

2016 ANNUAL REPORT



NeighborWorks®
SOUTHERN NEW HAMPSHIRE

MILESTONES & CHALLENGES

“Families face great obstacles when it comes to finding a safe, decent, quality place they can afford to live... It is with your support and the dedication of our volunteers and staff that we are able to continue our work toward building a stronger community and enhancing people’s lives.”

Serving almost 10 years as a volunteer in several different capacities with the organization, NeighborWorks® Southern New Hampshire continues to be an excellent investment of my time, energy, and resources.

This year we saw the completion of the first phase of the Townhomes at Whittemore Place in Londonderry, providing safe, affordable housing to those who work in and around the town of Londonderry. We also continued to strengthen our community building efforts in Nashua as we bring together the resources and prepare to make significant neighborhood investments there. We are also proud to have helped many families achieve homeownership this year, and of the excellent counseling and education opportunities that HOMEteam offers in all of the needed areas. We also made a tremendous commitment to RENEW, the refinancing and rehabilitation of our first 98 units in the Center City of Manchester that will take place over the next year. We look forward to helping improve the quality of life for residents in the neighborhood where we began our work so many years ago.



Robert Tourigny, Executive Director, and Richard Clegg, Chair, Board of Directors

As we enter our 25th year of creating affordable housing, revitalizing neighborhoods and helping people achieve their dream of owning a home, we continue to face some of the greatest challenges in our communities. We are experiencing unprecedented demand for rental housing today. With vacancy rates now below 1% in our area, families face great obstacles when it comes to finding a safe, decent, quality place they can afford to live. It is also a time when the nation’s drug crisis finds its way into our neighborhoods and grabs hold, affecting the lives of so many people, many of whom are already facing the challenges of living in poverty. It is with your support and the dedication of our volunteers and staff that we are able to continue our work toward building a stronger community and enhancing people’s lives.

Robert Tourigny
Executive Director

Richard Clegg
Chair, Board of Directors

“We didn’t know what to expect from the home ownership class at HOMEteam, but I am so glad we followed through.”

For Manchester residents Jose and Deanna Negron, homeownership seemed like some far away dream they may never realize. With five daughters and a modest income, finding a place that would accommodate their family was a challenge. “We had this vague goal of one day owning our own home, but we had no idea how to get there. We thought we needed this huge down payment, and it seemed impossible,” remembers Deanna.

That was when a friend told them about a matched-savings program called an Individual Development Account, which helps qualified individuals save for a down payment. After a quick internet search, the Negrons discovered they would have to take a class, and meet with a home ownership counselor at HOMEteam.

“We didn’t know what to expect from the home ownership class at HOMEteam, but I am so glad we followed through,” said Deanna. The class they attended not only taught them good savings habits, but how to prioritize their debt as well. After both Deanna and Jose started contributing to their new IDA accounts, they saw the impact of saving. The class gave the Negrons the opportunity to meet a realtor, lender, home inspector, and title insurance agent, all of which provided a comprehensive look at buying a home. They were able to meet people and make a genuine connection. They felt educated and empowered to decide if homeownership was right for them.


The Negrons worked hard to save, and worked closely with their counselor to stay on track. In 2015, they found a home with the right amount of space and within their price range. With the down payment they had saved, they were able to keep their monthly mortgage payment low.

Jose has finished renovating two bedrooms and the second bathroom since purchasing the house. The Negrons have repainted much of the exterior, and their new house has become a home.

“When we were saving to buy the house, we had to cut back on a lot. That meant no wifi, keeping our electricity bill low, and being efficient with our water,” says Deanna. They wouldn’t trade it for anything. “Not only are we making an investment, but we are in control of our home. We can give our daughters a space to call their own, and in a safe, convenient location,” Deanna said. “It is perfect.”

They felt educated
and empowered to decide
if homeownership was
right for them.





For Aldina, Hidden Pond Apartments has become the home she always wanted for her small family.

For the first time, Aldina Portu has a safe, stable environment where she can comfortably raise her daughter.

"I now have the opportunity to live in a wonderful community I can afford," she said of her home at Hidden Pond Apartments in Amherst. Aldina and her daughter, Nicole, were among the first to move in to the townhome-style apartments in the fall of 2013, and they haven't looked back. "I care for my apartment like I own it," she says.

