

Minute NEIGHBORHOOD

THE NEWSLETTER FOR NEIGHBORWORKS® SOUTHERN NEW HAMPSHIRE

CA\$H Club – Creating Assets, Savings & Hope new program guides tenants seeking increased financial stability

At the beginning of this year, NeighborWorks® Southern New Hampshire implemented a pilot program for tenants of our rental properties to impact their success in saving, building credit, managing debt, and budgeting. Unlike other financial education programs offered through our HOMEdteam program (and available to anyone), CA\$H Club is a long-term initiative, specifically targeted to tenants of our properties and incentivized so that participants are able to identify, pursue, and recognize benchmark financial goals by the end of the 12-month program.

Through our Tenant Services programming, we became more aware that tenants are struggling. Rental delinquency is not uncommon, living paycheck to paycheck is not uncommon, food insecurity is not uncommon, and saving for the future is very uncommon. Understanding these realities, we sought to create a program that would not only support a tenant financially but would help them create a stronger financial foundation. We wanted to use this opportunity to educate tenants and their families about saving, budgeting, credit building (and repair), managing debt, and planning for the future.

Working together, our Homeownership and Tenant Services teams created a 12-month curriculum that supports participants every step of the way. After promoting the initial cohort and requiring attendance at preliminary information sessions, we ultimately had thirteen families commit to the program. All participants committed to the following requirements:

- 12-month participation commitment (January through December)
- Attend at least two of three quarterly focus groups (via Zoom, peer-led, with support from the Tenant Services team)
- Attend one quarterly HOMEdteam training session (in-person and taught by a HOMEdteam counselor)
- Participate in quarterly financial counseling sessions (via Zoom or in person, one-to-one with a HOMEdteam counselor)
- Follow through on established goals as created with the HOMEdteam counselor
- Pay rent on time
- Communicate any challenges or need for additional guidance

“Financial wellness education and counseling have always been a core component of our HOMEdteam offerings, but I often joke that it can feel like trying to entice people to eat broccoli. You know you should eat it, but it may not be something you necessarily want to do,” states Paul McLaughlin, Homeownership Director. “The difference with CA\$H Club not only lies in providing a financial reward to participants at key intervals in the program but also facilitating a longer timeframe for engagement to address challenges and change behavior. We can also better measure success over time.”

Continued on page 3



Paul McLaughlin, Homeownership Director, presents at recent CA\$H Club workshop.

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Challenging times require creative solutions. Families who struggle to get ahead financially have always faced challenging times. Finding an affordable home to purchase or an apartment to rent in our region still poses one of the greatest challenges for people today. Also, maintaining a place to stay and raise a family in a stable environment is exceedingly difficult as the cost of food and household necessities continue to rise. Helping families avoid the difficulty of rental delinquency, having to relocate, or worse-eviction-is a priority for NeighborWorks® Southern New Hampshire and the reason behind our efforts to pioneer a new initiative we call CASH Club. I encourage you to read more about it in this newsletter and stay tuned for more information on its impact.

You will also note the celebration of our many volunteers and supporters who help make our work possible, particularly as we are about to embark on our largest undertaking ever this winter when we will begin construction of 126 apartments in Manchester. We are grateful for the opportunity to work with the City who is providing the land, subordinate financing, and constructing an adjacent parking garage as part of the project. This project is an example of the creative ways a community can help address one of its greatest needs.

Wishing you warm holiday greetings.

Sincerely,

*Robert Tourigny
Executive Director*

Supporting Our Mission



We had a visit recently from Stephen Costa, VP and Relationship Manager with the Federal Home Loan Bank of Boston, and Bambi Lane, Assistant VP and Commercial Banker from Bank of New Hampshire, in recognition of NeighborWorks® Southern New Hampshire receiving a contribution from the Grants for New England Partnerships Program through an application by Bank of New Hampshire to the Federal Home Loan Bank of Boston. The grant from Federal Home Loan Bank was matched by Bank of New Hampshire.

We appreciate these unrestricted gifts in support of our mission.



CA\$H Club workshop with guest presentation by Jim Foster (seated) from Bank of America.

