

2013 Annual Report



NeighborWorks®
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.

NeighborWorks®
SOUTHERN NEW HAMPSHIRE



CROSS PHOTOGRAPHY

2013 has marked our inaugural year as NeighborWorks® Southern New Hampshire.

As we have broadened our service area to include the greater Nashua region, we have continued to strengthen our core programs to further our goal of providing those we serve with the opportunity to acquire quality housing through our homeownership and neighborhood development services. Our expansion into Nashua involved the acquisition of 38 affordable rental units in the city that are now part of our growing portfolio of properties.

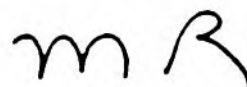
Our strategy to provide new affordable housing opportunities in communities where there is a lack of inventory to meet the needs of the local workforce continued as we broke ground on 28 new units in the Town of Amherst. While we continue to work diligently to revitalize neighborhoods in the west side of the City of Manchester where we have acquired three additional distressed properties for rehabilitation and sale to owner occupants, we also began seeking approval for the development of 78 new affordable units in the Town of Londonderry, our largest undertaking yet, and the town's first workforce housing project.

In an effort to increase the impact of our homeownership programs, we have embarked on collaboration and re-branding efforts to raise awareness and effectiveness of this valuable consumer education. Stay tuned in 2014 as we launch our next new initiative.

Finally, 2013 saw our acquisition of a home of our own as we invested in the redevelopment of a 14,000 square foot building on Elm Street in downtown Manchester, which will also house two other businesses. This opportunity also enabled us to celebrate twenty years of serving the community as we launched a capital campaign to help support this great work. We thank all of our supporters and look forward to continued progress in 2014.



Robert Tourigny
Executive Director



Margaret Probish
Chair, Board of Directors

CROSS PHOTOGRAPHY

NeighborWorks®

SOUTHERN NEW HAMPSHIRE



It's Where Everything Takes Place

Newly divorced and struggling to get by, Dawn Leighton's monthly mortgage shot up by \$1,000 due to a payment reset in 2011, causing her already shaky financial foundation to crumble.

She was two months behind on her mortgage payments when she heard about the Making Home Affordable program, a part of the Obama administration's strategy to help homeowners avoid foreclosure by working with lenders to negotiate loan modifications. She thought she had found a lifeline.

"The application seemed pretty straight forward — I thought I could do it myself. It appeared all I had to do was send in copies of all of the right pieces of paperwork, but it ended up being a nightmare."

In attempting to find relief through the federal program, Leighton had to work through her mortgage company, a Florida-based firm that had gone out of business during the housing bust and reemerged from bankruptcy using a different name.

The new mortgage company, however, didn't quite have its act together. As was common during this time, documents were lost or never received, and unlike most properties in danger of foreclosure, Dawn's was still worth more than what was owed on it.

"I can't prove anything," she said. "All I know is that I would send in multiple copies of the necessary legal documents only to be told by the mortgage company — who would only talk to me once every two weeks — that they never received them and to please send them again. Or they'd say that form was the wrong one. Or that the document was illegible. It was awful, horrible."

In November, 2012, nearly a year after she first applied for relief through the Making Home Affordable program, she finally had an answer from the government, but it was not the one she was hoping for.

Crestfallen with the denial, she reached out to the office of U.S. Senator Jeanne Shaheen, as well as the New Hampshire Banking Department. Staff at both offices gave her the same advice: call NeighborWorks® Southern New Hampshire.

Leighton said she had never heard of the organization, and was honestly a bit skeptical.

"I was willing to do anything I needed to do to avoid losing my house, which I had just put up on the market. I didn't want to sell, but I also didn't want to lose everything. I have lived on my property for 30 years. My nine children and seven grandchildren lived there. So many Christmases, birthdays, anniversaries, baptisms — it's where everything takes place."

NeighborWorks® Southern New Hampshire HomeOwnership Manager Paul McLaughlin reviewed Leighton's case and helped her reapply for a loan modification through the federal program.

There were ups and downs during the following months, but by the end of January, 2013 — two weeks before her house was scheduled to go to auction — McLaughlin called Leighton to tell her that her application had been approved. Her interest rate dropped nearly five points and her monthly payment reverted back to its original amount.