Aldina came to the United States from Uruguay many years ago, and lived in the suburbs of New York City. She worked hard to provide for her daughter, but on a nanny's salary, it was challenging at times to find a place she could afford.

While Nicole was able to secure an academic scholarship in a quality private school, Aldina still felt she wanted a better environment for her daughter. Then, after a serendipitous visit with a friend in Amherst, New Hampshire, Aldina knew where she wanted to bring her family. "The Amherst community seemed to be a place my daughter could continue to learn strong values and get a great education," Aldina said.

After her visit, Aldina looked up rental properties in Amherst, and found only one, which was the newly completed Hidden Pond. Following a quick tour, she submitted her application and the next thing they knew, the Portus were among the first residents of Hidden Pond.

Three years later, Aldina knows she made the right decision. Nicole is excelling at Souhegan High School, and has made fast friends in her new community.

For Aldina, Hidden Pond Apartments has become the home she always wanted for her small family. She enjoys working with infants as a nanny, providing quality, loving daycare for other working parents. Living at Hidden Pond Apartments allows Aldina to work and support herself and her daughter.

"I appreciate how much hard work it takes to build a community like this," Aldina continued. "This home has made all the difference in the quality of life for both of us and I am very grateful to have been given this opportunity."

"This home has made all the difference in the quality of life for both of us and I am very grateful to have been given this opportunity."

HOUSING HIGHLIGHTS

A Summary of Impact and Results
for the Time Period April 1, 2015 – March 31, 2016



SOUTHERN NEW HAMPSHIRE

We serve **31 communities in Southern New Hampshire** for real estate development and community services activities.



Renewed **Exemplary status with NeighborWorks® America**, which is the highest rating possible.

Participated in the **Community Schools Project funded by Granite United Way**, offering financial literacy and resident leadership programs in Gossler Park and Beech Street Schools as part of the Manchester Health Department's Neighborhood Health Improvement Strategy.



Provided homeownership education services to over **6,300 families** since our inception.



Completed Phase I of the **Townhomes at Whittemore Place**, a 45-unit, \$8.8 million affordable housing development in Londonderry.

Paid \$579,105 in fair market rate property taxes to the towns of Amherst, Goffstown, Hooksett, Londonderry, Manchester and Nashua, which is where our rental properties are located.

Over 975 individuals (children and adults) have been provided quality, affordable housing in 412 rental units.



Recognized **Sheehan Phinney** as the 2015 David P. Goodwin Outstanding Neighbor Award recipient.

HOUSING HIGHLIGHTS CONTINUED

Jennifer Vadney was the recipient of a 40 Under 40 award for 2015 by the New Hampshire Union Leader, in recognition of her professional and volunteer accomplishments in the state.



Hosted NeighborFest 2015 during National NeighborWorks® Week. Volunteers, residents, and staff joined together in Nashua to clean Los Amigos Park, the Ash Street Skate Park, and much of Ash Street.



Provided enrichment activities for over 350 youth living in our affordable rental units. Activities included a Christmas toy drive, pumpkin painting, a back-to-school supply drive, pizza parties, a pot-luck dinner, dessert socials, gardening projects, arts and craft projects, a St. Patrick's Day celebration, and a tenant barbeque.



Board of Directors



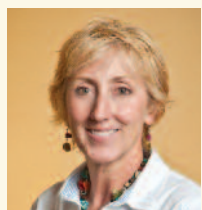
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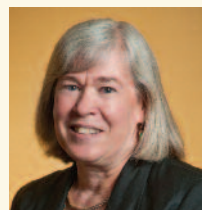
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Justin Boufford



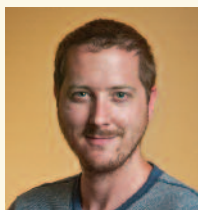
Jennifer Cysz



Colleen Lyons, Esq.

