

2023 ANNUAL REPORT



I may sound like a broken record each year when I say that New Hampshire's housing affordability has reached its worst point ever. I would stop repeating that claim if I thought it would help change the direction of things. Home prices and rents have not only both reached unprecedented levels, but the percentage of households that can afford them has reached a new low.

Therefore, it is essential that we continue to spread a message about the state's housing situation so we can effect change. We bring about changes in the market by increasing the supply of affordable housing, as well as making changes in public policy and the attitudes and opinions about affordable housing.

NeighborWorks® Southern New Hampshire continues to build new apartments, currently in Nashua, but our commitment to maintaining the quality of existing affordable housing is just as strong. This

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commitment shines through in our RENEW II work this past year, as we redeveloped affordable housing properties in Manchester so that they continue to be an asset to the community.

Although demand among first time home buyers continues to grow, the supply of starter homes has not increased at all, unfortunately, and so many potential consumers remain on the sidelines, unable to purchase and move out of their apartment, preventing yet another household from being able to find an affordable rental. We continue to educate and guide future homebuyers so that they are financially prepared to purchase a home when the market becomes more favorable.

I recall describing the housing market in 2008 as the "perfect storm," whereby a culmination of economic factors caused the nation's foreclosure crisis. Today, the market is once again in a "perfect storm," but instead of an inventory glut with falling prices, there is very little inventory and prices have risen exponentially. Interest rates today compared to those over the last several years have many homeowners trapped because they cannot afford to buy a new home so they cannot sell their existing home, all of which exacerbates our supply problem.

The strategic planning process our Board of Directors engaged in this past year will guide our work to continue to create housing and convey messaging about why it is important for everyone who lives or works in our state. We are grateful to the donors, partners, and volunteers whose support this past year has been a factor in our ability to strengthen our housing, move forward with new housing, prepare future homebuyers, and strengthen lives and neighborhoods.

Thank you,

Robert Tourigny
Executive Director



Their charm is undeniable, arguably among the most beautiful and historically significant buildings in Manchester. And for more than fifteen years the Elm Street brownstones and Straw Mansion have been providing affordable, quality rental homes for families in Manchester. Over the past year NeighborWorks® Southern New Hampshire completed an occupied redevelopment of these iconic properties so that they continue to provide much needed affordable dwellings in the city.

The process of completing a rehabilitation project while residents are living at the property was not unfamiliar to our staff development team and volunteer leadership. NeighborWorks® Southern New Hampshire had completed an occupied redevelopment initiative in 2017, the result of resyndicating and recapitalizing five properties containing a total of 98 affordable rental apartments across Manchester's Center City neighborhood. The first properties in our portfolio from our founding in 1992, the Center City apartments were resyndicated and recapitalized under a new partnership agreement named RENEW.

PHOTOGRAPHS PAGES 2/3 | CROSS PHOTOGRAPHY

Their charm is undeniable, arguably among the most beautiful and historically significant buildings in Manchester. And for more than fifteen years the Elm Street brownstones and Straw Mansion have been providing affordable, quality rental homes for families in Manchester.



