

November 2019

Minute

NEIGHBORHOOD

THE NEWSLETTER FOR NEIGHBORWORKS® SOUTHERN NEW HAMPSHIRE

Helen Bell

Making the Move to Home Ownership

Helen Bell moved to New Hampshire in 2012 with her two young children, Julian and Naomi, moving in with her parents so that she could go back to school. She soon realized that she would need to find other support in the community in order to juggle the financial demands of being a single parent, raising two children, furthering her education, and holding a job. She put her name on waiting lists for rental housing that is based on income while continuing to share a bedroom with her two children and their belongings. She knew this scenario was bearable for a period of time, but would not be ideal for two years, which was the waiting period for an apartment she could afford.

She eventually moved into a subsidized apartment. Her son and daughter finally had their own bedrooms, and Helen had an apartment she could afford.

Living in an affordable apartment for three years helped Helen become stronger financially, which allowed her to think more strategically about her financial future. She thought about the possibility of owning a home of her own, but felt a bit overwhelmed about making such a move. She knew that owning a home would be an investment in her family's future, but the process seemed daunting to her.



Helen's friends at work suggested that she attend a HOMEteam First-Time Home Buyer seminar, which she did in April 2018. She found the speakers to be knowledgeable and engaging. "I was actually surprised to learn that I was already doing what was suggested in terms of saving," says Helen. But still Helen's finances needed work. Helen began working with one of our counselors to develop a plan of action so she would be financially ready to purchase a home.

Helen moved back into her mother's basement to expedite paying down debt and increasing her capacity to save. "There were many times I wanted to throw in the towel and just go back to renting for the sake of having my own bedroom again. But you don't realize how much you miss having your own kitchen until you don't have one," she says.

In May 2019, essentially one year since completing a seminar, Helen and her children moved into their house in Manchester. Helen realized her goal of owning a home that she can afford, and her kids are overjoyed with their pets, something they were never able to have before.



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2019 has been a busy year, as we broke ground in Merrimack on our latest rental development of 45 units, acquired and rehabilitated properties in Nashua, and refinanced our West Side properties in Manchester where we will soon begin major capital improvements.

In this robust real estate environment, where rents are escalating faster than household incomes, and for sale inventory is at an all-time low for first time home buyers, the challenges facing consumers are great. The reasons why we work to address these

housing challenges are constantly growing, as told by one of our successful homebuyers in this newsletter.

I am pleased to report that the State of New Hampshire has taken some great steps this year to help in our work, including establishing a dedicated funding source for the Affordable Housing Trust Fund, Real Estate Transfer Tax relief on the refinancing of our properties, and the establishment of a state housing appeals board for land use decisions. Each of these will help to ease the housing crisis in the state.

Thank you for your interest in our work to create quality, affordable, safe housing opportunities for New Hampshire residents. We appreciate the support we receive, which comes in many forms. Best wishes for a wonderful holiday season!

Robert Tourigny
Executive Director

In addition to being recognized as this year's David P. Goodwin Outstanding Neighbor award recipient, Ron Boufford was honored with the DeStefano-Barrett Legacy Award from NH CIBOR Cares, the charitable arm of NH CIBOR, in recognition of his achievements in New Hampshire's real estate industry. The DeStefano-Barrett Legacy Award comes with a contribution to one or more charitable organizations selected by the award recipient. As a result, NeighborWorks® Southern New Hampshire recently received a \$1,000 contribution from NH CIBOR Cares in support of our housing and community development mission.



Douglas Martin (far left) and Laura Nesmith, both from Colliers International, present the contribution with Ron to Robert Tourigny.



Happenings in Nashua Family Fun Nights

We continue to host Family Fun Night in partnership with Nashua Police Athletic League (PAL) and the Elks Lodge. These monthly gatherings provide an opportunity for parents and their kids who live in the Tree Streets and other Nashua neighborhoods to come together for games, activities, and food. The smiles on the faces of families at a gathering this fall convey their joy!