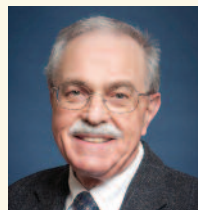


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James Vayo

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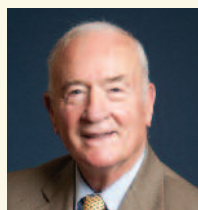
Ron Boufford



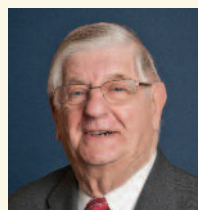
Barry Brensinger



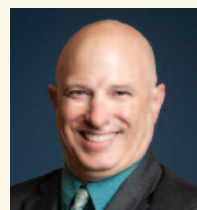
Dean Christon



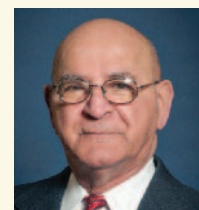
Robert Dastin, Esq.



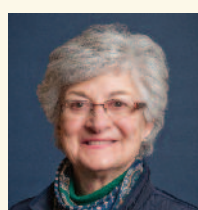
Sylvio Dupuis, O.D.



Matthew Kfoury



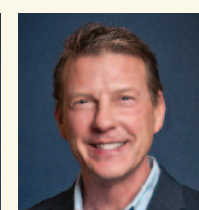
Mike Lopez



Clair Monier



Joseph B. Reilly



Arthur Sullivan

Our Board of Directors provides oversight and fiduciary responsibility for NeighborWorks® Southern New Hampshire, ensuring that the organization is fulfilling its mission and being responsive to the needs of the community. These individuals provide many forms of support to the organization.

Our Trustees are ambassadors for NeighborWorks® Southern New Hampshire, helping educate and inform others about the role and importance of affordable housing and neighborhood revitalization to all segments of our community. These individuals provide many forms of support to the organization.

HOMETEAM HIGHLIGHTS

A Summary of Impact and Results for the Time Period April 1, 2015 – March 31, 2016



Our HOMEteam collaborative for the delivery of all pre-purchase and post-purchase homeownership and financial literacy education and counseling programs serves **81 New Hampshire communities**.



NeighborWorks® Southern New Hampshire manages HOMEteam, and all education programs are fully coordinated between us, CATCH Neighborhood Housing and Laconia Area Community Land Trust.



452 families participated in one of 40 educational seminars and 565 families received additional one-on-one personalized coaching on home buying, foreclosure prevention, financial capabilities, landlord responsibilities, and reverse mortgages.



79 families educated and/or counseled through our first-time homebuyer program, became new homeowners.

14 Individuals opened an Individual Development Account (IDA) to assist with the purchase of their first home.

11 Individuals purchased their first home with the assistance of the IDA offered by the New Hampshire Community Loan Fund.

199 families received foreclosure prevention and intervention personalized counseling to address a potential home loss.

Offered Home Equity Conversion Mortgage (HECM) counseling to 93 individuals, helping 42 senior citizens obtain a reverse mortgage.

42 families completed the Financial Capabilities training workshop, "Common Cents in Uncommon Times."

Provided guidance and education regarding landlord responsibilities and multi-family home ownership to 37 families. This is a 61% increase from the previous year.

A total of 1,083 families have now purchased their first home through HOMEteam.



Debbie Wheeler became a State of NH licensed loan officer and received Certified Mortgage Professional designation from the Mortgage Bankers and Brokers Association of NH.



He has been instrumental in creating the largest architectural firm in Northern New England, routinely competing with Boston and New York architects. And his firm has played a central role in the design of many of the buildings and landmarks that are mainstays in the lives of New Hampshire residents. Yet Barry Brensinger has built a life and connection to Manchester and the state of New Hampshire that some would say is much larger and more meaningful than any building he has designed as principal of Lavallee Brensinger Architects.

Barry Brensinger arrived in Manchester thirty-seven years ago with a young family and uncertain path. Graduating with a Master's degree from Harvard at a time when the unemployment rate for architects in Boston was 55%, Barry and his wife Caryl moved to San Antonio for a job but decided to return to New England after three years to be closer to family. Upon arriving in New Hampshire, Barry was given opportunity to work on meaningful and impactful projects, attributing those initial opportunities to Don Lavallee, his business partner for more than a decade.

In 1981, Barry became a partner and together he and Don Lavallee committed themselves to building a strong architectural firm with an inclusive approach to design, ensuring that a building best serves how people live, work, and interact. Many of the buildings central to our community are the result of Lavallee Brensinger's vision of creating or redesigning buildings that integrate meaning, value, and functionality.