The Elm Street Brownstones BEFORE/AFTER RENEW II



RENEW II, Manchester 101 Affordable Apartments

1426-1470 Elm Street

1382-1414 Elm Street

3-7 Dow Street

25 Brook Street

15-17 Temple Court

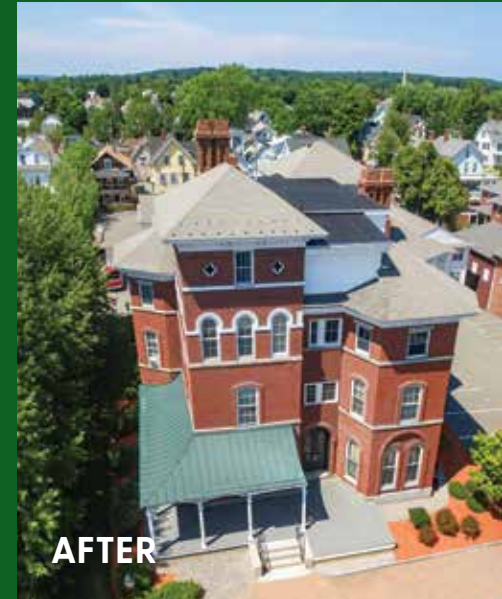
- Redeveloped 101 existing affordable rental apartments located at three properties (five buildings) in downtown Manchester
- Over \$5 million in capital improvements completed in all apartments and to common areas within the buildings
- Work completed:
 - Updated kitchens with new cabinets, countertops, appliances, sinks, and fixtures
 - Updated bathrooms, including toilets and fixtures
 - Repainted walls and ceilings
 - Installed new floor coverings
- System upgrades for buildings and apartments are energy efficient, including new HVAC systems servicing the buildings, energy efficient appliances and low flow plumbing fixtures within apartments
- With a mix of one, two, and three-bedroom units, monthly rents range from \$800 to \$1,025, with heat and hot water included
- Project financing/support provided by: Evernorth, Enterprise Bank, New Hampshire Housing, City of Manchester, Liberty Utilities (energy rebates), Eversource (energy rebates), NeighborWorks® Southern New Hampshire, as well as the Norwin S. and Elizabeth N. Bean Foundation, Cogswell Benevolent Trust, Samuel P. Hunt Foundation, and The McIninch Foundation
- Contractor: Hutter Construction

Straw Mansion Properties BEFORE/AFTER RENEW II

Our RENEW II project, which involved the resyndication and recapitalization of the two Elm Street brownstones and Straw Mansion properties, began several years ago as our Asset Management Committee worked with staff to develop plans for the disposition of three properties. With the tax credit expirations for these properties taking place between 2016 and 2021, it made sense for NeighborWorks® Southern New Hampshire to acquire and hold each one until we could put together the necessary financing to resyndicate and recapitalize the three properties and rehabilitate all 101 apartments.

But what started out as a familiar, well planned out process for acquiring the financial resources and completing an occupied rehabilitation project became even more challenging for RENEW II as COVID-19 came into the mix. Construction costs rose, supply delays increased, and new health protocols complicated already complex tenant moves and construction completion. Perseverance, flexibility, and strategy by all involved, most especially contractors, staff, and tenants, helped RENEW II come to completion.

The Elm Street brownstones and Straw Mansion Apartments are examples of how affordable housing enriches communities. Further, RENEW II demonstrates NeighborWorks® Southern New Hampshire's commitment to not only create new affordable housing that is needed in our state, but also maintain the integrity of our existing housing so that it continues to provide quality places for families to live.



This aerial photograph shows the three buildings that are part of the Straw Mansion property.





NeighborWorks® Southern New Hampshire collaborated with neighborhood residents and community partners to build and sustain positivity and cohesion among residents, businesses, and other organizations within Manchester's Center City and Nashua's Tree Streets neighborhoods. We are committed to creating positive change, building by building and block by block.

PROGRAMS and ACTIVITIES:

- ➔ Hosted and facilitated monthly meetings of Manchester's Center City Neighborhood Group at Hope City Church, offering a forum for neighborhood residents, representatives of community organizations, and members of the Manchester Police Department to discuss issues, concerns, and opportunities, as well as plan positive initiatives in the neighborhood.
- ➔ Facilitated virtual paint nights.
- ➔ Collaborated with Nashua PAL and Rivier University in facilitating the Youth Community Leaders initiative, a six-week leadership program for youth and teens in Nashua. The program culminated in a special project voted on and implemented by participants that encourages young residents to complete a project that helps others in Nashua or improves community.
- ➔ Held a coat drive in the Center City, distributing 300 warm winter coats to neighborhood residents.
- ➔ Collaborated with Manchester Grows and other community partners to bring Mum's Pop Up Market on afternoons during the summer on Spruce Street in Manchester, offering fresh produce, eggs, and honey by local artisans.
- ➔ Recognized Black History Month (February 2023) with a festival in celebration of the essence, culture and triumphs of individuals of color through food, music/entertainment, and access to products and services provided by black-owned businesses. A mobile COVID vaccination clinic was made available at the event.
- ➔ Organized Wellness Day (May 2022) together with residents and community partners to enjoy the vibrant area of the Center City. Attendees enjoyed music, activities, fresh food, and fruit smoothies.

