

SOUTHERN NEW HAMPSHIRE

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NEIGHBORHOO

HOMEteam Celebrates 10 Years!



Spring 2024

n January 2014, NeighborWorks® Southern New Hampshire rolled out a new model to help first-time homebuyers in New Hampshire prepare for one of the most consequential financial transactions of their lives, a new way to ensure that residents of this state have easy access to quality homebuyer education and counseling. Ten years later, HOMEteam continues to help New Hampshire homebuyers purchase a home in strong position, a home that they are able to maintain and sustain and has positive impact on their household, as well as their neighborhood and community.

HOMEteam began as a concept in discussion with Robert Tourigny, Executive Director of NeighborWorks® Southern New Hampshire, and Rosemary Heard, former Executive Director of CATCH Neighborhood Housing, another NeighborWorks® America chartered organization in the state, which serves the Concord area. Of particular concern was the challenge of program

sustainability and the consequences to residents and communities in the potential lack of these important services. Both organizations envisioned advantages that could be realized in working together to achieve our shared vision of creating financially stable homeowners, especially for disadvantaged or marginalized populations and those who did not experience homeownership in their lives.

Engagement with a local marketing firm included an in-depth market analysis and feasibility study that led to concept development and operating plan. With generous seed funding from Citizens Bank over a three-year period of time, HOMEteam was launched.

Facing similar pressures of sustainability, Lakes Region Community Developers (then called Laconia Area Community Land Trust) joined the collaboration in October 2014, expanding the geographic breadth of the program. Today, HOMEteam's footprint extends from the state's southern border in Nashua to Laconia in the Lakes Region.

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NeighborWorks[®] Southern New Hampshire

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e are pleased to be celebrating the 10th anniversary of the launch of HOMEteam and all of the program's accomplishments. Be sure to check out the video testimony on youtube featuring several of HOMEteam's successful owners and the impact that owning a home has had on their families.

We are also pleased that we were able to complete our largest renovation project this past winter, including the creation of the Raymond J. Wieczorek Good Neighbor Walkway in downtown Manchester. We are grateful to the generosity received in support of this special initiative honoring a friend of our organization and benefitting the entire community.

If you missed our Annual Breakfast this spring, I'm sorry that you didn't get to hear a great presentation by Bob Quinn on the fine line between property owner's rights and "local control," a tight rope that we seem to walk on regularly, and often with no safety net. I will reiterate the statement that I made at the breakfast regarding my pet peeve: the term "local control" is way over used in New Hampshire and often misinterpreted and used out of context.

We are used to hearing that the state legislature can't do something because it's against local control (even though New Hampshire is a Dillon's Rule state and not a Home Rule state). Then at the municipal level, towns will restrict development through ordinances as an act of local control. However, as an individual property owner you learn that you can't do something you want to do with your land because of local control!

Sometimes local control means one or two individuals making decisions that affect an entire town and most residents are unaware of the consequences. Yet they believe they have local control. It's not that we don't believe in the value of having local control; it's the use of the term when it's convenient for people to oppose the development of affordable housing that we take issue with.



Robert Tourigny Executive Director

A Heartfelt Goodbye

e acknowledge with sadness the passing of Thomas (Tom) Garner and Richard (Dick) Duckoff, both good friends to our organization who served in leadership roles at pivotal points in our history. Dick was involved from our founding as Manchester Neighborhood Housing Services and served as



Chair of our Board of Directors from 2000 to 2002. Following his Board service, he remained on our Project Committee.

Tom served on our Board of Directors from 2013 to 2020, the latter two years as Chair of the Board. He remained on the Finance Committee following his Board service. Tom provided leadership as we expanded our geographic reach in the state – real estate development in the Nashua region and the inception of HOMEteam, a collaborative program that reaches all the way to the Lakes Region.

Thank you, Dick and Tom. You made a difference.

Welcome New Trustees



eighborWorks[®] Southern New Hampshire is pleased to welcome **Pauline Ikawa** and **William Weidacher** to our Board of Trustees. A volunteer group associated with our organization since our founding, our Trustees are ambassadors for the organization and our mission to create quality housing opportunities for New Hampshire residents. They provide an important link to the communities we serve. Both Pauline and Bill have a long association with NeighborWorks[®] Southern New Hampshire.

Pauline retired after a noteworthy career with TD Bank and its predecessor banks, at one point specializing in the Bank's compliance with the Community Reinvestment Act and community development, and then on regulatory compliance with a focus on fair lending laws. Pauline was involved as a volunteer in 1992 when this organization was formed. She served two terms on our Board of Directors, including involvement on our Resource Development and Credit Committees after her terms ended. In 2014, she was the recipient of the David P. Goodwin Outstanding Neighbor Award for her involvement and support of the organization.