Barry helped to transform approximately one-third of the Manchester Millyard, redesigning mill buildings that were once so central to Manchester's economy and culture. This transformation promoted an economic, educational, and cultural renaissance of activity along the Merrimack River.

Barry helped to transform approximately one-third of the Manchester Millyard, redesigning mill buildings that were once so central to Manchester's economy and culture. This transformation promoted an economic, educational, and cultural renaissance of activity along the Merrimack River. PSNH's Energy Park, UNH Manchester, SEE Science Center and 155 Dow Street are a few examples of Lavallee Brensinger's impact on our community. Other noteworthy city landmarks include Manchester's City Hall Plaza, Manchester-Boston Regional Airport, and the Verizon Wireless Arena.

Although Barry was busy in those years growing Lavallee Brensinger, his commitment to community was equally strong. When Mayor Raymond Wiecezorek convened a group of Manchester business representatives and residents to devise a plan of action to address the crime and destruction rampant in Manchester's Center City in the early 1990s, which led to the creation of this organization, Barry Brensinger was at the table.

And Barry has remained involved and committed to NeighborWorks® Southern New Hampshire for more than twenty-four years, providing a quiet, generous presence in many ways and whenever needed. Just as he was present as this organization became rooted in Manchester, he was a voice of support as we expanded our footprint to the Nashua region. He was a member of the Twentieth Anniversary Capital Campaign cabinet, helping this organization realize a permanent home in Manchester.

Dr. Sylvio Dupuis, former Mayor of Manchester, says that Barry Brensinger is a "shining Jewel in the Crown of our Queen City." He has been an important part of the presence and success of organizations like NeighborWorks® Southern New Hampshire, and he and his team played a key role in the development of other organizations, including Catholic Medical Center and our historic Palace Theatre. "He is my hero and I am proud to call him a friend."

RECIPIENT
OF THE 2016
DAVID P. GOODWIN
OUTSTANDING
NEIGHBOR
AWARD

BARRY BRENSINGER

ANNUAL FUND

April 1, 2015 – March 31, 2016

We recognize the following individuals, foundations, corporations, businesses and other entities for their generous financial contributions and volunteer support this past fiscal year.

DEVELOPER

Bank of America Charitable Foundation
Bank of New Hampshire
Citizens Bank
City of Manchester
City of Nashua
Granite United Way
Meredith Village Savings Bank
Merrimack County Savings Bank
NeighborWorks® America
New Hampshire Charitable Foundation
New Hampshire Community
Development Finance Authority
New Hampshire Housing
TD Charitable Foundation
U.S. Department of Housing
& Urban Development

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Berkshire Hathaway HomeServices
Verani Realty
Eastern Bank Charitable Foundation

MASTER BUILDER

The Agnes M. Lindsay Trust
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Employees of Associated Grocers
of NE & AG Supermarkets of the
New Hampshire Charitable Foundation
Brady Sullivan Properties
Ellie & David Cochran
Olga & Raymond Cote
William Craig, Esq.
David P. & Dorothy M. Goodwin Family Fund
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Great Bridge Properties
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Claire P. Monier
NBT Bank
Northern New England
Housing Investment Fund
Northway Bank
Otis Atwell
Queen City Rotary Club Foundation
Sheehan Phinney
Bruce & Marilyn Goodwin Soper
TFMoran
Ellen & Robert Tourigny
Anna & Kenneth Viscarello

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Richard M. Bunker
Caryl & Barry Brensinger
D.R. Guilbeault Air Compressor, LLC
Cecile & Sylvio Dupuis
Eckman Construction
Families in Transition
Gamache Properties
Gary Chicoine Construction Corporation
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Helene & Elliot Lerner
Richard Lombardi
Mutual of America
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Roxo Realty
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The John P. Stabile II Family Foundation
Stewart Property Management
Jennifer Vadney & Carlos Agudelo
Johannah & Joseph Venturini
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Team Engineering
Lacey & Ryan Tufts
UBS Financial Services, Inc.
United Way of Massachusetts Bay & Merrimack Valley
Karen & Herb Vadney
James Vayo
Cheryll Wesoja
Deborah & Douglas Wheeler
Anita Wolcott
Cynthia & David Wood