Interacted with residents living in our affordable rental apartments, which currently totals 504 units located in seven New Hampshire communities, as well as residents living in an additional 324 affordable rental apartments where we provide contract tenant services.

Our team is a supportive resource for approximately 2,000 adults, teens, and children living at these rental properties, deepening connections and creating community within the properties.

PROGRAMS and ACTIVITIES:

- ➔ Socials were hosted at all properties throughout the summer, providing an afternoon of food, games, craft activities, and raffles for kids and their families.
- ➔ Organized other casual social gatherings at all properties, getting together with adult tenants to strengthen connection and community.
- ➔ Arranged a fire prevention and safety presentation with the Hudson Fire Department for residents of Friars Court in Hudson.
- ➔ Facilitated 12 kids/teens to attend a week-long summer day camp experience, coordinating scholarship applications that paid for the cost of attendance at a camp of choice. Camps attended included the YMCA of Greater Nashua-Merrimack, Baboosic Lake Summer Camp, Ovation Theatre Company, and My Children's Fitness Center.
- ➔ Provided summer fun bags to 22 families to enjoy a day at the beach or a hiking excursion. Bags contained essential items, such as food, water, sunscreen, beach supplies, park pass, and other relevant items.
- ➔ Surveyed tenants living in our rental properties, as well as third-party tenant service properties, through door to door engagement. The surveys seek information pertaining to household contacts and interests, employment status, need for community resources, financial wellness and homebuyer connection through HOMEteam, and opportunity to provide other feedback.



- ➔ Conducted a food access focus group in English and Spanish in collaboration with the Manchester Health Department. The purpose of this activity was to help identify barriers that Manchester residents may have in obtaining healthy food, with a focus on the Center City.
- ➔ Held a Slow Cooker Program in Spanish in collaboration with UNH Cooperative Extension. Three residents received a certificate and a free slow cooker for participating and finishing the course.
- ➔ Presented virtual financial confidence workshops for all tenants in coordination with our HOMEteam program. Residents learned about ways to strengthen their financial practices.
- ➔ Hosted both in-person and virtual socials for tenants, including pumpkin painting, gingerbread house decorating, Easter egg painting, and a virtual paint night.
- ➔ Held resource fairs for residents, which provided information about community resources and services.



Inclusion

is an important component in NeighborWorks® Southern New Hampshire's ethos and our commitment to creating quality, affordable rental housing for New Hampshire residents. Approximately ten years ago, we began participating in the Section 811 Project Rental Assistance (PRA) program, an initiative made possible through a partnership between New Hampshire Housing and the New Hampshire Department of Health and Human Services, Bureau of Mental Health.

The PRA program provides opportunity for very low income, non-elderly persons with mental illness to live as independently as possible through the coordination of voluntary services and providing a choice of subsidized, integrated housing options.

NeighborWorks® Southern New Hampshire has committed to providing housing for up to twenty-one residents who qualify for our housing through the PRA program, and we currently have a total of four residents.

How the 811 Housing Program has provided security and peace for one resident.

Martha had been living in Massachusetts, working as a court reporter in Boston. She held a professional job her whole life and never experienced any major setbacks or problems. A diagnosis of schizophrenia and bipolar disorder soon thereafter incited feelings of paranoia and confusion. Her condition caused her to lose trust of those around her, and she ended up living on the streets of Boston.

She decided to move to her mother's house, but her need for help eventually led her to Concord Hospital, where she spent seven months receiving counseling and guidance to develop confidence to live on her own again. Once ready, the hospital's social worker helped Martha obtain an apartment through the 811 program.

“I was completely relieved; a huge weight had been lifted off me. I didn't know where I was going to go. It changed my life. I was very happy. It's wonderful.”

These are some of the sentiments Martha uses to describe her feelings about finding a place to live.

Martha has lived in a NeighborWorks® Southern New Hampshire studio apartment for five years now, relishing the quaint marble fireplace and her friendly neighbors. She feels part of a community, happy and secure.

“It's great that this program exists for people. There are people out there like me who really do need it. I'm extremely grateful to have it, and very thankful.”





Fiscal Year 2023

Purchasing a home was challenging for many of our clients during a highly competitive and volatile real estate market. Most households, however, did not lose hope, as interest in our homebuyer education programs and counseling services remained strong.

