

March 2021

NEIGHBORHOOD Minute

THE NEWSLETTER FOR NEIGHBORWORKS® SOUTHERN NEW HAMPSHIRE



The Merrimack Townhomes Completed!

Despite the pandemic causing some unforeseen challenges in construction, the Merrimack Townhomes were completed on time and within budget in early October, with residents moving in immediately thereafter. This \$10.5 million development located at 5 Angelo Drive consists of 45 townhouse style apartments in a total of 9 buildings, just off of Daniel Webster Highway. The Merrimack Townhomes is the first affordable family project in the town of Merrimack.

The rental cost for the two and three-bedroom apartments, each with 1.5 bathrooms and washer/dryer hookup, ranges from \$1,100 to \$1,400 per month, with heat and hot water included. Individuals and families who earn between 50% and 60% of area median income are eligible to live at the Merrimack Townhomes. A family of four, for example, living in an apartment earns between \$55,000 and \$66,600.

Additionally, five of the units are earmarked for individuals or families earning at or below 30% of the area median income. For a family of four, this amounts to no more than \$33,300 in annual income.

Continued on page 3



Board members Connie Roy-Czyzowski and Eric LeBlanc at the entrance to one of the units

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e see brighter days ahead as the health and economic impacts of the pandemic begin to subside, while the distribution of new vaccines continues each day and more people are able to return to school and work. We know, however, that for many families, the mental well-being and economic toll will be long lasting due to their suffering and losses. I am grateful that the NeighborWorks® Southern New Hampshire staff, volunteers, donors, and contributors have stepped up over the past 12 months in a way that was unimaginable before then. People's flexibility

and their ability to adapt to changes, as well as their stepped-up commitment to address great challenges, continue despite many hurdles along the way.

You'll see among these pages the great accomplishments made this past year that are difficult enough to achieve even during "normal" times. To complete projects on time and on budget, and to help families stay on their path and continue to pursue their dream of owning a home, are always remarkable. However, not to miss a step in any of these areas, while also stepping into a new role of helping other organizations assist thousands of their clients, has been especially amazing. I think everyone expects to see changes "post-pandemic" that will impact people's lives in many ways. The real estate market may be one area that is affected, and we will continue to carry out our work in a way that adapts and changes to respond in ways that helps families meet their needs and the changing needs of the community.

We look forward to reporting back in the next edition on all the generous support we have received this year, which has helped NeighborWorks® Southern New Hampshire remain strong during challenging times and enabled our continued efforts to address housing need in our state.

Gratefully,

Robert Tourigny
Executive Director

Welcome New Staff Member



Sharon Driscoll

Sharon Driscoll recently joined NeighborWorks® Southern New Hampshire as Staff Accountant in our Operations department. Sharon brings more than two decades of experience in accounting and financial management functions, including accounts receivable, accounts payable, payroll, and various human resources functions. She was most recently Staff Accountant with Schleifring North America in Chelmsford, Massachusetts. A resident of Londonderry, Sharon is a graduate of Salem State University in Salem, Massachusetts with a Bachelor of Science degree in Office Management/Accounting.

“Although we all faced some unique challenges over the past year, we are grateful to the entire development team and our funding partners for their commitment and dedication to the completion of this important project. From Zoom job meetings to virtual construction inspections, we were able to meet our financing and timing deadlines and provide 45 families a quality apartment and an affordable place to be “safer at home,” says Jennifer Vadney, Neighborhood Development Director.

Our development team included John S. Jordan Design, Meridian Land Services, and Gary Chicoine Construction Corporation. Project financing was provided by New Hampshire Housing, HUD Housing Trust Fund, RBC Capital Markets, and Citizens Bank Commercial Banking. Charitable support for the project was provided by the TD Charitable Foundation, Cogswell Benevolent Trust and the Samuel P. Hunt Foundation. Rental and maintenance of the property is provided by Stewart Property Management.



*Interior photos of a two-bedroom apartment
at The Merrimack Townhomes*

The current number of affordable rental apartments created and/or owned by NeighborWorks® Southern New Hampshire totals 504 units in seven communities.

Amherst
28 units

Hidden Pond Apartments

Goffstown
25 units

The Townhomes at Abingdon Square

Hooksett
16 units

Mallard Place

Londonderry
78 units

Townhomes at Whittemore Place

Manchester
270 units

Cedar Beech
Merrimack Place
Cedar Street
Three Corners
Tree Streets
Phoenix Apartments
Elm Street
Straw Mansion Apartments
Silver Mill Apartments
6 Dubuque Street
243, 244, 259 Douglas Street
459 Granite Street

Merrimack
45 units

The Merrimack Townhomes

Nashua
42 units

Casimir Place
34 Central Street
19 Ash Street
40 Ash Street
4 Ledge Street
14 McLaren Street

NeighborWorks® Southern New Hampshire also created and maintains two neighborhood parks in Manchester: Cedar Street Family Park and Auburn Street Family Park. We also “adopted” Los Amigos Park on Ash Street in Nashua and frequently conduct park cleanups.