Bill has lived in the Manchester area since 1976 and has been practicing real estate since 1983. He is a founding member of Keller Williams Realty Metropolitan and serves as its Operating Partner. Additionally, he and his wife Diane operate The Fine Homes Group at Keller Williams. Bill has served the REALTOR Association repeatedly over the last 41 years, having been the NH President in 1995 and 2013. He is the only person to have been elected to this position twice.

New Board Members

n April, **Maria Perez** and **Richard Plourde** were elected to three-year terms on our Board of Directors. Our Board of Directors provides oversight and fiduciary responsibility for the organization.

A resident of Nashua, Richard is a Senior Environmental Coordinator with Eversource Energy. His responsibilities in this role include managing and overseeing response to oil and hazardous material emergencies in the Nashua area and supporting the company's response throughout their territory. He has been a member of our Project Committee for the past several years.

A native of El Salvador, Maria emigrated to the United States thirty years ago, seeking to flee violence and provide a better future for her children. She became involved in community service initiatives, initially working with previously incarcerated women who did not know how to write in English or Spanish, and then with other community organizations. Maria currently serves on our Community Services Committee. A resident of Milford, Maria was recently elected to her second term as a state representative. She has served as Chairwoman of the New Hampshire Latino Caucus and is currently the Vice Chair of the human rights committee of the National Hispanic Caucus.

New Staff



eticia Lemus recently joined our staff as Tenant Services Manager. Most recently, Leticia was employed with the State of New Hampshire Office of Professional Licensure and Certification, and in this role she interfaced extensively with license applicants and staff in the coordination of license processing and management functions. Leticia oversees our team of Tenant Services Coordinators to help ensure a seamless delivery of programs, services, and communication to residents and property management staff.





Thank You to HOMEteam Funding Partners! Bank of America Charitable Foundation KCitizens Bank[®] NEW HAMPSHIRE **M&T** Bank WELLS HOME HOUSING FARGO MORTGAGE CAMBRIDGE -TRUST-BNH A HARBORONE* JPMORGAN CHASE & CO. kW KELLERWILLIAMS MEREDITH ERKSHIR Mortgage Bankers & Brokers Association of NH **Bangor Savings Bank** NeighborWorks® America St. Mary's Bank Bar Harbor Bank and Trust U.S. Department of HUD



Bank of America Charitable Foundation

Bellwether Community Credit Union

"Providing financial education on key topics, including homeownership, is core to our approach in fostering economic mobility and equitable progress in New Hampshire. Maintaining partnerships with nonprofit organizations like NeighborWorks[®] Southern New Hampshire and HOMEteam are some of the most impactful actions we can take to provide individuals and families the tools and information they need to confidently navigate homeownership and experience economic mobility." Ken Sheldon, NH President



Bank of New Hampshire

"Empowering communities through education and support creates a foundation for sustainable homeownership and financial wellness. Together, through initiatives like NeighborWorks Southern NH's HOMEteam program, we pave the way for brighter futures and stronger neighborhoods."

Bambi Lane, AVP Commercial Banker & CRA Officer



NBT Bank

"NBT Bank is honored to help more New Hampshire residents realize their dreams of becoming homeowners by supporting the NeighborWorks® Southern New Hampshire home buyer and financial wellness education programs.' Karen A. Derksen, Bank CRA Officer



Franklin Savings Bank

"HOME team provides critical and much needed guidance to first time homebuyers interested in purchasing their first home in New Hampshire. We understand that purchasing your first home can feel overwhelming, so we are happy to partner with HOMEteam to provide sponsorship support, as well as educational services to New Hampshire residents." Brian, Bozak, President and CEO



Greater Manchester/Nashua Board of Realtors

"Every year we make it a priority to be a partner with NeighborWorks. It is important for the Greater Manchester/Nashua Board of Realtors to recognize the work they do to bring educated homebuyers into the market to become successful homeowners. Thank you for the work you do!" Idena Price, East Key Realty and Chair, GMNBR Community Services Committee

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NeighborWorks® Southern New Hampshire leads and manages HOMEteam, including planning and delivery of education and counseling services, staffing, training, management, outreach, reporting, and resource acquisition. "HOMEteam has brought a unified brand and image that has, among other things, provide broader access to quality, certified homeownership programs ar resources and expanded client participation by appealing to a w audience," says Paul McLaughlin, HomeOwnership Director.

