



Manchester Neighborhood Housing Services 1999 Annual Report

SINCE 1992 MANCHESTER NEIGHBORHOOD HOUSING SERVICES HAS BEEN PRESENT IN MANCHESTER, WORKING TO REBUILD THE LOST TREASURE OF THE CENTER CITY. WE BELIEVE THAT WHEN PEOPLE FEEL A SENSE OF PRIDE AND HAVE A VESTED INTEREST IN THEIR LIVING ENVIRONMENT, THEIR OVERALL COMMITMENT TO COMMUNITY IMPROVES. THE BENEFITS BECOME EVIDENT NOT ONLY IN THE IMPROVEMENT OF BUILDINGS IN OUR NEIGHBORHOODS, BUT IN THE ATTITUDES AND PRIORITIES OF RESIDENTS AND TENANTS AS THEY BECOME MORE THAN PEOPLE WHO HAPPEN TO LIVE IN THE SAME GEOGRAPHIC AREA. THEY ARE FRIENDS AND NEIGHBORS TO EACH OTHER. OUR MISSION AT MANCHESTER NEIGHBORHOOD HOUSING SERVICES IS TO ELIMINATE FINANCIAL BARRIERS SO THAT INDIVIDUALS AND FAMILIES OF ALL INCOME LEVELS HAVE THE OPPORTUNITY TO LIVE IN SAFE, AFFORDABLE, AND QUALITY DWELLINGS. OUR PROGRAMS AND SERVICES HELP MEET THE INTERESTS AND NEEDS OF A DIVERSE COMMUNITY. THIS ANNUAL REPORT CELEBRATES OUR ACCOMPLISHMENTS OVER THE PAST YEAR. THE DIFFERENCE WE MAKE, HOWEVER, CANNOT BE FULLY APPRECIATED IN THE STATISTICS OF NEW DEVELOPMENT PROJECTS OR NEW HOMEOWNERS – OR EVEN IN THE STRENGTH OF THE FINANCIAL STATEMENT. THE DIFFERENCE WE MAKE COMES ALIVE MOST FULLY IN THE SMILES AND SUCCESS STORIES OF THOSE WHO LIVE IN OUR NEIGHBORHOODS. WE INVITE YOU TO SHARE IN THIS CELEBRATION OF FAMILY, FRIENDS AND NEIGHBORS, AND OUR PRIDE IN BUILDING OUR COMMUNITY.



Building our community.



"THOSE WHO SOW IN TEARS WILL REAP WITH SONGS OF JOY"

-Psalms 126:5

Seven years ago, this neighborhood shared many tears. The residents saw drug dealing and prostitution. It was not safe for their children. They had worked hard to buy and maintain their homes, only to see their efforts become worthless as they were overwhelmed by a broken economy and a tidal wave of abandonment and disinvestment. These residents, with their business and government allies, started the Manchester NHS; fighting through their tears, refusing to fall to despair. They sowed the seeds of renewal and redemption.

The Manchester NHS embarked on the most ambitious community based revitalization effort in state history. We have demolished and/or replaced thirty buildings with decent, safe, affordable housing for rent or sale. In addition, we are currently working on converting another twenty buildings in the same way. Residents, working with the city and the MNHS, supported community policing and closed some notorious neighborhood bars, making the neighborhood safer. This past year, fifteen new families became home owners through our services, reversing the trend of abandonment. Our efforts have generated over ten million dollars in direct investment in the neighborhood, reversing the trend of disinvestment. Think back to 1992, and then visit the corner of Central and Maple or Cedar and Beech or Union and Cedar or Auburn and Beech. You will marvel at the changes and see the evidence of our success.

Over 600 of our friends and neighbors celebrated our success at this year's NeighborFest. Truly, we reaped with songs of joy.

Felix M. Torres

*Executive Director
Manchester Neighborhood Housing Services*



HIGHLIGHTS OF THE YEAR

Manchester Neighborhood Housing Services realized significant accomplishments this past year. A committed Board, working in conjunction with NHS staff and our expanding core of volunteers and residents, has worked hard to help us reach new audiences and advance our programs in exciting ways.

COMMUNITY ORGANIZING

The personal involvement of residents is vital to the transformation we strive to achieve in revitalizing neighborhoods. We work with residents, encouraging their participation in neighborhood activities and aiding their growth toward becoming informed and active residents of their community.