West Side RENEW (Phase 2)

With last summer's creation of four new units of affordable rental housing in a previously blighted building located at 459 Granite Street in Manchester, we look to begin the second phase of this project, which is the reconditioning of three properties located in the same West Side neighborhood.

The buildings located at 243, 244, and 259 Douglas Street contain a total of seven units of existing affordable rental housing, all in need of capital improvements due to use over time. Improvements to be completed include new roofs, siding, windows, upgraded kitchens and baths, as well as some energy upgrades and improved HVAC systems.

Ensuring that existing affordable rental housing offers quality dwellings is often a focus of our redevelopment efforts in Manchester and Nashua due to aging housing stock. The Douglas Street properties were built over 25 years ago and there have not been many capital improvements made along the way. NeighborWorks® Southern New Hampshire acquired these units in 2018 and has been working to secure funding for improvements.

This second phase of the West Side RENEW initiative will be similar to our RENEW I project in the Center City whereby we temporarily move tenants out of their unit and then they return to a refurbished apartment. We face new and unusual challenges as a result of the pandemic and must work to ensure that tenants, contractors, and staff are kept safe at all times. The use of masks and sanitizing equipment is, of course, required and scheduling work to happen in the most socially distant way as possible is imperative.

We appreciate recent contributions from the City of Manchester, Bar Harbor Bank & Trust, and BankProv whose financial support is helping to ensure completion of this phase of West Side RENEW.

West Side RENEW 2 continues the investment we have made in this neighborhood over the last 15 years, resulting to date in approximately \$5.5 million in investment, which has created 9 rehabilitated properties that were sold to owner occupants; preserved 21 units of housing; demolished 2 blighted buildings, and added parking for the William Cashin Senior Center as a result of the demolition of one of the two blighted buildings.



Jaime Frederes, Senior Vice President and Director of Residential Lending at Bar Harbor Bank & Trust, with Robert Tourigny and Jennifer Vadney. Thank you to Bar Harbor Bank & Trust for their \$7,500 contribution to this project.



Joe Kenney, Senior Vice President Commercial Lending at BankProv, with Robert Tourigny and Jennifer Vadney. Thank you to BankProv for their \$15,000 contribution to this project.



Thank you to the very generous supporters of our West Side RENEW Initiative in Manchester:

Redvelopment of a total of 7 units of existing affordable rental housing located at 243, 244, and 259 Douglas Street (in process); and Creation of 4 new units of affordable rental housing in a previously blighted building located at 459 Granite Street (completed).



Anonymous



Thank you to Granite United Way and United Way of Greater Nashua!



Keeping families safely housed is always a priority, and Granite United Way and the United Way of Greater Nashua have helped us do so during an unprecedented period of economic and health challenges.

Granite United Way's donation of a total of \$252,500 to NeighborWorks® Southern New Hampshire enabled us to provide Market Basket gift cards as well as food and checks directly to families facing economic challenges. We were pleased to serve as a regional hub to coordinate resources for more than 15 non-profit organizations, including Amoskeag Health, Granite YMCA, SNHU, and the Manchester School District. In total, over 4,000 bags, each feeding up to four people, with a variety of nutritious foods such as cereal, bread, fruit, vegetables, and pasta were distributed. More than 100 of our own tenants were able to benefit from these resources.

Both the United Way of Greater Nashua and Granite United Way have consistently provided personal protective items for our employees and our tenants. These items have included sanitizer, children and adult face masks, and personal hygiene items. United Way of Greater Nashua also expedited grant funds for the purchase of technology, which has been utilized by staff for remote work.

Granite United Way and the United Way of Greater Nashua are examples of the impact of living united to help residents in need in Manchester and Nashua. Thank you!

HOMEdteam Community Partners

Demand for home buyer education is strong with participants accessing our on-line educational webinars via HOMEdteamNH.org. A total of 255 individuals participated in educational seminars thus far this year.



For more information about HOMEdteam, please contact Paul McLaughlin at pmclaughlin@hometeam.org or 603.626.4663 ext.1100. To register for an upcoming financial literacy, home buyer, or landlord seminar, please go to <http://www.hometeamnh.org>

Thank you to HOMEdteam's Financial Partners!