Homebuyers utilized time to learn and understand the home-ownership process, so that they will be in a stronger financial position to purchase a home in the future. This is positive for both households and communities.

Recent Client Comments about Seminars

“We loved the step-by-step breakdown of the whole process! Plus, the textbook was a nice perk. Thanks team!”

“I was mad that I had to pay \$69.00. But I was wrong! This class was GREAT!”

Feedback from Clients about Counseling

QUESTION: What was the most helpful part of the counseling you received?

CLIENT RESPONSE 1: “The budgeting work and going through all the numbers with my counselor.”

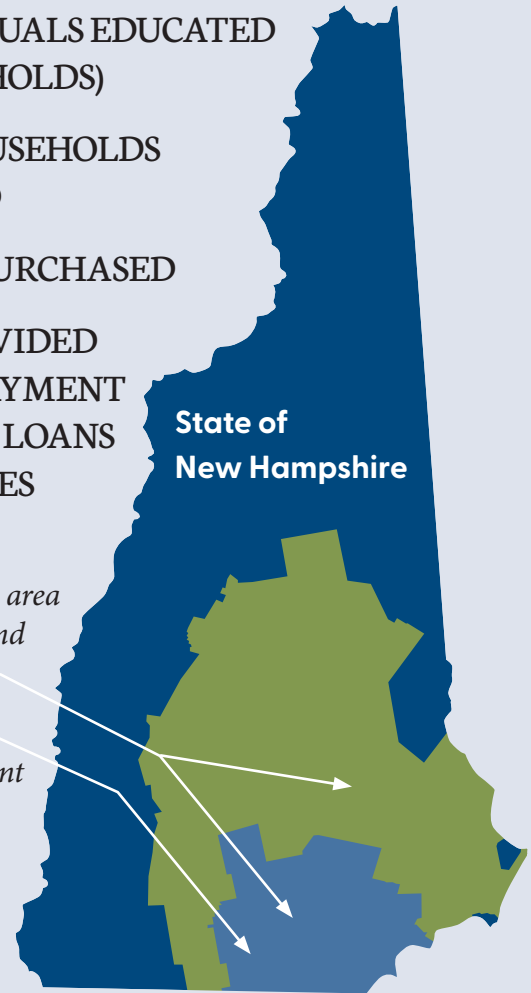
CLIENT RESPONSE 2: “Seeing what things really look like.”

HOMETeam Impact

- ➔ 215 INDIVIDUALS EDUCATED (177 HOUSEHOLDS)
- ➔ 98 NEW HOUSEHOLDS COUNSELED
- ➔ 14 HOMES PURCHASED
- ➔ \$20,000 PROVIDED IN DOWN PAYMENT ASSISTANCE LOANS TO 2 FAMILIES

HOMETeam’s focus area (homeownership and financial wellness)

Affordable rental housing development focus area





PHOTOGRAPHS PAGES 10/11 | CROSS PHOTOGRAPHY

Her opportunity for legal creativity came again with the burgeoning need for more affordable housing in the state. Once again, Sue immersed herself in a new area, becoming an expert in exclusionary zoning issues and creating condominiums for tax credit financed phased development projects. She has always had a deep conviction for housing diversity in our communities.

A career in law was never envisioned by Susan Manchester as a child growing up in Danvers, Massachusetts. Sue attended Brown University where she majored in Math Economics. Not knowing what to do next, and believing it to be a choice with options, she enrolled in law school at Boston University. While she loved learning, she was not fond of law school.

During the summer between her second and third years, Sue interned at Sheehan Phinney Bass + Green (now known as Sheehan Phinney). After being told that she was “probably the worst intern,” Sue continued to work hard and press on, still wondering if she fit the “image” of a lawyer in a prestigious law firm. That changed that summer when she witnessed two attorneys with opposite personalities (Mike Dunn and Alan Reische) not only getting along but respecting each other. She accepted a position at the firm and has been there for 43 years.

Sue's start at Sheehan Phinney in 1980 came soon after the state adopted the New Hampshire Condominium Act and, consequently, a new practice area for the firm. She immersed herself in commercial real estate law, including zoning, financing, and leasing. During the downturn of the early 1990s, she worked with the New Hampshire Attorney General's office to create appropriate procedures to allow banks to foreclose on failed condominium projects.