IN MEMORIAM

Beth and Greg Plentzas
In Memory of Luke Capistran

TO HONOR

Carolyn Benthien
In honor of Bruce and Marilyn Goodwin Soper
Eleanor and James Freiburger
In honor of Mary Dunfey



FINANCIALS



MANCHESTER NEIGHBORHOOD HOUSING SERVICES, INC. D/B/A NEIGHBORWORKS® SOUTHERN NEW HAMPSHIRE AND AFFILIATES

Consolidated Statements of Financial Position March 31, 2016 and 2015

	2016	2015
ASSETS		
Current assets		
Cash and cash equivalents	\$ 1,372,411	\$ 1,854,427
Current portion of contributions receivable	160,319	301,986
Developer fees receivable, net	549,985	513,500
Current portion of loans receivable, net	129,000	43,000
Other current assets	138,032	111,092
Total current assets	2,349,747	2,824,005
Assets whose use is limited	1,900,354	1,077,795
Restricted deposits	1,015,805	1,011,036
Developer fee receivable, net of current portion and valuation allowance	53,938	-
Loans receivable, net of current portion and valuation allowance	2,168,158	2,346,737
Loans and interest receivable from related parties, net	11,618	16,202
Property and equipment, net	5,580,676	5,776,732
Investment property	264,582	233,965
Development property held for sale	-	297,525
Other assets	247,261	371,522
Total assets	\$13,592,139	\$ 13,955,519
LIABILITIES AND NET ASSETS		
Current liabilities		
Current portion of notes payable	\$ 99,272	\$ 96,636
Line of credit	166,538	166,538
Accounts payable and accrued expenses	218,451	217,273
Total current liabilities	484,261	480,447
Other liabilities		
Contractual advances	1,220,929	1,248,013
Notes payable, net of current portion	1,012,320	1,066,125
Accrued interest	115,888	120,690
Contingent loans and advances	2,584,083	2,924,547
Total other liabilities	4,933,220	5,359,375
Total liabilities	5,417,481	5,839,822
Net assets		
Unrestricted	6,671,270	6,307,353
Temporarily restricted	1,413,388	1,527,374
Permanently restricted	90,000	280,970
Total net assets	8,174,658	8,115,697
Total liabilities and net assets	\$13,592,139	\$ 13,955,519

MANCHESTER NEIGHBORHOOD HOUSING SERVICES, INC. D/B/A NEIGHBORWORKS® SOUTHERN NEW HAMPSHIRE AND AFFILIATES

Consolidated Statement of Activities and Changes in Net Assets For the Year Ended March 31, 2016 (Summarized with Comparative Totals for the Year Ended March 31, 2015)

	Unrestricted	Temporarily Restricted	Permanently Restricted	2016 Total	2015 Total
Revenue, gains and other support					
Corporate contributions	\$ 170,486	\$ 50,800	\$ -	\$ 221,286	\$ 384,261
Foundation contributions	55,200	-	-	55,200	101,500
Individual contributions	55,616	-	-	55,616	47,062
Government contracts	243,805	-	-	243,805	212,189
NeighborWorks® America grants	137,639	-	90,000	227,639	220,915
Program service and developer fees	521,476	-	-	521,476	571,981
Rental income	889,344	-	-	889,344	972,830
Interest income	72,402	-	-	72,402	112,736
Gain on sale of property and equipment	-	-	-	-	338,495
Loss on sale of development property	-	-	-	-	(787,298)
Other	164,870	-	-	164,870	325,785
Permanently restricted net assets released by NeighborWorks® America	280,970	-	(280,970)	-	-
Net assets released from purpose restrictions	164,786	(164,786)	-	-	-
Total revenue, gains and other support	2,756,594	(113,986)	(190,970)	2,451,638	2,500,456
Program expenses					
Neighborhood development	484,528	-	-	484,528	478,684
Home ownership	648,932	-	-	648,932	666,651
Rental properties	899,063	-	-	899,063	1,057,987
Resource development	254,811	-	-	254,811	228,862
General and administrative	105,343	-	-	105,343	112,418
Total operating expenses	2,392,677	-	-	2,392,677	2,544,602
Change in net assets	363,917	(113,986)	(190,970)	58,961	(44,146)
Net assets, beginning of the year	6,307,353	1,527,374	280,970	8,115,697	8,159,843
Net assets, end of the year	\$ 6,671,270	\$ 1,413,388	\$ 90,000	\$ 8,174,658	\$ 8,115,697

The complete independent auditor's report is available upon request.