Yet HOMEteam is not simply a collaboration of three non-proorganizations in the state. The collaboration extends to all of HOMEteam's financial partners who embrace the collaboration whose generous annual support and volunteer involvement are to HOMEteam remaining a resource for New Hampshire homebu

"As the housing environment and market changed, we felt it was important to change the delivery system to ensure quality and access to homeownership education and counseling services for Hampshire residents," states Robert Tourigny. "HOMEteam is unique collaboration of non-profit organizations, as well as gen funding partners and industry volunteers, working together to strong homeowners in our communities."

NeighborWorks[®] Southern New Hampshire **Receives Historic Preservation Av**



he Manchester Historic Association has selected NeighborWorks® Southern New Hampshire as one of six honorees this year for its 32nd Annual Historic Preservation Awards for our RENEW II project, specifically for the Smith & Dow Block (1426 Elm Street) and Carpenter & Bean Block (1382 Elm Street) in Manchester.

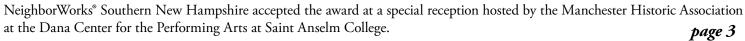
The award recognizes improvements to these buildings, which contain a total of 68 affordable rental apartments, in a manner that has preserved the integrity of their historical elements when possible.

The Smith and Dow Block, located on the west side of Elm Street, is an example of Richardsonian Romanesque architecture with repeating bowed fronts and semi-circular arched entries with rock-faced sandstone trim. Constructed in 1892 for former Governor John Smith, this block was designed by Willaim Butterfield, Manchester's leading architect of the period. The Carpenter and Bean Block, located on the corner of Elm and Dow Streets and south of the Smith & Dow Block, is a brick three-story building built in Italianate style construction in 1883, with the four-story section at the north end of the building added in the 1890s. The block was designed by Col. J.T. Fanning, local architect and engineer.

Historical elements that were replicated or preserved in the redevelopment include: New windows and doors that replicate original design Entrance tile flooring removed and replaced to replicate original design Original entranceway railings restored, repainted, and reattached New aluminum top front steps installed to replace deteriorated cast iron steps Refinished original flooring whenever possible Brick repointing to preserve the existing brick facades New custom brackets installed to replicate historical crown molding

at the Dana Center for the Performing Arts at Saint Anselm College.

s	HOMEteam's Ten-Year Impact! Seminars/Workshops		
d			
about ided nd wider	122 Homebuyer Seminars (in-person)21 Landlord Seminars89 Financial Capabilities Workshops47 Foreclosure Prevention Workshops		
	Education Participants		
ofit	2,667 Households / 3,660 Individuals		
n and	HomeBuyers		
vital	587 new homeowners		
uyers.	Year	Average Price	Total Buyers
vas	2014	\$167,885.71	80
NT	2015	\$183,350.05	80
r New	2016	\$189,913.69	93
s a nerous	2017	\$213,500.21	71
create	2018	\$217,213.40	78
	2019	\$222,645.64	64
	2020	\$249,963.97	64
	2021	\$297,216.63	30
	2022	\$284,255.43	14
ward	2023	\$312,964.08	13





Annual Breakfast 2024

ver two hundred guests were in attendance at this year's Annual Breakfast in March at the Manchester Country Club.

Bob Quinn, CEO of the New Hampshire Association of Realtors, was keynote speaker, engaging in a discussion surrounding the tension between interpretation of local control and private property rights, with Quinn encouraging reconsideration of the extent that local government can restrict the rights of individual property owners in relation to their own property. Quinn suggested that the current environment not only oversteps that right, thereby inhibiting the creation of housing that would be beneficial to residents and communities, but also impedes strategic land development. He also cited research that refuted a correlation between new housing and an increase in property taxes because of an increase in school-aged children. He exhorted guests to think more profoundly about the implications and consequences of zoning barriers that restrict development of housing in New Hampshire, which is so needed in our communities.





Other event highlights involved recognition of HOMEteam's 10-year anniversary, including a video celebrating the program's creation and purpose, especially through the experiences of three successful homeowners. We also recognized Sandra Almonte whose term on our Board of Directors concluded in March. Sandra will remain a member of our Community Services Committee. Other program speakers included Eric LeBlanc, Chair of our Board; Executive Director Robert Tourigny; Lori Piper, Senior Vice President at Enterprise Bank; Manchester Mayor Jay Ruais; Matt Sullivan, Community Development Division Director with the City of Nashua; and Paul McLaughlin, HomeOwnership Director.

> HOMEteam's video can be viewed here: https://www.youtube.com/nwsnh





We appreciate this year's event speakers, sponsors, and all who attended the event.



Support Us during NH Gives 2024! June 11, 2024 – June 12, 2024



eighborWorks® Southern New Hampshire is participating once again in NH Gives, and we hope you will support our organization during this special state-wide fund raising event taking place from 5:00 pm on June 11, 2024 until 5:00 pm on June 12, 2024!