Her opportunity for legal creativity came again with the burgeoning need for more affordable housing in the state. Once again, Sue immersed herself in a new area, becoming an expert in exclusionary zoning issues and creating condominiums for tax credit financed phased development projects. She has always had a deep conviction for housing diversity in our communities. Indeed, Sue has applied her knowledge and skill in this area to help NeighborWorks® Southern New Hampshire and other developers of affordable housing navigate complicated zoning and development matters, which has led to new housing.



Steady in the belief that we have a responsibility to help others, Sue gives generously of her financial resources and time. She is a leadership donor to NeighborWorks® Southern

New Hampshire, as well as other non-profit organizations. Her volunteer leadership roles have been numerous over the years, including those with Granite United Way, New Hampshire Association for the Blind (now Future in Sight), Child Health Services (now Amoskeag Health), Manchester Rotary Club, Amherst Congregational Church, and the New Hampshire Bar Foundation. She championed Granite United Way's shift from community chest to community impact. She has provided pro bono legal representation to the YWCA, Amherst Land Trust, Brookside Church/Granite Pathways.

"More than just a trusted legal adviser, Sue is like a big sister looking out for us all of the time. Anyone in the business will tell you that real estate development

comes with risk, and our motto is 'NO risk, NO housing.' Sue has provided us with the support (legal, philanthropic, as well as emotional) to navigate the complicated, risky, and challenging work that it takes to develop affordable housing," says Robert Tourigny. Susan Manchester has been pivotal for our organization.

PAST RECIPIENTS OF THE DAVID P. GOODWIN OUTSTANDING NEIGHBOR AWARD

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



- | | |
|---|--|
| 2009
DAVID P. GOODWIN | 2016
BARRY BRENSINGER |
| 2010
CLAIRA P. MONIER | 2017
NEW HAMPSHIRE HOUSING FINANCE AUTHORITY |
| 2011
ROBERT DASTIN, ESQ. | 2018
JOSEPH B. REILLY |
| 2012
RAYMOND WIECZOREK | 2019
RON BOUFFORD |
| 2013
FRED B. KFOURY JR. | 2022
SYLVIO DUPUIS |
| 2014
PAULINE IKAWA | 2023
SUSAN MANCHESTER |
| 2015
SHEEHAN PHINNEY
BASS + GREEN PA | |

Consolidated Statements of Financial Position

Financials

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

Consolidated Statements of Financial Position March 31, 2023 and 2022



	2023	2022
ASSETS		
Current assets		
Cash and cash equivalents	\$ 2,051,285	\$ 2,442,909
Contributions receivable	273,752	28,502
Current portion of developer fees receivable	653,066	58,892
Current portion of loans receivable, net	39,000	43,000
Other current assets	65,181	119,852
Total current assets	<u>3,082,284</u>	<u>2,693,155</u>
Assets whose use is limited		
Restricted deposits	2,434,333	2,255,946
Developer fee receivable, net of current portion	1,583,401	1,426,033
Developer fee receivable, net of current portion	122,222	135,623
Loans receivable, net of current portion and valuation allowance	1,510,124	1,727,782
Loans receivable from related parties, net of valuation allowances	350,509	-
Property and equipment, net	7,512,998	6,761,126
Investment properties	115,572	1,370,131
Other assets	435,516	50,257
Total assets	<u>\$ 17,146,959</u>	<u>\$ 16,420,053</u>
LIABILITIES AND NET ASSETS		
Current liabilities		
Current portion of notes payable	\$ 36,242	\$ 35,328
Accounts payable and accrued expenses	178,229	191,693
Total current liabilities	<u>214,471</u>	<u>227,021</u>
Other liabilities		
Contractual advances	981,251	986,504
Notes payable, net of current portion and unamortized deferred financing costs	3,217,682	3,253,100
Contingent loans and advances	29,684	30,327
Total other liabilities	<u>4,228,617</u>	<u>4,269,931</u>
Total liabilities	<u>4,443,088</u>	<u>4,496,952</u>
Net assets		
Without donor restrictions	11,219,834	10,903,896
With donor restrictions	1,484,037	1,019,205
Total net assets	<u>12,703,871</u>	<u>11,923,101</u>
Total liabilities and net assets	<u>\$ 17,146,959</u>	<u>\$ 16,420,053</u>