Nowhere is the vision for the development of community more innovative than in the creation of the YO! Gallery. Established this year as a partnership with the Currier Gallery of Art, the YO! Gallery will bring the Arts to the Center City for the first time in the form of a youth-run gallery. The foundation for this initiative has been the establishment of studio space at the Currier Art Center where students from the Center City are able to work with professionals and further develop their creative interests and capabilities.

Our special interest programs and workshops continued on course, reinforcing the importance of residents staying informed and mastering skills for community advocacy. Activities of the past year helped residents enhance their public speaking, group problem solving, strategic planning, and organization skills:

- Four “tenant survival” workshops (one in Spanish) were hosted as part of the “Sustainable Tenant Empowerment Program” initiative created last year;
- Tenants laid the foundation for a formal city-wide tenant association through the formation of the group M.A.T.C.H.: Manchester Area Tenants Can Be Heard;
- The Neighborhood Concerns Committee articulated their concerns and developed plans regarding the impact of the Civic Center construction on the neighborhood;
- Provided technical assistance to resident leaders for the Harvest Festival and the Elm Street Block Party, attracting close to 100 participants to Center City neighborhoods;
- Sponsored the fourth annual “Neighborfest” celebration, which attracted approximately 600 participants.

REAL ESTATE DEVELOPMENT & ASSET MANAGEMENT

We had a flurry of activity that has expanded the availability of quality, affordable housing in Manchester and visually enhanced the appeal of the neighborhood. This past year we put the final touches on several projects, making a significant number of housing units available to our clientele, and paving the way for other exciting new projects. In response to increased construction and development activity, MNHS added a Project Manager position whose role is the on-going management of construction projects.

We continue to work closely with Stewart Property Management and NHS Community Organizers to ensure satisfaction for our tenants at Cedar Beech and Merrimack Place properties. A philosophy of open and responsive communication is an important component of our approach to property management, with the realization of additional benefits, such as strong financial performance and improvements to the properties.

Other accomplishments of the year include:

- Completed construction and resale of the Renaissance Homes project, totaling eight new homes;
- Completed construction and resale of REBUILD Initiative Phase 1 that has resulted in the renovation and resale of three MNHS-owned properties to low income buyers;
- Began construction on Three Corners Apartments, completing and occupying the first four of 20 rental units. This project represents the first rental project for MNHS in five years;
- Developed a plan for the Tree Streets Renewal project, securing financing for the Chestnut, Auburn, and Art Novelty buildings;
- Purchased 100 units of endangered housing on Elm and Prospect Street that has historical significance for the city of Manchester. Secured financing for the renovation of 68 units, which will begin early in the new millennium.





STORY: GROWTH & CHANGE

“You’ve got to see it to believe it.” Nancy, a girlish-looking wife and mother of two, is talking about the changes in her Center City neighborhood, but she could just as easily be talking about the changes in her own life. “MNHS has done so much here. It’s a 110 percent improvement over what it was ten years ago.”

Nancy remembers getting off the school bus as a young teen and running home to get away from the area where a drug bust was in process. Now she is raising her own children here, and she considers their townhouse – one of five built on the site of an old crack house – a fine place for them to grow. The units share a huge backyard, there are plenty of other kids for her girls to play with, and “they are friends with everyone around here.” Nancy’s own best friend lives next door, and she is well acquainted with all her neighbors. “You pay attention to who’s moving in down the block, see if they have any kids the same age as yours, bring a plate of cookies. I’ll never forget when we moved in, a neighbor brought a plate of cookies. I was shocked.”

Nancy’s enthusiasm makes her a confident booster for the neighborhood. Outwardly, of course, there have been great changes to the buildings. But the interior changes – changes in attitude – are just as important. Homeowners and landlords are becoming more willing to invest in their property because tenants and residents are seeing the value of the improvements to the community. The outward and inward are linked in Nancy’s prediction for the future of the neighborhood. “The grass will be greener, there will be less poverty, and people will have more respect. This place is going to be a very valued community. People will be here because they want to be here.”

Nancy is in the process of building her own bright future as well. She is already beginning the financial planning toward buying a house, which she hopes she will do in five years.

