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

In memory of Kevin Moran

who served on the NHS New Haven Board of Directors for 15 years and, most recently, as Board Treasurer. Kevin will be sorely missed and fondly remembered for his dedication, service, compassion, and commitment to the values that make our neighborhoods strong and bring people together. May his memory be a blessing.

Staff and Board as of September 30, 2019

STAFF
Leadership
James A. Paley, Ph.D.
Executive Director
Mark Cotte
Director of Finance
Stephen Cremin-Endes
Director of Community Building & Organizing
Kathy Fay
Director of Community Sustainability
Michael Haynes
Director of Real Estate Development
Bridgette P. Russell
Managing Director, New Haven Home Ownership Center

Administrative
Areta Huckaby
Senior Administrative Assistant
Maybeliz Montanez
Administrative Assistant

Finance
Becky Skau
Administrative/Financial Manager

Resource Development & Communications
Ally Korony
Fundraising and Development Specialist
Tebben Lopez
Communications Specialist

HomeOwnership Center
Norma Pantoja
Housing Specialist
Clara Quinones
Senior Housing Specialist
Alice Steinhardt
Senior Housing Specialist

Community Building & Organizing
Adam Rawlings
Community Engagement Specialist

Real Estate Development
Porscha Winley
Real Estate Development Assistant

HOC Realty
Stephen Cremin-Endes
Real Estate Broker
Bridgette P. Russell
Manager & Real Estate Associate

BOARD OF DIRECTORS
Officers
Leslie Radcliffe
Neighborhood Resident President
Carol Heller
Bank of America Vice President
Sarah McQueen
Knights of Columbus Treasurer
Virginia Stevenson
Neighborhood Resident Secretary

Other Lending Partners
Glenn Davis
Rob Filippone
Mina Minelli

Other Neighborhood Residents
Doreen Abubakar
Nathan Bixby
Denisil Greaves
Sandra Hadland
Robyn Handy
Charles Lernert
Jacqui Pheanious

City of New Haven
Velma George

Staff and Board as of September 30, 2019

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City of New Haven
Velma George
Dear Friends and Supporters,

We are pleased to report that this past year has been one of notable accomplishments for our organization. Despite limited funding, we have increased our affordable housing production and we have made a significant impact on the neighborhoods where we have been focusing our attention. We are nearing the completion of houses on Edgewood Avenue, Orchard Street, Winchester Avenue, and Lilac Street, and are about to begin construction on four additional houses in Newhallville and the Hill.

We completed our strategic plan for the next 3-5 years, cut our organization's budget to save on programmatic expenses, and reorganized our lines of business to make us more efficient in delivering our services to the public.

Our HomeOwnership Center continues to provide an array of homebuyer education and financial counseling services to homeowners and homebuyers, and our full-service, nonprofit real estate company, HOC Realty, is helping homebuyers find just the right house to meet their needs, and home sellers to get the best prices for their homes.

Our new Department of Community Sustainability offers workshops, classes, and services to inform homeowners about ways in which they can undertake energy conservation measures and become more sensitive to environmental sustainability. And our Community Building & Organizing initiatives continue to provide volunteer opportunities, resident leadership, and confidence-building in New Haven’s most vulnerable and underserved neighborhoods.

We are delighted to share this report with you as evidence of the progress we have made in sustaining our operations and accomplishments throughout these uncertain economic times.

James A. Paley, Ph D.
Executive Director

Leslie Radcliffe
Board President
Real Estate Development

Affordable real estate development has been the core of our business for 40 years. Our comprehensive neighborhood revitalization strategy begins with the gut rehabilitation of uninhabitable properties and transforms each house into an energy-efficient, beautiful home in three targeted neighborhoods: Newhallville, the Hill, and Dwight. Our homes provide an opportunity for individuals and families with low and moderate incomes to become first-time, often first-generation homeowners.

In 2018-19, we completed the rehabilitation of seven houses to historic and Energy Star 3.0 standards, giving nine families a place to call home. We currently have five properties under construction, and plan to complete a total of eight by the end of 2019, which would be the greatest number of completed renovations for NHS New Haven in one year since 2006.