Financials

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

Consolidated Statement of Activities For the Year Ended March 31, 2023 (With Comparative Totals for the Year Ended March 31, 2022)

	Without Donor Restrictions	With Donor Restrictions	2023 Total	2022 Total
Revenue, gains and other support				
Corporate contributions	\$ 117,696	\$ 37,500	\$ 155,196	\$ 249,825
Foundation contributions	170,700	-	170,700	141,700
Individual contributions	56,083	-	56,083	54,321
Government contracts	37,055	7,825	44,880	398,960
NeighborWorks® America grants	312,750	247,000	559,750	74,500
Program service and developer fees	910,213	-	910,213	556,723
Rental income	917,063	-	917,063	839,280
Interest income	57,379	-	57,379	64,646
Contingent loan and advance forgiven	-	-	-	205,000
Other	227,469	-	227,469	172,377
Net assets released from purpose restrictions	88,993	(88,993)	-	-
Total revenue, gains, and other support	<u>2,895,401</u>	<u>203,332</u>	<u>3,098,733</u>	<u>2,757,332</u>
Operating expenses				
Program expenses				
Neighborhood development	1,027,313	-	1,027,313	928,708
Home ownership	475,203	-	475,203	421,277
Rental properties	757,562	-	757,562	848,825
Resource development	276,485	-	276,485	252,002
General and administrative	133,820	-	133,820	122,480
Total operating expenses	<u>2,670,383</u>	<u>-</u>	<u>2,670,383</u>	<u>2,573,292</u>
Change in net assets from operations	225,018	203,332	428,350	184,040
Contributions and grants for long-term purposes				
	90,920	261,500	352,420	-
Effect of deconsolidation of affiliates				
	-	-	-	(2,270,099)
Change in net assets	315,938	464,832	780,770	(2,086,059)
Net assets, beginning of the year				
	<u>10,903,896</u>	<u>1,019,205</u>	<u>11,923,101</u>	<u>14,009,160</u>
Net assets, end of the year				
	<u>\$ 11,219,834</u>	<u>\$ 1,484,037</u>	<u>\$ 12,703,871</u>	<u>\$ 11,923,101</u>

NeighborWorks® Southern New Hampshire is pleased to report that the Annual Audit report is an unmodified (clean) audit opinion. The statements present fairly, in all material respects, the consolidated financial position and the consolidated changes in net assets of the organization in accordance with US generally accepted accounting principles (U.S. GAAP).

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

We recognize with gratitude individuals, foundations, corporations, businesses, and other entities whose generous financial contributions and/or volunteer involvement supported our mission this past fiscal year. Thank you!

DEVELOPER

- Anonymous
- Bank of America Charitable Foundation
- Norwin S. and Elizabeth N. Bean Foundation
- Belletetes
- Brady Sullivan Properties
- Cambridge Trust Charitable Foundation
- Citizens Bank
- City of Manchester
- City of Nashua
- Denron Hall Plumbing & HVAC
- Eastern Bank Foundation
- Enterprise Bank
- Graystone Builders
- Samuel P. Hunt Foundation
- Manchester Rotary Club
- The McIninch Foundation
- NeighborWorks® America
- New Hampshire Housing
- Santander
- TD Charitable Foundation
- Trivantus
- Tulley Automotive Group
- United States Department of Housing & Urban Development (HUD)
- Wells Fargo Foundation

ARCHITECT

- Anagnost Investments
- Bank of New Hampshire
- Berkshire Hathaway Home Services Verani Realty
- DCU for Kids
- Dobles Foundation
- Employees of Associated Grocers of New England and AG Supermarkets
- Granite United Way
- Greater Manchester/Nashua Board of Realtors
- HarborOne Foundation
- JPMorgan Chase
- KW Charity
- M&T Charitable Foundation
- Manchester Rotary Club
- Merrimack County Savings Bank
- NBT Bank
- Northeast Delta Dental
- Northway Bank
- Otis Atwell
- Sheehan Phinney
- TFMoran, Inc.