STORY: CARING BETWEEN GENERATIONS

“It’s nice to have young people moving in and owning their own homes. It reminds me of when we were younger and there were older people to help us out.” Louise, a reading specialist in a local school, believes in a sense of caring between generations and a sense of confidence in her Center City neighborhood. She and her husband, a retired printer, have made their home here for more than thirty years, raising seven children. “We had wall-to-wall kids,” Louise remembers with a laugh. She recalls her neighbors in those days as mostly families, ready to look out for each other and lend a hand. It was a pleasant neighborhood, a comfortable place to start a family.

It hasn’t always been that way. Crime moved into the neighborhood; people hawked drugs and prostitution flourished on the nearby corner. There was, she recalls, a stigma attached to living here, a sense of shame rather than pride. Louise watched her neighborhood suffer and wanted to protect it. She wanted to stand her ground. “I was angry. There was always someone on the corner, and I didn’t know what to do. My kids were here and my grandkids. I wanted to stay here – this is my home. I didn’t want to move, so I had to get involved.”

Louise became one of MNHS’s founding board members. She recognized the strength of the alliance of residents, politicians, builders, bankers, and other concerned citizens. She saw the results of their commitment, and she can once again take pride in her neighborhood and her neighbors.

Louise and her husband spent the early years of their marriage in the house next door, which they are converting into apartments. She has a particularly motherly attitude toward her tenants, not just because most of her own children have lived there at one time or another. She rattles off descriptions and praise of each tenant. One is looking forward to taking a MNHS Home Ownership Seminar; Louise hopes that the young woman will have the opportunity to buy her own home. “I think we owe it to the older people who helped us to help the younger ones now,” Louise says.

She looks forward to the new home owners who will move into the MNHS construction project across the street. “I really like the idea that MNHS is giving young people an opportunity to buy houses and that they have people who can advise them on buying and owning homes.”

Louise speaks proudly of the neighborhood improvements, including the upcoming painting of her own home. She is excited that she and her husband can take part in a MNHS loan program for retired people. The rejuvenation of her neighborhood seems to have a ripple effect, each improvement inspires the next, and the physical improvements inspire confidence, a sense of community and a positive vision of the future. “I wouldn’t leave the neighborhood now. I think we’ll be here forever.”





A place to call their own.

HOME OWNERSHIP WORKS (HOW) CENTER

The Home Ownership Works (HOW) Center remains a cornerstone of MNHS' initiative to revitalize neighborhoods by helping people become homeowners. The faces of those seeking our services change each year but the goal of owning a home, of having a place to call their own, does not. The HOW Center provides the educational and financing links that prospective buyers need to purchase their first home.

The HOW Center received commendation for the quality and depth of programs that help participants qualify for special assistance mortgages and grants. We were awarded national accreditation in Full-CycleSM Lending by the Neighborhood Reinvestment Corporation. We also received approval as a HUD FHA (Federal Housing Authority) home ownership Learning and Education Program. In addition, members of NHS received national certification in Home Buyer Education and Mortgage Lending.

The success of the HOW Center in creating homeowners in Manchester's neighborhoods has inspired our expansion. MNHS will soon make our homeownership programs and services available throughout the state of New Hampshire.

Other noteworthy accomplishments of the year:

- Produced a record 42 homebuyers in the area;
- Graduated 182 families from home ownership training, preparing them for eventual purchase of their own home;
- Loaned a record \$1,380,531 in home purchase and repair loans.

MANCHESTER NEIGHBORHOOD HOUSING SERVICES, INC.

Combined Statements of Financial Position

June 30, 1999

(With Summarized Financial Information for the Year Ended June 30, 1998)

	Unrestricted		Temporarily Restricted	
	Operating	Capital Projects	Dime Bancorp	Other
ASSETS				
Cash	\$282,192	\$ 31,309	\$ 361,789	\$ -
Cash — Restricted	-	-	-	2,990
Accounts Receivable	26,419	-	-	-
Interest Receivable	430	-	-	-
Prepaid Expenses	10,011	-	-	-
Pledges Receivable	140,886	-	360,000	3,000
Development Fees Receivable	-	-	-	-
Due From				
Related Organizations	174,963	-	-	-
Real Estate Owned	-	275,822	39,460	-
Home Ownership Construction in Progress	-	41,894	-	-
Furniture, Equipment and Leasehold Improvements	62,907	-	-	-
Loans Receivable	81,519	-	195,950	-
Mortgage Notes Receivable	88,484	-	-	-
Investments in Related Organizations	122,000	-	190,000	80,000
Total Assets	\$989,811	\$349,025	\$1,147,199	\$85,990
LIABILITIES AND NET ASSETS				
Accounts Payable	\$ 20,969	\$ 3,025	\$ -	\$ -
Accrued Expenses	41,332	-	-	-
Other Liabilities	44,669	-	-	-
Due to Related Organization	-	-	-	-
Notes Payable	82,300	346,000	-	-
Deferred Revenue	-	-	-	-
Total Liabilities	\$189,270	\$349,025	\$ -	\$ -
CONTINGENCIES				
NET ASSETS				
Unrestricted	360,541	-	-	-
Unrestricted — Board Designated	440,000	-	-	-
Temporarily Restricted	-	-	1,147,199	85,990
Permanently Restricted	-	-	-	-
Total Net Assets	800,541	-	1,147,199	85,990
Total Liabilities and Net Assets	\$989,811	\$349,025	\$1,147,199	\$85,990