Commitment to sustainability:

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. The benefits to the local community and its homeowners have been indicated by lower utility bills, state-of-the-art insulation, highly durable housing components, and increased housing value.

A few examples are:

- **Energy-Efficiency:**
  - Our houses are built with high-efficiency boilers, energy-conserving ventilation, energy-efficient windows, Energy Star qualified lighting, and Energy Star qualified appliances to lower homeowners' utility bills AND their carbon footprints.

Zero Runoff:

We view storm water as a natural resource that benefits the environment and the homeowner. Depending on the property, we use techniques such as rain gardens, dry wells, and infiltration galleries.

Financial Statement

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<tr>
<th>TOTAL REVENUE</th>
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<tbody>
<tr>
<td>Contributions</td>
<td>$312,912</td>
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<tr>
<td>Grants - NeighborWorks® America</td>
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<td>Cash - Federal</td>
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<td>Tax credit programs</td>
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<td>Other grants</td>
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<td>Income from special projects</td>
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<td>Sales of rehabilitation projects</td>
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<td>Homeownership fees</td>
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<td>Mortgage processing fees</td>
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<td>Miscellaneous income</td>
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<td>Total Revenues and Other Support</td>
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<table>
<thead>
<tr>
<th>TOTAL EXPENSES</th>
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<tbody>
<tr>
<td>Program services: Housing rehabilitation &amp; development</td>
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<td>Community building &amp; organizing</td>
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<td>Homeownership program</td>
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<td>Fundraising</td>
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<td>Total other expenses</td>
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<td>TOTAL EXPENSES</td>
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<table>
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<tr>
<th>CHANGE IN NET ASSETS</th>
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<tr>
<td>NET ASSETS - beginning of year</td>
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<td>NET ASSETS - end of year</td>
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<td>TOTAL EXPENSES</td>
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<td>OPERATING EXPENSES:</td>
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<tr>
<td>Affordable Housing Development</td>
<td>16%</td>
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<td>Homeownership Promotion &amp; Preservation</td>
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<tr>
<td>HOC Realty</td>
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<td>HOC Lending</td>
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<td>Community Building</td>
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<td>Administrative &amp; Management</td>
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<td>Resource Development &amp; Fundraising</td>
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<td>Total Operating Expenses</td>
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<td>Corporations</td>
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<td>Fees</td>
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<tr>
<td>Foundations</td>
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</tr>
<tr>
<td>Individuals</td>
<td>16%</td>
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</table>
In 2018-19:
Hosted 83 classes and community meetings
Supported 11 resident-driven initiatives

Community Sustainability

NHS New Haven has long been committed to environmental sustainability, knowing that for any of our work to matter long-term, a healthy environment is essential. It is also true that the negative effects of climate change and environmentally-abusive policies disproportionately affect low-income communities, like the ones that we serve.

In 2018, we created a new department to broaden the scope of our sustainability work. Kathy Fay, a longtime NHS staff member and environmental advocate, leads the new Community Sustainability Department as its director.

Through this department, we:

- Offer 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);
- 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;
- Advocate for, and empower community members to take action around, policies that address energy and environmental issues.

Classes and community group meetings take place in our Home Improvement & Energy Conservation Lab, which itself models the sustainable practices we teach, aspire to in our affordable housing development work, and encourage others to adopt in their own projects. Volunteers help us maintain a Teaching Garden.
71% of clients increased their savings
70% of clients improved their credit scores
66% of clients maintained their budgets

In 2018-19...