"I'm not exactly sure what Paul did but I truly believe that we are in our home because I got the power of a HUD certified counselor behind me. My first response to anyone I have spoken to who is considering applying for HAMP is to hand them a card from NeighborWorks®. If I hadn't walked through the doors of their office I know we would not be living in our home now. I am forever grateful to NeighborWorks® Southern New Hampshire," she said.



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“I didn’t want to sell my house, but I didn’t want to lose everything. I have lived on my property for 30 years. My nine children and seven grandchildren lived there. So many Christmases, birthdays, anniversaries, baptisms — it’s where everything takes place. If I hadn’t walked through the doors of their office I know we would not be living in our home now. I am forever grateful to NeighborWorks®.”

Housing Highlights

A Summary of Impact and Results
for the Time Period April 1, 2012 - March 31, 2013

NeighborWorks® Southern New Hampshire changed our name to reflect a regional focus. We are now proud to serve 31 communities in Southern New Hampshire, including the cities of Manchester and Nashua.

Completed the renovation of our new location at 801 Elm Street in Manchester. Our new and permanent home provides us with the facilities we need to bring out vision to Southern New Hampshire.



Purchased three new properties on the West Side of Manchester on Conant, Rimmon and Dubuque Streets for rehabilitation and sale to first time homebuyers.

162 individuals received pre-purchase homeownership counseling. NeighborWorks® Southern New Hampshire has provided homeownership education services to over 5,700 individuals since our inception.



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More than 20 graduates of our homeownership education programs became first-time home buyers. A total of 875 families have purchased their first home through NeighborWorks® Southern New Hampshire.

Helped 33 families come to a successful resolution to their foreclosure issues through either loan modification or other resolution.

138 individuals received first-time, individual counseling and/or education for foreclosure related matters. NeighborWorks® Southern New Hampshire is a HUD-approved foreclosure counseling agency.

Over 900 individuals (children and adults) have been provided quality, affordable housing in 349 rental units. Our apartments are located in Manchester, Nashua, Goffstown, and Hooksett.

Provided Financial Fitness education for a total of 31 participants.

Provided guidance and education to 18 landlords in the Manchester area.

Paid over \$400,000 in property taxes to the towns of Amherst, Goffstown, Hooksett, Manchester and Nashua.

Began construction on the Hidden Pond Apartments, a \$6.7 million, 28–unit affordable rental development in Amherst.

Provided enrichment activities for over 300 youth living in our affordable rental units. Activities included a weekly after school club, tours of Manchester area colleges, the building and planting of community gardens, Christmas toy drive, a back-to-school giveaway, pizza party, ice cream social, a campfire gathering, an end of summer celebration, a community block party, movie day and pancake dinner.



That's Where I Wanted My Family to Be

After relocating to Puerto Rico from her native Dominican Republic and a subsequent violent bus encounter, Odenis Nunez Morel knew it was time for her growing family to find a new location to call home. Three months pregnant at the time, she packed her bags the next day and moved to Manchester, New Hampshire, a city far to the north where her sister lived.

With her husband, Edwin, still in Puerto Rico putting their affairs in order, Odenis moved in with her sister and began looking for a job and a place of her own.

"I would walk around the (center city) neighborhood and see these townhouses. They were very nice, big, and so close to everything. I knew that's where I wanted my family to be," she said.

But when she went to inquire about renting one of the townhouse apartments that are part of NeighborWorks® Southern New Hampshire's Renaissance II development, she was in for a shock: all of the organization's townhouse apartments are in very high demand, for all of the reasons Odenis wanted to live there: size, condition, amenities and location.

She was put on a waiting list. It could literally take years, she was told, before there might be a vacancy. She was told people only move out if they buy a house or if they die.

"I would look at the townhouses each time I passed by and I'd pray to the Lord, "Please, Lord, please give me this townhouse — let someone move out," she said.

In the end, Odenis and Edwin waited four years before they and their still growing family could move into one of the three bedroom, one-and-a-half bath townhomes complete with a full basement and washer/dryer hookups. That was more than nine years ago. The couple has raised multiple children, as well as two nephews, in their townhouse. It's within walking distance of Edwin's downtown job. It's home.

"I recommend NeighborWorks® Southern New Hampshire apartments to all of my friends who are looking for somewhere to live. The apartments are good quality, safe and well maintained by Stewart Property Management," she said.

