

# NEIGHBORHOOD Minute

THE NEWSLETTER FOR NEIGHBORWORKS® SOUTHERN NEW HAMPSHIRE

## HOMETeam helps Salem family save home

Lifting heavy boxes, wheeling racks of jackets and moving bulky couches, Joe Goulet was the happiest he had been in years.

The proud owner of his own business space, Joe regularly hosts flea markets, and starting later this month, he will start his own auction house.

Joe and his wife are proud parents of three adopted children. They purchased their Salem home in 2000. Originally a three-bedroom home, Joe renovated the house, adding two additional bedrooms and one bathroom to accommodate their large family.

Even after his 20+ year electrical manufacturing career was suddenly outsourced to China, Joe persevered. After trying to go back to school and get a degree, Joe eventually opened a consignment store. Business was great for the first few years.

"It quickly became hit or miss," Joe remembered of his old business. "After the economy turned in 2008, it became harder to make enough."

Joe began to fall behind on his mortgage, and even then he was able to catch up by getting a second full time job to supplement his income. After being laid off a year later, Joe began to fall behind once again.

Shortly thereafter, he saw an article in the Eagle Tribune, which pointed him to the New Hampshire Bar Association, and their Foreclosure Relief Project. He attended a class with the Bar Association in Salem, and was then directed to a Foreclosure Prevention and Intervention seminar with HOMETeam. He attended the class at NeighborWorks® Southern New Hampshire's Manchester location, and felt he had what he needed to get out of his crisis.

"It was a good class, and after I felt I could do it on my own," Joe said of the seminar.

He could not manage it on his own, however. Dealing with his servicer was too much for him to cope with alone, and after months of struggling, he called HOMETeam back and scheduled a meeting with counselor Debbie Wheeler. At the time of the call, he was three days out from the auction date on his home.

"I had an appointment with an angel named Debbie," Joe commented. "She told me 'do what I tell you in the timeframe and we can try to get through this together.'"

Through the Home Help New Hampshire Initiative, Debbie worked in tandem with Attorney Stephanie Bray from New Hampshire Legal Aid to secure a loan modification for Joe and his family. His payment was reduced by \$700 a month, and Joe and his family were able to stay in their home.

"I am very thankful; it is due to the hard work of Deb and Stephanie that my home was saved."



*Joe Goulet, in front of his new business*

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*Robert Tourigny  
Executive Director*

**M**any news reports and studies these days report that homeownership is falling out of favor, particularly among younger people. I have read articles stating that young people are unsure about whether buying a home is a "good investment" after what they have seen in the wake of the housing market downfall. Other reports indicate that renting a home has become more appealing and owning less appealing. Regardless of the type of housing people choose, it's about creating the opportunity for families to achieve a better quality of life. The foreclosure crisis in New Hampshire has affected homeowners of all income levels who have been hurt by the collapse, and revealed that not everyone is always ready to own a home. The right information provided through education and coaching can provide asset building opportunities for families, as well as stronger communities. Through our work we know that families can move up and out of poverty by building assets via homeownership. We also know that

homeownership helps to create strong, stable neighborhoods. Educational resources offered through our HOMETeam collaboration provide information that helps New Hampshire residents make well informed decisions in the marketplace. So despite what you might see or hear in the news, there are also studies that show that nearly 70 percent of non-owners aspire to own a home someday and, consistent with this statistic, 50% of those enrolling in our home buyer education classes are 18-36 year olds.

## NeighborWorks® Week 2014 Celebrated in Nashua Tree Streets

**N**eighborWorks® Southern New Hampshire celebrated its seventeenth annual NeighborWorks® Week NeighborFest event on June 13th on Ash Street in Nashua. More than 20 volunteers worked in the Los Amigos Playground and along Ash Street picking up trash, weeding and spreading mulch. The afternoon event also served as a kickoff to summer for neighborhood residents.

"NeighborWorks® Week has historically been a tool for our organization to mobilize community residents in the Manchester area to give back to their community, and this is the first year we have transitioned the event to Nashua," said Jennifer Vadney, Neighborhood Development Manager at NeighborWorks® Southern New Hampshire. "Thanks to all the residents and so many others, the event on Ash Street was a huge success. By working with organizations such as Nashua PAL, we can continue to gain momentum in revitalizing the Tree Streets neighborhood."