Volunteers
Our CB&O team works alongside residents to identify areas that would benefit from place-making projects that create welcoming, quality, community-shared spaces and rallies the volunteers to get the job done. From block parties to street clean-ups, each project aims to create community cohesion and improve the quality of life of neighborhood residents. In 2018-19, volunteer projects have included:

- Sherman Forest Clean-Up
- Ivy Street Garden Maintenance
- Shelton Triangle/Learning Corridor Clean-Up
- Huntington Street Garden Clean-Up
- Porch-painting projects
- Rain garden installations
- Stevens Street Community Garden
- Community Beautification
- Streetlighting Initiative on Butler Street
- Women’s Empowerment Mural

THANK YOU to our 2018-19 Volunteer Groups:

- Albertus Magnus
- Bike & Build
- Choate Summer Program
- Hillhouse High School
- Hopkins High School Seniors
- KeyBank
- SCSU
- SquashHaven
- Turnbridge
- UNH
- Wells Fargo
- Yale Design for America
- Yale First Years in Service
- Yale FOCUS
- Yale Law School
Community Building & Organizing

Neighborhood revitalization is not accomplished solely by reconstructing houses. Our CB&O team offers a wide range of community-led initiatives, projects, and classes to promote positive neighbor relations and encourage residents to take charge of their neighborhoods. In our Resident Leadership Program, participants learn the basics of community building to create positive change. We listen to the needs of residents and respond accordingly, whether it’s a one-time project like installing a rain garden or an ongoing effort, like green space creation and maintenance. We advocate for solutions to issues that directly affect the residents in neighborhoods we serve. This year, we signed on as a partner of the Room For All Coalition and celebrated the adoption of the Affordable Housing Resolution by the New Haven Board of Alders. By developing relationships with citizens, community management teams, and other stakeholders, we collectively make a lasting difference for families and neighborhoods throughout New Haven.

HomeOwnership Center

As a leader in homebuyer education, financial coaching, credit counseling, and foreclosure prevention, the HomeOwnership Center guides people through the process of qualifying for, finding, purchasing, and maintaining their first home. Through one-on-one counseling and workshops that cover a range of topics, we prepare individuals and families for homeownership.

In 2018-19, the HomeOwnership Center provided 2,199 clients with one-on-one counseling or in-person workshops and assisted 227 clients who were fighting pending foreclosures. We have helped 527 clients to become first-time homebuyers and 647 to become mortgage-ready. With a growing number of people interested in purchasing homes in and around New Haven, we continue to see an increased demand for our services. Classes regularly reach capacity and housing specialists stay busy helping clients achieve their dream of homeownership.
Own Your Dream

At 78, Margie Gallman achieved a lifelong goal. Since moving to New Haven from North Carolina eight years ago to be closer to her daughter, Margie had been living in an apartment on the third floor of a house. She was starting to tire of climbing the three flights of stairs multiple times a day and dealing with the summer heat that inevitably is most intense in a top floor apartment. Margie was ready to get out of the rental market and into a more comfortable place of her own - something she could one day leave as a legacy for her daughter and grandchildren.

Not quite sure where to begin, she decided to sign up for the HomeOwnership Center's eight-hour homebuyer workshop. There, she learned about the process of becoming a homeowner, from the pros and cons of purchasing a home to financial management and budgeting needs. After the workshop, Margie continued to meet one-on-one with the HOC’s managing director, Bridgette Russell, who helped her take a close look at her budget and get a real sense of what she could afford. Bridgette helped Margie apply for three excellent down payment assistance programs (People’s United Bank’s Equity Builder program, the NAACP’s Homeownership Matters program, and NeighborWorks America’s Project Reinvest) and she was approved for a total of $35,500 to use toward a down payment on a home of her own. Many times coming up with a sizable down payment is the biggest barrier to owning a home, so programs like these are crucial in making homeownership a possibility for individuals and families with low incomes.

Margie found a home on a street that she loved, and with her down payment assistance, it cost her less per month than the apartment she was renting. And it would be hers. “The house is in a better location; it’s a single-family home in a quiet neighborhood. I have a driveway that I always dreamed of having; a backyard for my grandchildren; and an area upstairs for a playroom.” Margie put in the work to educate herself and stick to a budget, and thanks to her perseverance, she is now owning her dream.

Homeowners Valentine’s Day Breakfast

Each year, we invite NHS Homeowners to join us for a Valentine’s Day breakfast to reconnect with NHS staff, build community with their fellow neighbors, and learn about new programs and services available to them. Participants consider this event to be both informative and a great way to socialize with friends and neighbors.

