Lab opens its doors to groups working to improve the quality of life in the neighborhoods that we serve. We were proud to host the following organizations this past year:

- The New Haven Energy Task Force*
- The West River Watershed Coalition*
- New Haven Green Drinks
- New Haven Healthy City/Healthy Climate Challenge
- Northeast Sustainable Energy Association
- CT Children’s Healthy Homes Partnership
- Hopkins School, Solar Youth, Yale FOCUS, and New Haven Youth Conservation**

Green Feature Spotlight: On-Site Storm Water Management
As a LEED Platinum Certified Building, The Lab is filled with several green features that can be viewed by visitors, including our state-of-the-art on-site stormwater management system.

Keeping storm water out of the sewer system is a community priority that affects our local economy, recreational opportunities, and even our food security. When too much storm water overwhelms the local sewer system, the overflow brings sewage into our rivers and the Long Island Sound. NHS has been utilizing a sustainable infrastructure to keep storm water out of the sewer system for many years. Some of these features are: a green roof, porous brick paving, and drywells.

*These groups meet at the Lab monthly and the meetings are open to the public.
**If your group would like an educational tour, please contact Lab Manager Kathy Fay at (203) 562-0598 ext. 225.
COMMITMENT TO HOMEOWNERSHIP

The New Haven HomeOwnership Center
Our homeownership promotion and preservation services act as a “one-stop shop” for individuals looking to improve credit, increase savings, and reduce debt. Whether our customers are prospective homebuyers or current homeowners at risk of foreclosure, our certified housing specialists are there to coach them every step of the way and match them with available classes and workshops. With the debut of our online homebuyer education from eHome America and the hard work and dedication of the HOC team, we continue to evolve to meet the needs of today’s technologically-savvy consumers.

HOC Realty
As the only nonprofit real estate company in Connecticut, HOC Realty is committed to putting principles over profits. We work with customers from across the state regardless of income, assisting homebuyers and home sellers alike. We also work with people looking to rent apartments, connecting them with high quality properties that truly feel like home. HOC Realty has allowed us to meet a growing need in the communities that we serve, while generating revenue to support the HomeOwnership Center’s workshops and coaching services.

$3,285M
in downpayment
assistance through
the Wells Fargo
HomeLIFT program

More than
220
customers purchased
a new home after
completing our
homeownership
program.

525
customers completed
our homebuyer
education courses

HOC Realty Agent Tashesha Ricketts

$54,000
Revenue Generated

27
Closed Transactions

Tanisha recently worked with Neighborhood Housing Services to purchase her first home. We were proud to help make her dream a reality. Tanisha, who has been living on her own since she was 18, has always rented apartments. She had a great job, decent credit, and no idea where to start to achieve her goal of homeownership. Her friend, hearing about Tanisha’s struggles, recommended that she reach out to NHS to help her prepare to buy a house.

Tanisha completed our eHome America online homebuyer education class and worked with a housing specialist to get her budget and credit in order. When it came time to search for a home, Tanisha couldn’t do it alone. She wasn’t familiar with the “real estate lingo,” and couldn’t find a real estate agent in New Haven she felt comfortable working with. Her housing specialist connected her with Leticia, our full time HOC Realty agent, who helped her identify her wants, needs, and “must-haves” for her home.

Once they started looking together, Tanisha fell in love with the fifth house she saw. She immediately knew, “this was home.” Right around the corner from her mother, Tanisha moved into her new home in June 2016, and she can’t wait to raise her daughter, Heaven, in her very own home.

“We dreamed, one day, one day, but I didn’t see it happening. I thought it was just a dream. I almost thought it was impossible for me to get a house.”

-Tanisha

Leticia Da-Luz, HOC Realty Agent
Tashesha Ricketts, HOC Realty Agent
COMMITMENT TO RESIDENT ENGAGEMENT

Resident Leadership Program
This past March, we welcomed 19 community members to our sixth annual Resident Leadership Program. Over the course of five evenings, our newly minted resident leaders learned from a diverse group of community experts on how to increase their ability to get things done in their communities.

Launched in partnership with NeighborWorks® America in 2010, the Resident Leadership Program will have its 100th graduate in the coming year. We’ve been proud to provide continual support for the initiatives of past graduates, including the Ivy Street Community Garden and Greenhouse and an upcoming Small Business Directory being launched in 2017.

“Engaged neighborhood residents are social change agents who are able to effect change where they live and work.”
-Stacy Spell, Project Manager at New Haven Project Longevity & Resident Leadership Program Guest Speaker

Success Measures
This year we were excited to once again be a part of the NeighborWorks® America Community Impact Measurement project and Success Measures surveys. We knocked on hundreds of doors in Newhallville with the goal of tracking the impact of our work throughout the past year.

The survey was designed to go beyond simple measures and dive a little deeper into a broader array of characteristics: Is there someone you could ask to pick up your mail when you go away, or watch your children during an emergency? Combined with a “block conditions” survey of the neighborhood’s physical state, this snapshot in time will help us assess what is working well and what could still be improved.

Volunteer Events
Our Community Building and Organizing Department works with residents to identify important issues that they face and establish action plans to find solutions. A major part of this process involves organizing and facilitating volunteer events, which range from community art projects to landscaping to neighborhood clean-ups.

