

NEIGHBORHOOD Minute

THE NEWSLETTER FOR NEIGHBORWORKS® SOUTHERN NEW HAMPSHIRE

Please Support Quality Housing Opportunities!

As you think about giving to a charity this time of year, please consider the work NeighborWorks® Southern New Hampshire does to create and maintain quality, affordable rental housing and provide quality homeownership education for New Hampshire residents.

Over half of our budget to provide services comes from charitable gifts from individuals, foundations, and corporations.

If you have already donated or pledged financial support this fiscal year, we thank you.

If you have given in the past but not yet this year, we ask for your renewed support.

If you have never given, please consider making a contribution this year. No gift is too small!

You may use the enclosed envelope to make your tax-deductible contribution. Or, please go to **donate.nwsnh.org** and contribute through our secure website. **Thank You!**

FOR MORE INFORMATION VISIT US AT WWW.NWSNH.ORG

November 2018

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The Townhomes at Whittemore Place Phase II Completed! *Fully Occupied in August!*



(left to right): John Jordan, Gary Chicoine, Jennifer Vadney, Ken Willis, Dean Christon, Robert Tourigny, Donna Briggs, Joan Strausmann Brandon, Susan Manchester, Earle Blatchford, Greg Chakmakas, Kenneth Viscarello

Scorching temperatures did not lessen enthusiasm to come together in June in Londonderry to recognize the completion of the second phase of The Townhomes at Whittemore Place. A total of 33 new townhouse style apartments in five additional buildings were added to the 45 units that were completed in 2015.

Located at 404 Mammoth Road, the Townhomes at Whittemore Place is the single largest development in NeighborWorks® Southern New Hampshire's current portfolio of 451 units. Total cost of construction for the two phases was \$15.9 million (\$8.8 in phase one and \$7.1 in phase 2). Rents in the units range from \$1,015 to \$1,400 per month, including heat and hot water. All of the apartments have 1.5 bathrooms, fully equipped kitchens and washer/dryer hookups, as well as access to a community room for resident use.



Pamela Hughes Patenaude
at podium

Pamela Hughes Patenaude, Deputy Secretary for the Department of Housing and Urban Development (and New Hampshire native and NeighborWorks® America Board Member), was among our guests. She noted the presence of rural elements in the development's landscape, at the same time providing needed affordable rental housing in a densely populated area of the state.

Funding and development partners for phase II were: Raymond James Tax Credit Fund, Eastern Bank, Federal Home Loan Bank of Boston, New Hampshire Housing Finance Authority, John S. Jordan Design, Gary Chicoine Construction Company, and Sheehan Phinney.

Thank you to all our guests who helped us mark the completion of this project!



exterior of a second phase building aerial view of entire development

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As 2018 comes to a close, we have much to celebrate with so many achievements and inspiring stories from homebuyers, residents, and our partners. We look forward to 2019 as we welcome new opportunities for development and neighborhood revitalization in southern New Hampshire. Our opportunities, of course, are always coupled with challenges in the market place. Short housing supply, rising interest rates, high consumer demand, and regulatory challenges all add up to make this work difficult. It is with all of this in mind that our Board of Directors is developing our strategy and goals for the next few years.



We will thoroughly examine market conditions and question numerous stakeholders to identify where we focus our efforts and how we undertake this work. One thing we are proud to say is that we respond to and adapt to changing needs while always staying true to our mission. We are grateful to all who have supported (and will support) the mission of NeighborWorks® Southern New Hampshire in 2018, and I look forward to furthering our work together next year and beyond. **Thank you!**

Robert Tourigny
Executive Director

Tenant Enrichment

Thanks to the Kiwanis Club of Manchester, Queen City Rotary Club, and the Ella F. Anderson Trust, ten school-aged children living in our apartments experienced a week-long summer camp of their choice this past summer. Camps attended were: the Boys and Girls Club of Manchester, Currier Art Center, Roy Park Summer Playground, Stop-Motion Animation, and the YMCA in Manchester.

In addition, HarborOne Mortgage provided backpacks and school supplies for 58 elementary and high school students from Manchester, Nashua, and several other communities. Students came to our offices on Elm Street to pick up their new backpacks, which were filled with needed school supplies.

These contributions and partnerships helped to provide positive experiences and needed school items.



Erica Brooks, Community Building Manager, among recipients of grants from Kiwanis Club of Manchester



picking up backpacks and school supplies



HOMEdteam Community Partners

HOMEdteam delivers quality homeownership and financial literacy education and counseling programs from New Hampshire's southern border to the Lakes Region. We strive to create homeowners who are financially stable and fully understand the homeownership process, purchasing a home they can sustain and maintain.