In recent months, Odenis and Edwin have begun taking home buyer classes through the NeighborWorks® Southern New Hampshire Home Ownership Center and have opened an Individual Development Account to help them save for a down payment for a house. But Odenis admits that it will be hard to leave their townhouse apartment, even if it is for a home of their own.

"My son doesn't want to move at all," she said. "This is the only home he's ever known. He says 'why can't we buy this place?', but it's not for sale."



Searching for resources for first time homebuyers, the Bairds learned of the Individual Development Account (IDA) program, an asset-building tool that helps qualified individuals save for a down payment via a matched savings program. To enroll in the program, they discovered they would need to attend a homebuyer seminar and then participate in one-on-one counseling through NeighborWorks® Southern New Hampshire.



“If not for NeighborWorks® Southern New Hampshire there’s no way we would have been able to buy a house. We wouldn’t have even been able to come close.”

I could imagine raising our kids here.

“Come see my room!”

Three-year-old Dylan Baird is insistent. He's very proud of the space he shares with his twin brother Conner, and he wants to show it off.

But providing Dylan and Conner a permanent space of their own, as well as a yard to play in, just wasn't something that was in the cards for Ryan and Hillary Baird as recently as a couple of years ago. Living in northern New Hampshire at the time, it was a challenge for the Bairds to find year-round employment — a prerequisite for them to become home owners. Knowing job prospects were better in Southern New Hampshire, the family headed south in the summer of 2011, when they moved into the Merrimack home of Hillary's parents.

“Living with your in-laws is no dream come true, but it allowed us to save some money,” Ryan said of the cramped living arrangements. “We gave ourselves a deadline of a year to find and buy our own place.”

But figuring out how to do so was going to be a challenge. The couple admitted that at the time they didn't really know anything about the home buying process.

So they did what most people do these days: they went online. Searching for resources for first time homebuyers, the Bairds learned of the Individual Development Account (IDA) program, an asset-building tool that helps qualified individuals save for

a down payment via a matched savings program. To enroll in the program, they discovered they would need to attend a homebuyer seminar and then participate in one-on-one counseling through NeighborWorks® Southern New Hampshire.

It was here they met with a Home Ownership Specialist who guided them through the IDA enrollment process.

“If not for NeighborWorks® Southern New Hampshire there's no way we would have been able to buy a house. We wouldn't have even been able to come close,” said Ryan.

After taking the homebuyer seminar in the fall of 2011, it took the Bairds more than six months to find a house. They made an offer on a house they liked but the deal — a short sale — never came to fruition. They kept looking and looking and finally came upon a cape-style home right down the road from Hillary's parents in Merrimack.

“I knew it was the one,” said Hillary. “I could imagine raising our kids here. I just didn't get that feeling at any of the other places we looked at.” This time, their offer was accepted and the Bairds closed on their home in July 2012. Since then, their house and yard have been a continuous and expensive improvement project, they said, but they wouldn't trade any of it.

“The boys love it. They love being able to play outside and there are lots of kids in the neighborhood for them to play with,” Hillary said. “It's just perfect.”



Board of Directors

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.



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Jeff Galvin



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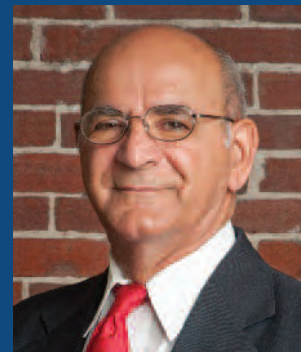
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Fred B. Kfoury, Jr.†



Mike Lopez



Clair Monier



Joseph B. Reilly



Cathleen B. Schmidt



Arthur Sullivan

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.

† Deceased

RECIPIENT OF THE 2013
DAVID P. GOODWIN
OUTSTANDING NEIGHBOR AWARD
Fred B. Kfoury, Jr.



The David P. Goodwin Outstanding Neighbor Award was created in honor of Manchester resident and long-time Trustee David P. Goodwin. The Goodwin Outstanding Neighbor Award recognizes an individual or entity who, like David Goodwin, exemplifies a commitment to the availability of quality affordable housing and homeownership opportunities through generosity and service to NeighborWorks® Southern New Hampshire.