Educational workshops and one-on-one counseling revolve around establishing and improving credit, creating and growing savings, developing a financial cushion for emergencies, filing taxes on time, creating and sticking to a budget to meet financial commitments, and receiving first-time homebuyer education. Quarterly focus groups are focused on team learning and peer support as participants build rapport with one another and begin to recognize and celebrate each other's successes and support any challenges.

Tenants who complete the participation requirements at the end of each 3-month interval receive a rent credit for that period. Rent credits are \$500 for each of the first two quarters of the year, and \$1,000 for each of the final two quarters of the year. Ultimately, tenants have the opportunity to receive a total of \$3,000 in rent credit if they are successful in completing the entire 12-month program.

"We couldn't be more excited about this program," says Jennifer Vadney, Neighborhood Development Director. "Creating a tool to support tenants and their financial future has been something that we've wanted to do for a very long time. Tenants are busy, and it's tough to find the time to commit to a program like this, so for us to be able to incentivize the opportunity to offer financial education in a platform that resonates with tenants is amazing. Through financial education around budgeting, savings, and credit, CA\$H Club has the potential to change the trajectory of a tenant's financial future, putting their entire family on a path toward financial success and independence."

With the success of our inaugural cohort, we are gearing up for CA\$H Club 2.0 in 2026. We have received calls from tenants interested in applying, and our goal is to increase the cohort size from 15 to 20 participants. While we will not have measurable data outcomes from 2025 until the program wraps up at the end of the year, we can already see that the program is making a difference and improving lives. Not one participant has dropped out of the program. We have seen successes, such as participants opening their first bank account, paying off credit card debt, going back to school, and saving for their children's futures. Investing in tenants through this initiative is having an impact and we are proud to be part of making it happen.



CA\$H Club Participants

Tenant Camperships and Summer Activities



Our properties were busy places over the summer, with kids, teens, and families enjoying fun activities coordinated by our tenant services team. Gatherings included pizza and ice cream parties, games and crafts, information, and a whole lot of laughter.

Camperships were awarded to 22 kids and teens from a total of 14 families, providing an opportunity for these youngsters to attend a week-long day camp of their choosing. Camps attended included Camp Allen, Manchester Boys & Girls Club, YMCA of Greater Nashua, and Camp Berea. Additionally, 11 families received summer fun bags, which provided supplies and resources for families to enjoy a day together on a hiking trail or at the beach.

Charitable contributions helped to assure these experiences this summer. We thank **DCU for Kids**, **Ella F. Anderson Trust (BNY Mellon, Trustee)** and **Bob's Discount Furniture Charitable Foundation** for their continued support of these tenant activities.

David P. Goodwin Outstanding Neighbor Award Reception

Carolyn Benthien, 2025 Award Recipient



Robert Tourigny and Carolyn Benthien

Celebrating community involvement and ensuring quality housing for all are themes guiding this annual event held at Straw Mansion Apartments, an historic property in Manchester that offers an affordable home for those with limited income. We appreciate all who attended this year's reception in September or supported this event in some manner, coming together to recognize Carolyn Benthien as the recipient of this year's David P. Goodwin Outstanding Neighbor Award and supporting our continuing work to create housing opportunities in New Hampshire.

Ellie Cochran and Charles Goodwin, David Goodwin's children, helped present the award to Carolyn. Other program speakers included Zachery Palmer, Board Chair, Mayor Jay Ruais, and Greg Chakmakas. Also, Ebony Martin, who received education and counseling through our HOMEteam program, shared her inspirational story of homeownership success. Letters of congratulations were presented to Carolyn by representatives of Senator Jeanne Shaheen and Congressman Chris Pappas.

Community and philanthropy have long been priorities for Carolyn in both her personal and professional life, and her commitment has impacted NeighborWorks® Southern New Hampshire and hundreds of other non-profit organizations across New Hampshire. As President of the United Way of Greater Manchester more than thirty years ago, she advocated providing space for our newly formed organization at their offices at a time when affordable housing was just beginning to emerge as a concern. Carolyn remains a Trustee of our organization today, an ambassador for our mission and belief that everyone is worthy of quality, dignified housing.