For more information about HOMEdteam, please contact *Paul McLaughlin* at pmclaughlin@nwsnh.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/for-home-buyers/schedule-of-seminars/home-buyer-seminars>



St Mary's Bank
NBT Bank
Franklin Saving Bank
Woodsville Guaranty Savings Bank

Granite United Way
NeighborWorks® America
U.S. Department of Housing and Urban Development

Recent HOMEdteam Funders



Karin Duchesne, Karen Wilson, and Evelyn Whelton of Bank of New Hampshire present \$5,000 contribution to Paul McLaughlin



Peter Makowiecki and Camille Madden of HarborOne Mortgage present \$5,000 gift to Paul McLaughlin and Robert Tourigny



Paul McLaughlin accepting \$1,000 contribution from Residential Lending staff at Franklin Savings Bank

Meet the Thompsons

Homeowners since May 2018

Jackie and Mike Thompson shared their experience of purchasing a home with guests of this year's David P. Goodwin Outstanding Neighbor Award event.

Homeownership was a goal for the Thompsons while they rented an apartment in Concord. They were not certain, however, about how prepared they were for such a step and were still just thinking about the possibility of homeownership.

In August 2017, they participated in HOMEteam's Financial Literacy workshop, followed by an eight-hour First-Time Home Buyer seminar in October of that same year. Over the next few months, they met one-on-one with Richard Patterson, HomeOwnership Counselor. Richard helped the Thompsons develop a personal action plan based on their specific needs and financial capacity to address concerns and obstacles to realizing their goal of homeownership.

In May 2018, seven months after taking their First-Time Homebuyer seminar, Mike and Jackie purchased their home in Boscawen. They articulated the benefit of homeownership education and counseling in their following comments:

As it turns out, we were much more ready to be able to buy a house than we thought we would be, but our lack of knowledge combined with the fear of making a bad decision had been holding us back. When we were finally ready to put all of our preparations and plans into action and look for a house, we both felt confident that we knew what we were doing now, and that the HOMEteam staff would be available to help us if we needed it.

On May 5th of this year, we closed on our house in Boscawen, NH. Two days later when we showed up to move in, we learned firsthand why your insurance policy starts the moment you buy the house (something we learned about in class!). The night before, the area had some extreme weather and a 70 foot pine tree fell overnight, missing our new house by mere feet. Because we felt so prepared to handle the ups and downs (literally) that come with owning a house, this unforeseen event on day one didn't feel like a crisis – just something we had to deal with as part of being homeowners.

Jackie and Mike Thompson recently celebrated their fourth wedding anniversary. Mike is a full-time student at the University of New Hampshire in Durham, studying wildlife and conservation biology while working a part-time job on campus. Jackie is the Housing Coordinator at New England College, and plays the piano at her church. They exemplify the value and importance of participating in HOMEteam's educational programs and counseling services.



Carolyn Chute-Festervan of USDA-RD with Mike and Jackie Thompson, Paul McLaughlin, and Richard Patterson



Homework Lab Created at Elm Street Property

Access to quality tutoring services to support academic achievement can be difficult for financially disadvantaged families. IKEA, the home and office furnishings company, has partnered with NeighborWorks® Southern New Hampshire to create a Homework Lab in previously unused space at our Elm Street property in Manchester.

This past summer we outfitted a bright, safe, and encouraging place where children and teens ages 7 to 13 can drop in on a weekly basis to be tutored in a variety of subjects, including math, reading, science. IKEA donated new tables, chairs, bookshelves—all of the essentials needed for tutors to work one-on-one with students.

We also appreciate the involvement of the Community Engaged Learning Program at Southern New Hampshire University, which is providing three to four tutors each week for students free of charge.

Our Homework Lab is a positive place for learning and engagement with youngsters eager to do well in school. Thank you IKEA and Southern New Hampshire University!



Progress in Nashua's Tree Streets Neighborhood

Our efforts to improve the condition of housing in Nashua's Tree Streets neighborhood continue to move forward. At the end of March, NeighborWorks® Southern New Hampshire purchased a six-unit property located at 4-14 McLaren Avenue and a 2-family property located at 48 Ledge Street, expanding our portfolio in the neighborhood.

We are currently assessing capital improvements to these two properties, as we continue to explore other properties to purchase in the neighborhood for redevelopment.

A \$375,000 award in state tax credits from the New Hampshire Community Development Finance Authority has strengthened our revitalization goals in the neighborhood. And contributions from the following companies and foundations have positioned NeighborWorks® Southern New Hampshire for investments in the neighborhood.