We honor Fred B. Kfoury, Jr., posthumously, as the recipient of the 2013 David P. Goodwin Outstanding Neighbor Award.



Above: Fred performing the Reinvestment Rap at our ten year anniversary celebration. Below: David P. Goodwin and Fred B. Kfoury, Jr.



Fred's commitment to NeighborWorks® Southern New Hampshire spanned a twenty year period of time and was demonstrated in so many ways. In 1992, Fred was among a group of volunteers who responded to then Mayor Raymond Wieczorek's interest in bringing in outside expertise to help develop a plan to address the community development needs of Manchester's Center City neighborhood. This neighborhood had deteriorated over a period of time due to declining homeownership, absentee landlords, and rampant crime and drug presence.

Fred joined with other community leaders to raise support needed to bring resources from the national Neighborhood Reinvestment Corporation. This eventually led to the formation of Manchester Neighborhood Housing Services, a non-profit organization whose focus was on the community development needs of Manchester's inner city neighborhood.

Fred's involvement as a Trustee, and his generous support over the past twenty years, helped to guide the organization as we transformed from a grass roots, community based efforts to a diverse organization addressing complex community issues. His many forms of support for this organization, which has since become NeighborWorks® Southern New Hampshire, had a direct effect on the quality of life of low and moderate income individuals and families, and also the region in which we all live and work.

We remember, honor, and thank Fred B. Kfoury, Jr. for his willingness to get involved, and his generosity and service to NeighborWorks® Southern New Hampshire. We present the 2013 David P. Goodwin Outstanding Neighbor Award to Fred B. Kfoury, Jr.'s family in gratitude and recognition of how one individual can make a difference for so many others.

Our Donors

April 1, 2012 – March 31, 2013

NeighborWorks® Southern New Hampshire recognizes the following individuals, foundations, corporations, businesses and other entities for their generous financial and volunteer support this past fiscal year. The availability of affordable multi-family rental housing, free homeownership education services, and neighborhood revitalization initiatives would not be possible without such philanthropic support and involvement. Thank you to all of our supporters!

Annual Fund

Annual Fund gifts recognized below support our operations, including the delivery of specific programs and services. We extend our deep thanks for the generosity, interest and involvement of everyone listed in this report.

DEVELOPER

Bank of America Charitable Foundation
Citizens Bank Foundation
Cogswell Benevolent Trust
Granite United Way
NeighborWorks® America
New Hampshire Charitable Foundation
New Hampshire Community Development
Finance Authority
State Farm Insurance

MASTER BUILDER

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Thomas Getz
Dorothy and David Goodwin Family Fund
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Keller Williams Metropolitan Realty
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Merrimack Mortgage Company
Jeff Moynihan
New Hampshire Housing
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Housing Investment Fund
Queen City Rotary Club Foundation
Marilyn and Bruce Soper
in memory of David and Dorothy Goodwin
Stewart Property Management
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 Mary Beth White
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Thank you to Weber Stave Design and Cross Photography for their generous design and photography services to NeighborWorks® Southern New Hampshire!

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[†] Deceased

We appreciate our supporters and volunteers. If we have misspelled or omitted your name, please accept our apologies and notify us at 603.626.4663.

Twentieth Anniversary Capital Campaign

In January 2013, NeighborWorks® Southern New Hampshire commenced the first phase of a capital campaign to raise a minimum of \$815,000 to support the purchase and renovation of our new facility located at 801 Elm Street in Manchester. The campaign is currently in process and will continue through December 31, 2013.

We acknowledge and thank the following individuals for their leadership in this campaign:

CHAIR

Joseph B. Reilly

Barry Brensinger

Robert Dustin, Esq.

Patrick Smith

Arthur Sullivan

HONORARY CHAIR

Raymond J. Wieczorek

Debra Hallett

Claira P. Monier

Carol Willoughby, Esq.



Front row from left: Arthur Sullivan; Robert Tourigny; Joseph B. Reilly, Chair; Raymond J. Wieczorek, Honorary Chair; Back row from left: Michelle Caraccio; Carol Willoughby, Esq.; Debra Hallett; Robert Dustin, Esq.; Clair P. Monier; Patrick Smith; Carolyn Benthien. Not pictured: Barry Brensinger

The following individuals, foundations, corporations, and businesses made financial commitments to the Twentieth Anniversary Capital Campaign through March 31, 2013.