Charles Goodwin and Ellie Cochran help present the award to Carolyn



Mayor Jay Ruais



Zachery Palmer, Board Chair



Ebony Martin, homeowner

We extend our thanks once again to our 2025 event sponsors: **Eastern Bank Foundation, Northeast Delta Dental, Enterprise Bank, Sheehan Phinney, Boufford Insurance Agency, Stewart Property Management, Anagnost Companies, Citizens Bank, Otis Atwell, Bangor Savings Bank, Mainstay Technologies, Craig, Deachman & Associates, Mutual of America, New Hampshire Housing, Evernorth, Federal Home Loan Bank of Boston, Berry Dunn, and Secured Network Services.**

We also would like to acknowledge **Cross Photography, Molloy Sound & Video, Masonic Lodge, Granite State Credit Union, Red Bee Creative, Stewart Property Management, and Tidewater Catering** for their contributions to this event.



Colleen Lyons, Charles Goodwin, Ellie Cochran, Carolyn Benthien, Robert Tourigny, Pauline Ikawa, Clair Monier, Ron Boufford, Richard Clegg



Ron Roop, Bridget Freudenberger, Greg Chakmakas, Logan Johnson



Diane Brewster, Jeff Boufford, Michelle Caraccio



Arya Novinbakht, Lisa Kelley-Fowler



Tom Breslawski, Robert Tourigny, Eric LeBlanc, Zachery Palmer



Chloe Golden, Colleen Lyons



Razaz Elhassan, Jennifer Vadney, Colin Rabun, Sarah Piper



Evelyn Rivera, Mike Lopez



Deirdre and Jeff Brown



Katy Easterly Martey and Jennifer Vadney with young tenant



Richard Plourde, Michael Woods



Bill Wiedacher, Jennifer Jutras, Steve White



Kathryn LaBonte, Karen Metz

Continued on page 6



Steve White, Jamison Bibaud, Deborah Novotny, Arthur Sullivan, Ron Boufford



Marissa Nanud, Maria Morais



Maggie McSherry, Jay Hodkinson, Kara Cleghorn, Lindsey White



Ellie and David Cochran



Nichole Reimer, Mike Reed, Abby Easterly



Patrick Tufts, Matt Kfoury, Julie Kfoury, Walter Milne



John Rivera, Mayor Ruais, Ellie Cochran, Carolyn Benthien



Robert Tourigny, Rob Prunier



Richard Sawyer, Arthur Sullivan, David Grappone



Richard Bunker, Barry Brensinger

Staff Milestones

Jennifer Vadney, *Neighborhood Development Director*

Jennifer recently achieved twenty-five years as an employee of this organization. A graduate of the University of New Hampshire, Jennifer joined our staff in 2000 as the Community Initiatives Specialist and moved over to real estate development in 2002. In 2007, she became senior manager for our Neighborhood Development program and in 2018 became Neighborhood Development Director.



In addition to overseeing tenant services and community building initiatives, Jennifer is responsible for design and implementation of the community planning process for multi-family development projects and projecting financial feasibility. She manages current development projects and seeks new development opportunities. She has played an integral part in the creation and/or redevelopment of over 609 units of affordable housing. She and her team have an important role in the management of our rental portfolio, working closely with Stewart Property Management in monitoring property operations and creating a positive living environment for our tenants.

Robert Tourigny, *Executive Director*



We recently recognized Robert Tourigny's twentieth year leading NeighborWorks® Southern New Hampshire as Executive Director. A Maine native and graduate of Wentworth Institute of Technology and the University of Maine, Robert returned to New England in 2005 to assume this role after serving for more than six years as the Housing Division Administrator for the Southern Maryland Tri-County Community Action Committee, a housing and community development organization serving the southern portion of the Mid-Atlantic state. At that time, this organization was on the cusp of expanding from having solely a Manchester focus to one addressing housing in the Greater Manchester area. Since that time, Robert has guided the organization's further development in being a regional housing provider as NeighborWorks® Southern New Hampshire. Our footprint for the creation and preservation of affordable rental housing now includes Manchester,

Nashua, and 29 other communities in southern New Hampshire, and our HOMEteam program, a collaboration with CATCH Neighborhood Housing and Lakes Region Community Developers, provides homeownership education and counseling services from the southern border of the state to the Lakes Region.