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 Barrette Family Fund of the New Hampshire Charitable Foundation
 Bellwether Community Credit Union
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 BerryDunn
 Boufford Insurance Agency
 Caryl and Barry Brensinger
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 Bob's Discount Furniture Charitable Foundation
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 Employees of Associated Grocers of New England and AG Supermarkets
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 Thomas Burke
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 CGI Business Solutions
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 Debra and Jeff Funk
 Colleen Lyons and John Dupre
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 Neighborhood Energy of New England
 NH CIBOR Cares
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 Queen City Rotary Club
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 Franklin Savings Bank
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 Kim Keegan and Paul Weathers
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 John K's Professional Painters
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 Carol and Peter Haebler
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 Just Give – Great Nonprofits
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Kim and Greg McCarthy
 Brenda McMillan
 Christina Mellor
 Cecile and Andre Menard
 Merchants Mutual Insurance Company
 Karen Metz
 Patricia S. Meyers
 Millenium Agency
 Walter Milne
 Lorene and Robert Molloy
 The Moore Center
 Jennifer Murdza
 Jamie Nadeau
 Maureen and George Olesen
 Sean Owen
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 Lynne Paul and Thomas Garner
 Alison and J. Michael Perrella
 Margaret Probish and Marc McDonald
 Joyce Pushee
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 Michael Reed
 Evelyn and Rev. John Rivera
 Riverwoods Manchester
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 Elizabeth Ropp and Eric Zulaski
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 Kristine and Thaddeus Walewski
 Donna and Bruce Willey
 Anita Wolcott



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DONORS, VOLUNTEERS, COMMITTEE MEMBERS



TO HONOR

Carolyn Benthien
by Ellie and David Cochran

IN MEMORIUM

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We appreciate our supporters and volunteers. If we have misspelled or omitted your name, please accept our apologies and notify Michelle Caraccio at mcaraccio@nushnh.org or 603.782.4465.



A cherished topic for me in this process was discussion revolving around “what we are most passionate about” in relation to NeighborWorks® Southern New Hampshire’s mission.

As you browse through this report, you will see and discern the tangible and intangible outcomes associated with that passion, demonstrating dedication to creating quality housing opportunities, revitalizing neighborhoods, and improving the lives of New Hampshire residents.

As my two years as Chair of the Board of Directors has come to an end, I reflect with pride on the accomplishments of NeighborWorks® Southern New Hampshire over this past fiscal year. Our Board engaged in a thoughtful and tactical strategic planning process, which has resulted in a clear and purposeful direction for the organization from multiple perspectives for the next three years. I enjoyed engaging with my colleagues on the Board and staff in this important governance function. A cherished topic for me in this process was discussion revolving around “what we are most passionate about” in relation to NeighborWorks® Southern New Hampshire’s mission.

As you browse through this report, you will see and discern the tangible and intangible outcomes associated with that passion, demonstrating dedication to creating quality housing opportunities, revitalizing neighborhoods, and improving the lives of New Hampshire residents. We remain grateful to the many donors and volunteers who have supported this important work this past year, which is essential to every accomplishment.

NeighborWorks® Southern New Hampshire will continue to partner with others to create affordable housing, new homeowners, and reenergized and improved neighborhoods. Our plan will guide our focus and steps in addressing a fundamental need, all while celebrating and respecting the diversity of our state and the needs of its communities.

My passionate belief in NeighborWorks® Southern New Hampshire’s purpose of creating needed affordable housing in our state and empowering residents to improve their own lives and our communities is strong. I invite you to join me through support and action so that residents of the Granite State need not struggle to live in quality housing that is affordable and our neighborhoods and communities are vibrant, inclusive, and safe.

Abrazos,

Sandra Almonte

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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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.



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Make a contribution in honor of a loved one or friend.

Encourage others to support us including companies and businesses.

Become involved by volunteering for a program, activity, or committee.



MAKE A DIFFERENCE!

For more information about giving or volunteer opportunities, please contact Michelle Caraccio, Resource Development Director, at 603.782.4465 or mcaraccio@nwsnh.org.

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

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NeighborWorks® Southern New Hampshire is a 501(c)(3), non-profit organization. Financial contributions from individuals, foundations, corporations, businesses, and civic organizations are essential to our capacity to address housing and neighborhood revitalization needs.

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On the cover: Straw Mansion Apartments*