500 Volunteers
27 Volunteer Events
3000 Hours of Volunteer Service
Despite some liquid sunshine, our 7th Annual Family Fun Festival, Paint the Town Green, was a huge success. Nearly 200 individuals came out to enjoy a day of games, activities, food, and fun, centered on the theme of environmental sustainability. Families were able to practice healthy lifestyle exercises, plant seedlings, learn from a master gardener in our Landscape Demonstration Garden, participate in a recycling scavenger hunt, meet baby animals in the petting zoo, and attend a composting lesson. Children loved taking photos and dancing with our Snoopy, carrot, and banana mascots.

Neighborhood Housing Services was able to offer this event free of charge to our neighbors and surrounding community thanks to our sponsors: PosiGen, Yale New Haven Hospital, Yale University, Start Bank, Southern Connecticut State University, University of New Haven, Local Initiatives Support Corporation, Lovin’ from the Oven, Subway, and the Greater New Haven Community Loan Fund (now known as Capital for Change).
SUPPORTERS

VERY SPECIAL THANKS TO OUR GENEROUS SUPPORTERS

Builders
Emily Aber and Robert Wechsler
Asa Abloy
Audubon Connecticut
Bankwell
Bike and Build Inc.
George J. Smith Insurance
Greater New Haven Green Fund
Andrew Hannan
and Sarah Blum-Smith
Hurricane Construction
Ion Bank Foundation
JD Environmental
L. Suzio Concrete Co.
Liberty Bank Foundation
NewAlliance Foundation
New Haven Investment Fund, LLC.
Jeremy Paley
PosiGen Solar Solutions
Santander Bank
Yale New Haven Hospital
Yale University
Joel Zackin and Celeste Suggs

Leaders
Abcon Environmental Inc.
Anonymous
Carol Heller
Ladies Home Missionary Society
Michaud, Accavallo, Woodbridge and Cusano
Annette Myers
James and Sharon Paley
Breannie Plazik
Ronald Proto
Robinson+Cole
Shipman and Goodwin, LLP
Gary and Rebecca Skau
Start Community Bank
Julie Trafton
Jerome Tureck
Weichert Realtors
Mark Wuest

Stakeholders
Peter Blasini
Steve and Marissa Brown
Kevin Coady
Marguerite and Mark Cotte
Michael Dimenstein
Henry Dynia
Judith Dynia
William Dyson
Stephanie Fitzgerald
Julia Friend
Greater New Haven Community Loan Fund
Noel and Robert Heimer
Andrew Hvid
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Bruce R. Klein, LCSW
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Dennis and Susan Lamar
Liberty Mutual Insurance
Jody and Jeff Lydic
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Danforth Smith
Southern Connecticut State University
St. John Security Systems
Talevi Enterprises, Inc.
Trachten Law Firm, LLC
United Way of Greater New Haven
Patricia Wallace
Debra and Anthony Wayne
Bonne and Calvin Weintraub
Christopher Wigren
Winnick Ruben Hoffnung
Peabody & Menden LLC
Marian Wittink

Neighbors
Anonymous (5)
Timothy Applebee
Anna Bartow
Daniella Beltran
Daniel Bonilla
Benjamin Buchanan
Jessica Buchanan
Elia Calcote
Robert and Francine Caplan
Raymond Chambers
Thomas Citerella
John Condon
Stephen Crenin-Endes
Karen Cummings
Ann Dornfeld
Beonica Duncan
Melissa Gallow-Smith
Brianna Gavigan
Velma George
Betsy Goldberg
Eric Goldman
Donna Hall
Kayleigh Hannigan
Michael Haynes
Alyson Heimer
Jonathan Hopkins
Aneta Huckabey
Larry Klueitsch
Jeffrey Knuth
Maria Lamberto
Kimberly Langin
Charles Lemert
Jenna Lupi
Sarah Magidson
Carola Marte
Olivia Martson
Alexandra McCaffrey
Nicole McCandless
Ann McCarthy
Sarah McQueen
Lauren Mednick
Karen Mello
Catherine Miller
Farris Milling
Kelsey Morris
Craig Newick
Diane Nighswander
Lionel and Susan Orloff
Colleen Ormsby
Erica Paley
Malcolm Paley
Bruce R. Peabody, ESQ.
Maria Perez
Dorothy Pina
Alexandra Pollak
Araba Prah
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Christopher Prokop
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Joan Rawlings
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Thomas S. Clancy
David Schaefer
Rebecca Suldan
Jennifer Sylvestre
Joseph Tansley
Joel Tolman
Leland R. S. Torrence
Coleen Trompeter
Bruce Webber
Carla Weil
Evan Wyner
Meg Young
Ivonne Zucco

Architects
Bank of America
Citizens Bank
City of New Haven
Community Foundation for Greater New Haven
First Niagara
JP Morgan Chase
Local Initiatives Support Corporation
NeighborWorks America
Peoples United Bank Foundation
Seedlings Foundation
Southern Connecticut Gas Company
Webster Bank
Wells Fargo
We believe that increased homeownership, educated homebuyers, and rehabilitated houses will produce stable, revitalized neighborhoods that our clients will be proud to call home.