Anagnost Investments
Amanda Akerly
Anonymous
Bank of New Hampshire
Bellwether Community Credit Union
Vanessa Beauchesne
Benthien Associates
Rochelle and Justin Boufford
Famille Boufford
Brady Sullivan Properties
Caryl and Barry Brensinger
Diane and Jay Brewster
Michelle and Albert Caraccio
Centrix Bank
Lydia and Rich Clegg
Cogswell Benevolent Trust
Danielle Collins
Robert Dustin, Esq.

Michelle and Kevin Ducie
Cecile and Sylvio Dupuis
Dylan Associates
Brian Firman in memory of Amiee Bernard
The Galvin Family
Debra Hallett
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Kathleen and Lee LeBlanc
Richard Lombardi
Mike Lopez
Colleen Lyons, Esq. and John DuPre
Susan Manchester, Esq. and Bruce Manchester
Carol and Anthony Marino
Paul McLaughlin

Claira P. Monier
Northeast Delta Dental
Northway Bank
Norwin S. and Elizabeth N. Bean Foundation
Alison and J. Michael Perrella
Ana Cristina and Anthony Poore
Margaret Probish, Esq. and Marc McDonald, Esq.
Venetia and Joseph B. Reilly
Kathleen and Patrick Smith
Arthur Sullivan
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Trivantus, Inc.
Jennifer Vadney and Carlos Agudelo
Anna and Ken Viscarello, Esq.
Douglas Wheeler
Raymond Wieczorek
Carol Willoughby, Esq.

Financials

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

Consolidated Statements of Financial Position March 31, 2013 and 2012

	2013	2012
ASSETS		
Current assets		
Cash and cash equivalents	\$ 1,243,855	\$ 1,005,921
Assets whose use is limited, current portion	—	500,000
Accounts and other receivables	22,992	19,807
Current portion of pledges receivable	278,000	134,503
Current portion of developer fee receivable	210,477	84,000
Current portion of loans receivable, net	85,000	52,000
Prepaid expenses	32,012	51,997
Total current assets	1,872,336	1,848,228
Due from related parties	82,306	85,867
Pledges receivable, net of current portion	69,566	—
Deferred financial fees, net	1,701	1,860
Assets whose use is limited, less current portion	465,324	483,951
Restricted deposits	250,819	1,250,141
Developer fee receivable, net of current portion and valuation allowance	14,251	194,907
Loans receivable, net of current portion and valuation allowance	3,019,520	3,256,297
Loans and interest receivable from related parties, net	24,632	28,508
Property, plant and equipment, net	4,445,159	1,888,363
Development property held for sale	425,114	—
Investment in affiliates, net	125,469	364,000
Total assets	\$ 10,796,197	\$ 9,402,122
LIABILITIES AND NET ASSETS		
Current liabilities		
Current portion of note payable	\$ 8,386	\$ 37,820
Current portion of line of credit	98,000	—
Accounts payable	209,656	259,379
Accrued expenses	129,293	51,708
Total current liabilities	445,335	348,907
Other liabilities		
Contractual advances	1,510,123	1,581,648
Notes payable, net of current portion	132,232	140,618
Line of credit, net of current portion	652,000	—
Accrued interest	110,029	103,720
Contingent loans and advances	1,846,582	1,372,099
Subordinated loan payable	—	2,000,000
Total other liabilities	4,250,966	5,198,085
Total liabilities	4,696,301	5,546,992
Net assets		
Unrestricted		
Operating	39,764	762,932
Loan and development	4,945,355	1,594,336
Property and equipment	111,599	39,988
Total unrestricted net assets	5,096,718	2,397,256
Temporarily restricted	933,989	863,985
Permanently restricted	69,189	593,889
Total net assets	6,099,896	3,855,130
Total liabilities and net assets	\$ 10,796,197	\$ 9,402,122

Financials

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, 2013
(Summarized with Comparative Totals for the Year Ended March 31, 2012)