Facilitated by the New Hampshire Center for Non-Profits, NH Gives provides an opportunity for New Hampshire citizens to amplify their generosity to organizations that make a difference. Your gift to NeighborWorks® Southern New Hampshire through NH Gives will help us continue to create housing that is so needed in our state.

And once again a number of New Hampshire companies will provide matching support for contributions from individuals to NeighborWorks® Southern New Hampshire during this time, doubling your personal contribution. For example, a \$25 gift from an individual becomes a total \$50 gift to NeighborWorks® Southern New Hampshire; a \$100 gift becomes a total \$200 gift; \$250 becomes \$500, and so forth. Gift amounts at every level make a difference!

Please go to: nhgives.org/organizations/neighborworks-southern-new-hampshire on June 11th or 12th to make your gift and help us receive generous matching support.





LAVALLEE BRENSINGER ARCHITECTS



Continued Focus in Nashua's Tree Streets

ur commitment to improving housing stock in Nashua took another step forward with the demolition of 58 Ash Street. Following purchase of the building from the Nashua Soup Kitchen and Shelter in late 2023 when NSKS moved to their new facility on Spring Street, we demolished the rundown property. We will assess development options in the future to create housing that is appropriate and needed in the neighborhood.





Thank you to our matching sponsors!







Raymond J. Wieczorek Good Neighbor Walkway Donors

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haritable support is essential for NeighborWorks[®] Southern New Hampshire to be in position to create quality housing in New Hampshire. We thank the following companies and foundations for their recent contributions in general or program specific support.

BankProv Citizens Bank New Hampshire Charitable Foundation Eastern Bank Foundation Dobles Foundation Hutter Construction Corporation

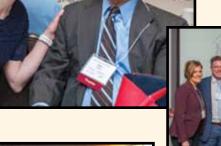
ALTA Good Deeds Foundation Roedel Family Fund of the New Hampshire Charitable Foundation Dorothy Gould Cook Fund of the New Hampshire Charitable Foundation Millenium Integrated Marketing Ella F. Anderson Trust, BNY Mellon, N.A., Trustee

More Guests at our Annual Breakfast



























THANK YOU TO OUR GENEROUS SPONSORS!



We are proud to announce this year's David P. Goodwin Outstanding Neighbor Award Recipient

RICHARD CLEGG



Our 2024 David P. Goodwin Outstanding Neighbor Award Reception will be held on **Tuesday, September 17, 2024** 4:30 pm – 6:30 pm at the Straw Mansion Apartments in Manchester.

Invitations & information will be available this summer.

SAVE THE DATE!

Celebrating the Completion of RENEW II and the Raymond J. Wieczorek Good Neighbor Walkway

onors, partners, volunteers, and other friends braved a mid-December chill to celebrate a dual accomplishment: completion of our RENEW II redevelopment project and the creation of the Raymond J. Wieczorek Good Neighbor Walkway in front of the historic brownstones located at 1426 Elm Street and 1382 Elm Street, all in Manchester.

A total of \$5 million dollars in capital improvements were completed to 101 affordable rental apartments located in a total of five buildings comprising the RENEW II property – 68 units at the two Elm Street brownstones and 33 units located at the Straw Mansion Apartments on Temple Court.



In addition, a new attractive streetscape, including a new walkway and landscaping, were added in front of the brownstone properties in honor of Raymond J. Wieczorek, the former Manchester Mayor who was pivotal in the founding of our organization in Manchester in 1992. Ray Wieczorek cared about housing quality in the City and neighborhood aesthetics. We are grateful to **Ellie Cochran**, NeighborWorks[®] Southern New Hampshire Trustee, who led the initiative to raise support from generous donors in the community, helping us realize this important final transformation associated with the Elm Street buildings. The Raymond J. Wieczorek Good Neighbor Walkway not only benefits residents who live in the brownstone apartments, but also anyone who walks or drives past these iconic buildings.

We appreciate the support of all of our partners and donors associated with these major projects, as it has been pivotal in keeping these existing affordable rental housing units in good condition and the area surrounding the buildings aesthetically pleasing, welcoming to all, and an asset to the community. A commemorative plaque at the property will be coming this summer.

RENEW II Revitalization Thank you to our Project Funders Evernorth

Evernorth Enterprise Bank New Hampshire Housing City of Manchester

Norwin S. and Elizabeth N. Bean Foundation Cogswell Benevolent Trust Samuel P. Hunt Foundation The McIninch Foundation

Thank you to our Development Partners John S. Jordan Design, TFMoran, Inc., Hutter Construction Corp. & Cornerstone Excavation, Inc.

Thank you to Stewart Property Management for their support with RENEW II, and their continued dedication and commitment to our properties.

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