Companies

Eastern Bank	\$50,000
Brady Sullivan Properties	50,000
Merrimack County Savings Bank	50,000
JCM Property Management (in memory of Bill Craig)	50,000
Belletetes	50,000
Tulley Automotive Group	50,000
The Provident Bank	25,000
Camden National Bank	13,000
Gary Chicoine Construction Corp.	10,000
Anonymous	90,000
Anonymous	10,000
J. Lawrence Hall Company	5,000
TFMoran	5,000
Fine Homes Group International at Keller Williams Realty Metropolitan	5,000
Northeast Delta Dental	5,000
Neighborhood Energy of New England	2,000
	<hr/> \$470,000

Foundations/Other

NeighborWorks® America	\$84,000
New Hampshire Housing	50,000
Cogswell Benevolent Trust	25,000
Samuel P. Hunt Foundation	20,000
New Hampshire Charitable Foundation	20,000
The McNinch Foundation	10,000
	<hr/> \$209,000

TOTAL INVESTMENT TO DATE: \$679,000



Robert Tourigny accepts gift from Belletetes.
Left to right: David Belletete, Vice President;
Jack Belletete, Senior Vice President;
Mike Shea, President; Robert Tourigny;
Sara Belletete, Treasurer
Not in photo: Matt Shea, Vice President



Robert Tourigny, David Grappone (NWSNH committee member), and Michelle Caraccio accept Tulley contribution.
Left to right: Michelle Caraccio, Bryan Tulley, Mark Tulley,
David Grappone, Vince Tulley, and Robert Tourigny.



48 Ledge Street



4-14 McLaren Avenue

2018 David P. Goodwin Outstanding Neighbor Award Reception

An occasion of support and celebration!



Joseph B. Reilly, Carolyn Benthien, Robert Tourigny

Joe's "genuine humanness is what makes him special to me and so many others. He takes his success in stride, serving in whatever capacity he is in with humility and a seriousness of purpose in the for-profit sector or non-profit. In the best sense of the word, Joe is truly a human being who inspires others."

Robert added that Joe's extraordinary leadership assured success in NeighborWorks® Southern New Hampshire's first-ever capital campaign, strengthening the organization in several ways and securing a permanent home in Manchester. "Joe cares that others have access to quality housing and believes in the type of neighborhoods we seek to create in our communities."

The David P. Goodwin Outstanding Neighbor Award celebrates community involvement in the back drop of one of our affordable rental developments. Coming together in this manner helps NeighborWorks® Southern New Hampshire remain strong in our mission, and support for this event comes in any number of ways – sponsorship, ticket purchase, advertisement or message purchase, and attendance.

More than 160 people gathered at the Straw Mansion Apartments in Manchester on September 12th to help recognize Joseph B. Reilly as recipient of this year's David P. Goodwin Outstanding Neighbor Award and to support our housing mission.

Guest speakers included Mayor Joyce Craig, as well as client speakers Jackie and Mike Thompson, who recently purchased a home following their participation in HOMEteam's programs, and Janine Woodworth, who volunteers with our Center City initiatives.

John Jordan, an architect on several of our housing developments, conveyed his pride in being associated with an organization that creates good housing options.

Carolyn Benthien, NeighborWorks® Southern New Hampshire Trustee who is regarded for her skill and success in organizational and non-profit strategic planning, management, and fund raising, accompanied Robert Tourigny in presenting the award to Joe Reilly. She commented that



Mike Reed and Mayor Craig



Abbey Clegg, Erica Brooks, Evelyn Rivera



Julie Kfoury, Adele Baker, Chris Kfoury



Janine Woodworth



Lisa Beaudoin and Tom Garner



William Stone, Norman Turcotte, George Reagan

Thank you to the following companies and businesses whose sponsorship support offset costs associated with this event, as well as three other events in 2018: Annual Breakfast, NeighborFest Manchester, and NeighborFest Nashua.

John S. Jordan Design, Brady Sullivan Properties, Eastern Bank, Otis Atwell, People's United Bank, TFMoran, Boyd & Boufford Insurance Agency, Stewart Property Management, Northern New England Housing Investment Fund, St. Mary's Bank, Bank of America, Bellwether Community Credit Union, Citizens Bank, NeighborWorks® America, Trivantus, New Hampshire Housing, BerryDunn, Craig, Deachman Associates, Federal Home Loan Bank of Boston, Mutual of America, Secured Network Services.

We also thank **Weber Stave Design, Cross Photography, Tidewater Catering, Scott Silberfeld, Granite State Credit Union, and the Manchester Masonic Community Center** for their contributions to this year's Outstanding Neighbor Award event.



Sandra Almonte, Jennifer Vadney, Ann Ketterer, Eric LeBlanc, Daysi Fernandez, George Cruz



Dan Heying, Paul McLaughlin, Ryan Tufts



Hope and John Jordan



Arthur Sullivan and Barry Brensinger



Joe Reilly, Ron Boufford, Paul Boynton, Joan Boufford



Mayor Joyce Craig, Carolyn Benthien, Sarah Cochran, David Cochran, Ellie Cochran, Joe Reilly, Charlie Goodwin, Jaye Goodwin, Carolyn Leary, Michael Leary, Robert Tourigny following the award presentation



Nadine Salley and Karen Wilson



David Cassidy and Bill Donegan