	Unrestricted	Temporarily Restricted	Permanently Restricted	2013 Total	2012 Total
Revenue, gains and other support					
Corporate contributions	\$ 476,767	\$ 188,000	\$ —	\$ 664,767	\$ 871,356
Foundation contributions	67,000	90,000	—	157,000	169,200
Individual contributions	56,981	54,715	—	111,696	60,642
Government contracts	116,131	418,525	—	534,656	6,427
NeighborWorks® America grants	158,289	—	—	158,289	664,437
Program service and developer fees	351,297	—	—	351,297	282,377
Rental income	481,836	—	—	481,836	334,348
Interest income	111,579	—	—	111,579	107,467
Loss on sale of development property	(6,096)	—	—	(6,096)	(1,809,973)
Other	131,766	—	—	131,766	120,281
Permanently restricted net assets released by NeighborWorks® America	524,700	—	(524,700)	—	—
Write offs on restricted loans	(35,594)	35,594	—	—	—
Net assets released from purpose restrictions	716,830	(716,830)	—	—	—
Total revenue, gains and other support	3,151,486	70,004	(524,700)	2,696,790	806,562
Program expenses					
Neighborhood development	726,438	—	—	726,438	410,769
Home ownership	527,294	—	—	527,294	383,278
Rental properties	498,630	—	—	498,630	372,746
Resource development	231,655	—	—	231,655	234,503
General and administrative	112,007	—	—	112,007	102,347
Total expenses	2,096,024	—	—	2,096,024	1,503,643
Change in net assets before forgiveness of debt	1,055,462	70,004	(524,700)	600,766	(697,081)
Forgiveness of debt	1,644,000	—	—	1,644,000	—
Change in net assets	2,699,462	70,004	(524,700)	2,244,766	(697,081)
Net assets, beginning of the year	2,397,256	863,985	593,889	3,855,130	4,552,211
Net assets, end of the year	\$ 5,096,718	\$933,989	\$69,189	\$6,099,896	\$3,855,130

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



How You Can Support NeighborWorks® Southern New Hampshire

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 housing 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 free homeownership education and lending services to help people 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.

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.
- Become involved with NeighborWorks® Southern New Hampshire by volunteering for a program, activity or committee.

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.



NeighborWorks® Southern New Hampshire Staff

From top row, left to right

Michelle Ducie
Community Services Specialist

Ryan Tufts
Homeownership Counselor

Thomas Krebs
Neighborhood Development
Project Specialist

Paul McLaughlin
HomeOwnership Manager

Michelle Caraccio
Resource Development Manager

Brian Firman
IT/Office Systems Specialist

Amanda Akerly
Finance Manager

Robert Tourigny
Executive Director

Tanya Hannigan
HomeOwnership Assistant

Jennifer Vadney
Neighborhood Development Manager

Debbie Wheeler
Foreclosure Counselor

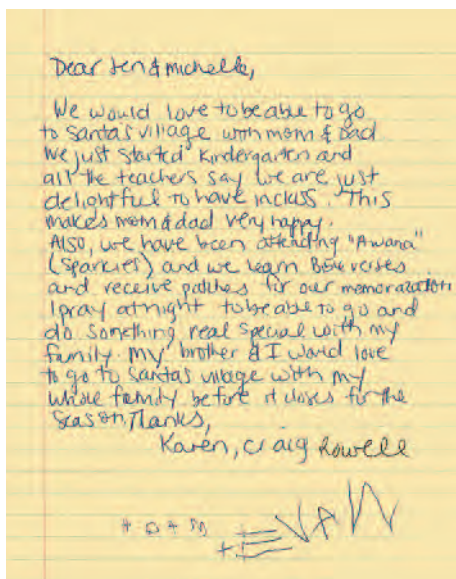
Diane Brewster
Chief Operating Officer

NeighborWorks® Southern New Hampshire relies on financial contributions from individuals, foundations, corporations, businesses and civic organizations to provide affordable housing and revitalize troubled or neglected neighborhoods in the Southern New Hampshire Region.

Your support helps individuals and families build financial independence and stability and improve neighborhoods.



For more information
about NeighborWorks®
Southern New Hampshire
call 603.626.4663 or
visit our new website
www.nwsnh.org.



NeighborWorks® Southern New Hampshire helps hard working people in our community. Affordable housing fosters stability in a household, whether it stems from living in an affordable rental apartment or purchasing a home that is within one's means. Neighborhood revitalization engenders tenants and homeowners who care about the community. This investment helps the Southern New Hampshire region thrive.



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