Other Happenings in Nashua

Futsal Court Dedication

Representing NeighborWorks® Southern New Hampshire, Erica Brooks participated in “Your Voice, Your Choice” earlier this year. An initiative of Mayor Donchess to encourage resident involvement and input in community enrichment possibilities, the project selected by the Steering Committee received up to \$25,000 from the City of Nashua for completion. The project selected this year was the installation of a futsal court on Ash Street. Athletes from Rivier University, City of Nashua, and PAL staff celebrated together at the ribbon cutting for the new court. This is a wonderful addition to the neighborhood!



Ladies in Leadership Series

This program exposes middle school and teenage girls to leadership and job possibilities in the future as they begin to consider education and career options. The group has visited jajaBelle's, a small business owned by Jessica dePontbriand, to learn about owning a business. They also met recently with Sarah Marchant, Community Development Director with the City of Nashua, who shared information about her responsibilities with the City.

Art in the Center City

A collaboration with Friends of Art Manchester and several business owners in Manchester's Center City began this past spring. Sparked by the Center City Neighborhood Group after several members attended this past year's Community Leadership Institute hosted by NeighborWorks® America, the group invited Positive Street Art of Nashua to a meeting to share the mission of their work, which showcases murals as sources of positive images that replace latent messages of chaos and destruction often associated with graffiti on buildings.



Kathy Cook, Erica Brooks, Deb Curtin, Anthony Williams, David Chen, and Robert Tourigny in front of the mural located at Auburn and Union Streets

The Manchester Center City Neighborhood Mural Initiative grew from this presentation to become a collaborative partnership between NeighborWorks® Southern New Hampshire, local property owners, and Friends of Art Manchester to create murals in the Center City. To date, nine murals have been created at the following locations: 222 Cedar Street, behind Hope Tabernacle church; five murals at 242-244 Cedar Street; 414 Union Street at Two Guys Market; 334 Union Street, one on the Auburn Street side of Dollar Deluxe store and one on the Cedar Street back south alley.



Anthony Vitukevich, right, and Jamesley St. Juste, both freelance artists, paint a mural on the corner of Auburn and Union Streets in Manchester (Photo courtesy of New Hampshire Union Leader).

Funding from NeighborWorks® America, and additional support from the Norwin S. and Elizabeth N. Bean Foundation, has helped the murals come to fruition. “This project has been a positive response to the ‘broken window’ theory,” says Erica Brooks, Community Building Manager at NeighborWorks® Southern New Hampshire, “particularly the perception that trash and crime are more prevalent in the vicinity of buildings that are tagged with graffiti.” None of the new murals have been marked with graffiti, and we hope to include Manchester high school students in the future.

2019 David P. Goodwin Outstanding Neighbor Award Reception

Celebrating quality housing and those who make a difference!



William Weidacher at podium with Ron Boufford and Robert Tourigny



Jennifer Czysz, Vice Chair, Board of Directors



Ginny Bogert



Logan Johnson, Donna Briggs, Dan Scanlon

Close to 200 people gathered on the grounds of the Straw Mansion Apartments in Manchester on September 12th for this year's David P. Goodwin Outstanding Neighbor Award reception. Robert Tourigny and William Weidacher from Keller Williams Realty Metropolitan presented this year's award to Ron Boufford for his involvement and support of our mission and for his commitment to community as a whole.

Ron's humble comments at the podium upon accepting the award included an admission of skepticism when this organization first came to formation in Manchester, which now is gratitude that NeighborWorks®

Southern New Hampshire is present today. He called upon everyone in the housing field, in particular, to embrace and support the organization's mission.

Other speakers included Ginny Bogert, a tenant in one of our properties, who relayed her experience working with our counseling team while living with her daughter, which resulted in her being financially stronger and in a position to rent her own apartment. Also, Helen Bell, whose story is featured in this newsletter, relayed her journey to homeownership, which started at a HOMEteam educational seminar.