Robert maintains a cooperative approach in developing affordable housing, inviting the input and approval of leaders and stakeholders where we seek development. He has overseen the development and rehabilitation of 609 units of affordable housing thus far at NeighborWorks® Southern New Hampshire and 1,483 units thus far over the course of his career.



Recents Grants and Other Support



We thank the following foundations and corporations for their financial contributions in support of programs and operations.

Eastern Bank Foundation

Meredith Village Savings Bank

Bellwether Community Credit Union

Bob's Discount Furniture Charitable Foundation

St. Mary's Bank

DCU for Kids

NeighborWorks® America

New Hampshire Housing

HarborOne Foundation

Norwin S. and Elizabeth N. Bean Foundation

JPMorgan Chase

Merrimack County Savings Bank

Federal Home Loan Bank of Boston

Bank of New Hampshire

Bank of America Charitable Foundation

Santander

The M&T Charitable Foundation



We also thank the following companies for their support during NH Gives, matching gifts from individuals who made a contribution to our organization during this state-wide initiative in June.

John S. Jordan Design

BankProv

Lansing Melbourne Group

TFMoran

First American Title Insurance Company

Summit Title Services

Brady Sullivan Properties

Lavallee Brensinger Architects

CGI Business Solutions

Cohen Closing & Title

Thank You to HOMETeam Funding Partners!



Charitable Foundation

BANK OF AMERICA

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M&T Bank

JPMORGAN CHASE & CO.



Bangor Savings Bank
St. Mary's Bank
Bar Harbor Bank and Trust

Bellwether Community Credit Union
NeighborWorks® America
U.S. Department of HUD

Why Annual Giving Matters and How You Can Do It Easily

When you give to NeighborWorks® Southern New Hampshire, you're doing more than making a donation—you're helping New Hampshire families and individuals have opportunity for more stable and strong futures. Your generosity helps to assure our capacity to provide quality homebuyer education and counseling for first-time homebuyers, create new affordable rental housing and maintain our existing portfolio of apartments, and engage in activities that strengthen our tenant community.

Unrestricted annual contributions give us the flexibility to put your support where it's needed most. Sometimes that may be providing one-on-one counseling to help a first-time homebuyer create a budget that will put them in better position to save money for the downpayment on a home; other times it is finalizing a design with an architect that will result in new affordable rental housing, or maintaining behind-the-scenes operations that keep all our programs and priorities running smoothly. Unrestricted annual giving touches all aspects of the organization.

Giving Doesn't Have to Be One Big Check

When people hear "annual giving," they often think it means writing one big check once a year. But it doesn't have to be that way. You can spread your giving throughout the year—monthly, quarterly, or whatever schedule works best for you.

Setting up a recurring gift is easy, and once it's in place, you can feel good knowing your support is making a difference on a schedule that is convenient for you.

Why Recurring Giving Makes a Big Impact

Recurring, unrestricted gifts create stability and momentum. They aid us in planning. Recurring gifts provide steady, reliable resources for the organization.

A Gift That Works for You

Recurring giving may be easier to manage in your budget. And you are always in control—you choose the amount, the frequency, and the method that feels right for you.

Your unrestricted annual gift helps us do what we do best: create housing opportunities and build stronger lives and neighborhoods.

Ready to Make a Difference?

Setting up your recurring gift is simple and takes just a few minutes. Whether you choose to give monthly, quarterly, semi-annually, or annually, your generosity provides steady support that helps individuals and families across southern New Hampshire. To set up a schedule that works for you, go to nwsnh.org/donate and make your selection on the "recurring donation" button at the top under "Gift Amount."

For guidance or answers to questions, please contact Michelle Caraccio at 603-782-4465 or mcaraccio@nwsnh.org.

GMNBR Charity Tournament 2025

We enjoyed spending time at Greater Manchester/Nashua Board of REALTORS, Inc.'s 37th Annual Charity Golf Tournament this fall, held at Candia Woods Golf Links. This event raises support for non-profit organizations, and we are very grateful for GMNBR's continued support of our housing mission. We appreciate all the volunteer effort that is involved in making this event possible and all who participate in the tournament. Thank you GMNBR!