NeighborWorks Week

It has taken years to properly light the streets in Newhallville. Back in 2012, neighborhood activists formed Project Lighten Up and worked with a network of local churches and NHS New Haven to lobby the City to install LED streetlights in this neighborhood. The effort was a success, and the City installed eleven street lights on Lilac Street, making the neighborhood the first in the City with LED lighting. The problem was not altogether solved with the installation. This spring, a neighborhood resident reached out to the CB&O team for assistance when tree overgrowth was obstructing the streetlights on her block. During NeighborWorks Week in June, NHS New Haven collaborated again with Project Lighten Up, St. John Electric, and Newhallville residents to install sixteen motion-detecting lights at eight homes on Butler Street. These incremental improvements are steps in the long-term strategy to use environmental design to make neighborhoods safer.
Events & Awards

Resident Leadership Program

Each year, our Community Building & Organizing team provides a Resident Leadership Program that includes a series of workshops designed in conjunction with NeighborWorks America to give emerging leaders the tools to make their communities stronger through advocacy and community building. The 2019 Resident Leadership Program took place in May and June 2019, gathering an average of 25 individuals at each workshop to cover four distinct learning units from the Building Leaders, Building Community curriculum: Mapping Community Assets, Building Winning Teams, Leadership in Real Life, and Using Community Organizing to Create Change. Graduates of past Resident Leadership Programs have gone on to launch local initiatives, create summer programming for neighborhood children, build community gardens, and more. We look forward to supporting the progress that 2019 graduates bring to their neighborhoods!

Thank you to local community leaders Stacey Spell, David Talbott, Doreen Abubakar, and Leslie Radcliffe for facilitating the 2019 workshops and for sharing your wisdom and experience with the community.

Dwight Hall Award

This year, NHS New Haven had the honor of being selected by Yale’s Dwight Hall students and staff to receive the 2019 Community Partner Award. Peter G. Crumlish, Dwight Hall’s Executive Director & General Secretary said, “NHS has been a valued partner in countless Dwight Hall endeavors, and has consistently distinguished itself both through the quality of service that it provides to its clients and its support of Dwight Hall students. As a site for Urban Fellows, for volunteer projects during our Days of Service, and as a partner with the pre-orientation FOCUS on New Haven, NHS exemplifies the best in the collaboration and relationship-building we value in our community partners.”

HOC Realty

Mission Over Commission

In 2014, we launched Connecticut’s first and only nonprofit real estate company, HOC Realty. We wanted to create a full-service real estate company that would serve all people, but especially those seeking low-cost housing options.

Our realtors are available for clients interested in buying, selling, or renting a home, and they are experts in mortgage offerings and available down payment and closing cost assistance programs. They are also eager to help people who are selling lower priced homes that might not be attractive to realtors looking to maximize their commissions on higher priced sales.

At HOC Realty, we invest profits back into our mission and keep clients’ best interests at the core of our work. In 2018-19, HOC Realty facilitated 41 transactions.
Over the past 40 years, NHS New Haven has worked to build a more equitable New Haven in neighborhoods that have largely been left behind.

Established in 1979, our 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 – promoting homeownership. Shortly thereafter, we began community organizing to help residents take charge of their neighborhoods.

During the 1990s, when housing values were declining sharply, we strengthened our homebuyer education and counseling programs that helped residents cope with the economic realities in our local housing market. We took on complete "gut" rehabilitations to assure new homebuyers that their homes would only require routine maintenance.

In 2001, recognizing the growing need for comprehensive homebuyer education and counseling, we opened the New Haven HomeOwnership Center (HOC), to serve homebuyers and homeowners, and in 2014, we launched Connecticut’s first and only nonprofit real estate company, HOC Realty.

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 and invested more than $25 million in creating safe, energy-efficient, affordable homeownership opportunities for more than 500 families with low and moderate incomes. The HOC has helped more than 5,000 clients repair their credit, create sustainable household budgets, and become financially-savvy homebuyers. We continue to provide a wide array of comprehensive programs to families throughout New Haven, and believe that our holistic approach to neighborhood revitalization and strategic partnerships lead to systemic change and improved quality of life for residents in historically underserved neighborhoods.