NeighborWorks® Week is a national, week-long celebration in which thousands of volunteers come together to help make their neighborhoods healthy, sustainable places to work, play and call home. Last June's activities on Ash Street included spreading mulch, which was provided by Nashua's Parks and Recreation Department. Other activities included the cleanup of the length of the street, as well as the cleanup of the Skate Park across from Nashua Police Athletic League (PAL) headquarters. Several volunteers, including NeighborWorks® Southern New Hampshire Board of Directors member James Vayo, joined in on the cleanup in addition to posting walking signs along the Nashua Heritage Rail Trail as a part of his Walk Nashua initiative.



*Volunteers, staff and residents pose by their freshly cleaned playground*

"The cleanup of Ash Street provided an opportunity to work with other local groups, and help encourage a safe environment for kids to play," said Erica Rivera, Community Building Specialist at NeighborWorks® Southern New Hampshire. "Special thanks to Shaun [Nelson of PAL], Tom [Lopez, of the Nashua Soup Kitchen] and Pastor Rutter. Their efforts were instrumental in the success of this initiative."

This cleanup is part of a larger grass-roots Nashua Tree Streets movement headed by these community leaders. Moving forward, these leaders will continue to spearhead volunteer and community activities in the neighborhood, and NeighborWorks® Southern New Hampshire will be glad to participate.





*Thomas Garner, Vice President (left) and Kenneth Sheldon, New Hampshire State President (right) of Bank of America, present \$35,000 check to Robert Tourigny (center left) and Paul McLaughlin (center right), Manager of HOMEdteam.*



*Ignatius MacLellan, Managing Director, Homeownership (left) and Andrew Cadorette, Education and Marketing Coordinator of New Hampshire Housing (right), present Robert Tourigny and Paul McLaughlin with \$10,000 check in support of HOMEdteam.*

## HOMEdteam Program Funders:

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*New Hampshire's local bank*

U.S. Department of Housing and Urban Development

NeighborWorks® America

Granite United Way

Berkshire Hathaway HomeServices/ Verani Realty

NBT Bank

## HOMEdteam expands course offerings to Southwestern New Hampshire

**H**OMEdteam, the non-profit collaborative organization administering the home ownership programs of NeighborWorks® Southern New Hampshire and CATCH Neighborhood Housing, is hosting First-Time Home Buyer Seminars to residents of the Monadnock Region. In a test series, HOMEdteam is offering the course a minimum of two times in Keene, the first of which was in July, and the second on Saturday, September 27th from 8:30 a.m. to 4:30 p.m. The class will be hosted at Keene State College's Putnam Science Center, and is free of charge! This class provides attendees the knowledge they need in order to purchase a home they can sustainably afford, with tips and insights from industry experts, along with a HOMEdteam Homeownership Coach. Following completion of this seminar, participants will be eligible to receive free one-on-one coaching with a home ownership coach trained to provide an in-depth look at your personal finances, to help map out a plan to home ownership. If you are interested or if you know someone this may benefit, registration is quick and easy at [www.homedteamnh.org](http://www.homedteamnh.org).

## Annual Fund 2014 - 2015

**Annual Fund gifts support ongoing operations, including the delivery of our free services. Please consider contributing to this year's Annual Fund with the enclosed envelope, and help sustain these programs and initiatives. Our fiscal year runs from April 1, 2014 to March 31, 2015.**

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**Please Join Us!**

**David P. Goodwin**

**Outstanding Neighbor Award Reception**

**Will be awarded to**

**Longtime Volunteer and Supporter,**

**Pauline Ikawa**

**September 17, 2014**

**At Straw Mansion Apartments**

**15 Temple Court**

**Manchester, New Hampshire**

**5:00 PM – 6:30 PM**

**Tickets: \$30**

The David P. Goodwin Outstanding Neighbor Award is given each year to an individual or entity who best demonstrates the qualities of generosity and service to this organization. Many community members, donors, business partners and friends will be in attendance, making this a truly special event to honor the commitment and support of Pauline Ikawa.

For sponsorship opportunities, or to purchase tickets, please visit [www.nwsnh.org/news/events](http://www.nwsnh.org/news/events) or contact Trevor McCourt at 603.626.4663 x2200 or at [tmccourt@nwsnh.org](mailto:tmccourt@nwsnh.org)

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*Pauline Ikawa*



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