St. Mary's Bank
People's United Community Foundation
Keller Williams Realty Metropolitan
Franklin Savings Bank
Woodsville Guaranty Savings Bank

Granite United Way
NeighborWorks® America
U.S. Department of HUD
Mortgage Bankers & Brokers Association of NH



We are thankful for the continued support of the Greater Manchester/Nashua Board of Realtors. As important and trusted professionals in New Hampshire's housing industry, their patronage helps to increase visibility of our programs and advance HOMEdteam's mission of providing the community with the information and tools necessary to make good financial decisions related to purchasing, renting, and maintaining a home.



Chris Ware, 2021 President of the Greater Manchester/Nashua Board of Realtors, presents contribution to Paul McLaughlin, Home Ownership Director. With Chris are Steve White (left), Immediate Past President of the Greater Manchester/Nashua Board of Realtors, and Hollie Halverson, Greater Manchester Nashua Board of Realtors Community Service Committee Chair.

A Pandemic Did Not Slow Down Her Homeownership Dream

Kelly Bogert was less than confident when her homeownership journey first began. “If you had said to me any time in my past that I would someday be a homeowner I would have shrugged my shoulders and laughed it off,” says Kelly, a recent HOMEdteam program participant. “You see, no one in my family has ever owned a home...and it wasn’t something I could picture for myself. My credit score wasn’t the best and, as a single mother of three children, I thought it was an unattainable dream,” she continues.

Kelly’s mother became aware of NeighborWorks® Southern New Hampshire and the financial counseling and first-time homebuyer classes offered through our HOMEdteam program. She encouraged Kelly to contact us to inquire about the steps towards home ownership.

She attended a homebuyer seminar, and came away feeling better prepared and confident to take the next steps to become a homeowner. HOMEdteam counselor, Evelyn Rivera, met with Kelly to review her current financial situation, and provided a personally tailored action plan in order to get closer to her dream of homeownership. “She explained where my credit score needed to be and helped me map out a plan for saving where I could,” says Kelly.

Kelly raised her credit score and increased savings to where it needed to be in order to qualify for first time homebuyer financing programs. Kelly purchased her home in Manchester this past September. She credits her success with the education she received by participating in the HOMEdteam seminar and follow up counseling, which helped her understand the entire homebuying process. She was able to make sure that her out-of-pocket costs would not be overly burdensome, and would leave cash for any potential unplanned expenses.

Not even the pandemic slowed her down. “I became the homeowner that I always dreamed of,” says Kelly.

Our funding and volunteer partnerships help to create new homeowners like Kelly Bogert and her family.



We remember a friend and colleague



We were saddened by the recent passing of Rosemary Heard, President and CEO of CATCH Neighborhood Housing in Concord, another NeighborWorks® America chartered organization in our state. Our staff frequently collaborated with Rosemary throughout her fourteen-year tenure at CATCH, most especially on the formation of HOMEdteam, a collaborative program led by NeighborWorks® Southern New Hampshire that includes CATCH and Lakes Region Community Developers, to deliver quality homeownership and financial wellness education and counseling to New Hampshire citizens, serving residents from the state’s southern border to the Lakes Region.

Rosemary shared our belief that quality housing is the foundation for many positive life outcomes. She worked diligently to create affordable housing opportunities in the Concord region and advocated passionately about the need for a range of housing options for New Hampshire citizens.

“Rosemary believed in the transformation that takes place in a family’s well-being through homeownership, and the anchoring role that homeownership plays in creating and maintaining neighborhoods as places of strength and positivity,” says Paul McLaughlin, HomeOwnership Director. “I will miss her encouragement and positivity as HOMEdteam continues to help New Hampshire residents seeking to purchase a home of their own.”

Minute

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We hope to include you in our Donor Report!

Our current fiscal year nears its end, and so we ask those who have not made a charitable contribution to consider doing so at this time.

NeighborWorks® Southern New Hampshire has continued to create new affordable rental housing, safely house low income residents in existing rental housing, educate and counsel families on a path to home purchase, and guide families experiencing financial difficulty during this challenging COVID-19 period of time.

Our continued impact is directly related to strong community support. And each gift contributes to the sum of support.

Please consider making a gift of \$250, \$100, \$50, \$25, \$10, or another amount. **No gift is too small or too large!**

You may use the enclosed envelope to make your *tax-deductible* contribution. Or go to **donate.nwsnh.org** and contribute through our secure website. A gift to recognize a special occasion or honor those you care about offers another reason to contribute.

All donors (unless choosing to remain anonymous) will be recognized in our upcoming donor report. Please make your contribution by March 31, 2021 to be included.

Thank You!