COMMITTEE MEMBERS & VOLUNTEERS

We recognize the following individuals for their committee and other volunteer involvement this past fiscal year.

IN KIND OR REDUCED FEE

Barre Life
Bedford High School
Cheerleading Squad
Berkshire Hathaway HomeServices
Verani Realty
BerryDunn
Central Paper Products, Co.
Chalifour's Flowers
Clark Insurance
Concord Hospital EAP
Cross Photography
Derryfield Restaurant
Employees of Merrimack
Mortgage Company
Harris Trophy
Jackie Hickey
Lakes Region Community Services
Maine to Boston Photo Booth
Manchester Country Club
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New Hampshire
Federal Credit Union
RAM Companies
Salon Bogar
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Danny Spataro
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Sugar River Bank
Tidewater Catering Group
Vachon Dental
Weber Stave Design
Wells Fargo Housing Foundation
Anita Wolcott

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TD Bank
Members First Credit Union
Granite State Credit Union
Bellwether Community
Credit Union
Bank of New England
Eastern Bank

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To all of those listed in this report, we extend our deep thanks for your generosity, interest, and involvement. Thank you!



WE RELY ON YOUR SUPPORT

NeighborWorks® Southern New Hampshire Staff

From front row, left to right

Michelle Caraccio

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Neighborhood Development Manager

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Chief Operating Officer

Paul McLaughlin

Home Ownership Manager

Cynthia Timmons

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NeighborWorks® Southern New Hampshire is a 501 (c)(3) charitable organization that relies on financial contributions from individuals, foundations, corporations, businesses, and civic organizations in order to provide affordable rental housing, homeownership education programs, and revitalize troubled or neglected neighborhoods in Southern New Hampshire, including the Cities of Manchester and Nashua. **Charitable support from the community is essential to our work.**

YOUR SUPPORT HELPS US TO:

- Develop permanently affordable rental housing.
- Provide homeownership and financial literacy education services to help individuals and families purchase a home within their means.
- Help homeowners in danger of foreclosure come to a successful resolution to their housing trouble.
- Engage in neighborhood activities that promote positive community involvement by residents.
- Provide enrichment programs for tenants that improve quality of life and preparation for the future.

HERE ARE SOME WAYS YOU CAN HELP:

- Make a personal financial contribution to NeighborWorks® Southern New Hampshire. All gifts are tax-deductible for federal income tax purposes to the full extent permitted by law.
- Make a financial contribution using your credit card on our website: www.nwsnh.org.
- Pledge your financial support to NeighborWorks® Southern New Hampshire. You may pay monthly, quarterly, or semi-annually. We will send you a reminder of when your pledge installment is due.
- Encourage others to support NeighborWorks® Southern New Hampshire, including businesses and civic organizations.
- Include NeighborWorks® Southern New Hampshire in your will.
- Make a memorial donation to NeighborWorks® Southern New Hampshire when a friend or loved one passes away.
- Make a contribution in honor of a friend or loved one.
- Become involved with NeighborWorks® Southern New Hampshire by volunteering for a program, activity or committee.



SOUTHERN NEW HAMPSHIRE

FOR MORE INFORMATION ABOUT NEIGHBORWORKS® SOUTHERN NEW HAMPSHIRE CALL 603.626.4663 OR VISIT WWW.NWSNH.ORG.

For more information about giving or volunteer opportunities, please contact Michelle Caraccio, Resource Development Manager, at 603.626.4663 ext.1300 or mcaraccio@nwsnh.org.





SOUTHERN NEW HAMPSHIRE

OUR MISSION

NeighborWorks® Southern New Hampshire enhances people's lives and the community environment by providing access to quality housing services, revitalizing neighborhoods and supporting opportunities for personal empowerment.



SPECIAL THANKS TO

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FRONT COVER: TOWNHOMES AT WHITTEMORE
PLACE IN LONDONDERRY

BACK COVER: AERIAL PHOTOGRAPH OF TOWNHOMES
AT WHITTEMORE PLACE IN LONDONDERRY