Steve White from Verani Realty with Paul McLaughlin, Homeownership Director



New Trustees

Connie Roy-Czyzowski

A Manchester resident who recently served six years as a member of NeighborWorks® Southern New Hampshire's Board of Directors, Connie was Vice President, Human Resources at Northeast Delta Dental for 25 years where her HR expertise helped the company receive numerous awards, including NH Best Company to Work For. A graduate of Leadership NH, Connie currently serves on the boards of the Mental Health Center of Greater Manchester, NH Humanities, and Manchester Community College, and she is a Corporator with Canterbury Shaker Village.

Prior board roles also included the NH Women's Foundation and Trustee of the Community College System of NH. Connie is also committed to mentoring professionals and recruiting individuals for board leadership roles, and she has been recognized with several awards, including HR Hero by her peers, "Outstanding Women in Business" by NH Business Review, the "Above and Beyond Award" from the NH Business & Industry Association, and the NH YWCA "Susan B. Anthony Award."



Robert Prunier

Rob serves as Principal and Executive Vice President at Harvey Construction Corporation, a leading construction manager in New Hampshire. He has led the delivery of many prominent construction projects in the region, including the Nashua Center for the Arts, Currier Museum of Art, The Baldwin at Woodmont Commons, the Manchester Municipal Complex, and multiple hospital and academic expansions across the state.

Rob oversees Harvey's strategic direction, operations, and client development. Known for building lasting relationships, he has helped maintain Harvey's standing as an industry leader, recognized with numerous statewide awards and recognitions.



Rob serves on multiple nonprofit and civic boards, including Silverstone Living, Hunt Community, Greater Nashua YMCA, Gateways Community Services and YouthWell. His past leadership includes roles with Big Brothers Big Sisters, Nashua Chamber of Commerce and the NH Charitable Foundation.

New Board of Directors

Karen Metz

Karen has worked in the insurance industry since moving to New Hampshire from Rhode Island in 1992. She is a Sales Executive with Northeast Delta Dental, and has been with the company since 2001. A resident of Goffstown, Karen has been involved with other non-profit organizations, including Families In Transition and the Manchester Boys and Girls Club. She is currently on the Board of the Queen City Rotary Club, serving on the Fellowship Committee. Karen has been a member of the Resource Development Committee for several years.



Jay Hodgkinson

Growing up in Merrimack and now residing in Londonderry, Jay is a registered professional engineer in NH, MA, and VT with experience in geotechnical and environmental engineering. He is associate principal at GZA in Hooksett. His projects range from roadways, bridges, retaining walls, multi-family developments, and high rises to hazardous site remediation and cleanup. Jay has been a member of the Project Committee for the past couple of years.



New Staff

Colin Rabun, Tenant Services Coordinator

Prior to joining our staff in February, Colin was involved with various community building initiatives for the unhoused and queer communities, as well as being involved in initiatives that promote the arts. Previously, Colin worked at New York Life providing financial education to families throughout New England, and prior to that he worked with adults who have autism and traumatic brain injuries at The Moore Center.



Sarah Piper, Tenant Services Coordinator

As a retail supervisor and manager, Sarah was also heavily involved in her store's yearly Children's Mircle Network fundraiser, with her store achieving the distinction of raising the largest donation amount in the region. Additionally, volunteerism has always been a priority for Sarah, and included commitments with veteran and animal organizations, and others. She became involved with NeighborWorks® Southern New Hampshire's Community Services Committee, and then joined our staff in March.



Continued from page 3

More Moments of Fun in the Summer at Our Properties and at Camps



Who doesn't like a water balloon fight? Tenants at Abingdon Square clearly enjoyed this activity.



Staff from the Merrimack Library held a presentation at the Merrimack Townhomes, explaining the many offerings of the library, especially during the summer. Families were excited to receive library cards too.



249 Main Street tenants enjoying their first tenant social.



ANNUAL BREAKFAST 2026

Unlocking Truth: Housing, Politics, and a Soundtrack for Change

► **Thursday,
March 26, 2026**

7:30 am – 9:00 am

Manchester Country Club
180 South River Road
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**TICKETS WILL BE ON SALE
IN EARLY 2026.**

GUEST SPEAKER:

Elissa Margolin, J.D.,

*Director, Initiative for
Housing Policy and Practice,
Office of Partnerships
Saint Anselm College*