Thomas Gioia and Scott Blakeslee



Rafael Lora, Sandra Almonte, Evelyn Rivera



David Crespo, Deborah Hodiak Knox, Patrick Tufts, Cindy Weber Stave, Thom Lavoie



Katy Easterly Martey, Jim Stikeman, Peter Morgan, Judi Window, Bill Stone



Stephanie Jimenez, Jennifer Vadney, Ryan Stewart, JJ Johnson

Thank you to all who attended the reception this year to help celebrate Ron or supported this year's event or honoree in other ways. As our culminating gathering for the year, we make note of all of the sponsors of this year's four community events: **Eastern Bank, John Jordan Design, Sheehan Phinney, Meridian Land Services, Stewart Property Management, Enterprise Bank, Anagnost Companies, Bank of New Hampshire, Otis Atwell, Boyd & Boufford Insurance Agency, Eversource, College Bound Movers, Brady Sullivan Properties, Citizens Bank, Northern New England Housing Investment Fund, New Hampshire Housing, Bellwether Community Credit Union, Federal Home Loan Bank of Boston, Lifetime Benefits Group, Mortgage Bankers and Brokers Association of New Hampshire, BerryDunn, St. Mary's Bank, and Mutual of America.** Such sponsorship support helps us connect to community in various ways throughout the year!



Charlie and Jay Goodwin with Ron Boufford, Mayor Joyce Craig, and Robert Tourigny



Migdalia Acosta and Stephanie Jimenez



Kaycie Clark, Nick Villeneuve, Eric LeBlanc, and Janel LeBlanc



Ron and Joan Boufford



Richard Bunker and Sylvio Dupuis



Carolyn Chute-Festervan with Steve White



Tom Breslawski, Diane Brewster, and Robert Tourigny



William and Ann Marvin with Walt Milne



Karen Wilson and Megan Carrier



*Straw Mansion Apartments
15 Temple Court*

Renewed Investment in Manchester's West Side

Our momentum to address redevelopment needs in Manchester and Nashua continues with the recent award of \$175,000 in investment tax credits from the **New Hampshire Community Development Finance Authority** for West Side RENEW. These funds supplement the \$975,000 in new loan funds from the **City of Manchester**, as well as \$1 million in existing funds from the City.

This initiative seeks to redevelop and preserve properties in significant decline or in need of capital improvements on Manchester's West Side. The project complements our past redevelopment in this area.

West Side RENEW is a 14-unit project, comprised of five buildings acquired through a variety of means, for preservation or redevelopment: 6 Dubuque Street, 243, 244 & 259 Douglas Street, and 459 Granite Street.

Upon completion, a focal point of blight at 459 Granite Street will be eliminated; 4 new quality, affordable rental units will be created; and 10 existing rental units will be preserved. West Side RENEW directly addresses the need to increase and preserve affordable housing units in the southern tier of the state and does so in a manner that also improves the physical landscape of an ethnically diverse area of Manchester.

To date we have received contributions from the following companies: **\$50,000** from **Brady Sullivan Properties**; **\$50,000** from **Eastern Bank**; **\$10,000** from **Lavallee Brensinger Architects**; and **\$5,000** from **TFMoran**.



Eastern Bank: Karl Renney (far left) and Donna Briggs (on right) with Logan Johnson, Jennifer Vadney and Robert Tourigny from NeighborWorks® Southern New Hampshire



Brady Sullivan Properties: Arthur Sullivan with Robert Tourigny

If your business pays the NH Business Profits or Enterprise tax, you can direct a significant portion of your tax obligation to this project. For more information, contact Michelle Caraccio at mcaraccio@nwsnh.org or 603.626.4663 ext. 1300.



New Hampshire Community Development Finance Authority: Michelle Caraccio and Robert Tourigny accept tax credit award from Katy Easterly Martey, Executive Director of the New Hampshire Community Development Finance Authority, and State Senator Lou D'Allesandro



TFMoran: Robert Duval and Dylan Cruess with Robert Tourigny and Jennifer Vadney



Lavallee Brensinger Architects: Eric LeBlanc, Richard Pizzi, and Christopher Drobat with Robert Tourigny

HOMEdteam Community Partners

HOMEdteam delivers quality homeownership and financial literacy education and counseling programs from New Hampshire's southern border to the Lakes Region.



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!



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Meredith Village Savings Bank
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Support Makes a Difference!

Charitable contributions help NeighborWorks® Southern New Hampshire meet our mission, whether it is creating affordable rental options, providing homeownership and financial literacy education for future homebuyers, or collaborating with residents and tenants in neighborhoods of need in Manchester and Nashua.

Help us continue to provide quality housing opportunities for New Hampshire residents. **No gift is too small!**

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

Thank You!

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