Permanently Restricted

Neighborhood Reinvestment Capital Fund	CDBG	HOPE 3	Other	1999 Totals	1998 Totals
\$ -	\$ -	\$ -	\$ 1,348	\$ 676,638	\$ 577,860
265,806	121,206	100	54,948	445,050	164,348
-	-	-	-	26,419	67,531
-	-	-	-	430	2,149
-	-	-	-	10,011	5,678
-	-	-	-	503,886	1,113,643
-	-	-	-	-	58,800
-	-	-	-	174,963	61,332
91,608	303,589	-	-	710,479	1,314,264
8,232	73,395	-	-	123,521	280,163
-	-	-	-	62,907	27,167
7,854	553,711	240,293	-	1,079,327	921,516
142,970	481,889	-	67,000	780,343	598,454
<u>100,000</u>	<u>-</u>	<u>-</u>	<u>1,013,000</u>	<u>1,505,000</u>	<u>736,000</u>
<u>\$616,470</u>	<u>\$1,533,790</u>	<u>\$240,393</u>	<u>\$1,136,296</u>	<u>\$6,098,974</u>	<u>\$5,928,905</u>
-	\$ 2,886	\$ -	\$ -	\$ 26,880	\$ 118,965
-	-	-	-	41,332	30,013
-	23,765	-	54,948	123,382	46,644
-	-	-	4,100	4,100	217,755
-	463,247	240,393	-	1,131,940	1,359,095
-	<u>743,892</u>	<u>-</u>	<u>-</u>	<u>743,892</u>	<u>503,987</u>
<u>\$ -</u>	<u>\$1,233,790</u>	<u>\$240,393</u>	<u>\$ 59,048</u>	<u>\$2,071,526</u>	<u>\$2,276,459</u>
-	-	-	-	360,541	396,883
-	-	-	-	440,000	440,000
-	-	-	-	1,233,189	1,742,913
<u>616,470</u>	<u>300,000</u>	<u>-</u>	<u>1,077,248</u>	<u>1,993,718</u>	<u>1,072,650</u>
<u>\$616,470</u>	<u>300,000</u>	<u>-</u>	<u>1,077,248</u>	<u>4,027,448</u>	<u>\$3,652,446</u>
<u>\$616,470</u>	<u>\$1,533,790</u>	<u>\$240,393</u>	<u>\$1,136,296</u>	<u>\$6,098,974</u>	<u>\$5,928,905</u>

MANCHESTER NEIGHBORHOOD HOUSING SERVICES, INC.

Combined Statements of Activities

For the Year Ended June 30, 1999

	Unrestricted	Temporarily Restricted	Neighborhood Reinvestment Capital Fund	Permanently CDBG HOME
SUPPORT AND REVENUE:				
Corporate Contributions	\$110,160	\$ -	\$ -	\$ -
Foundation Contributions	101,000	6,000	-	-
Individual Contributions	2,551	-	-	-
Affordable Housing Program Grant	-	98,342	-	-
Governmental Grants	22,306	-	-	630,976
Neighborhood Reinvestment:				
Expendable Grants	92,007	-	-	-
Capital Grants	-	-	200,000	-
Development Fees	172,727	-	-	-
Other Revenue	73,160	-	-	-
Net Assets Released from Restrictions:				
Satisfaction of Program Restrictions	-	30,570	-	-
Total Support and Revenue	573,911	134,912	200,000	630,976
EXPENSES:				
Organizing	102,019	-	-	-
Real Estate Development	123,883	644,626	40,000	324,976
Home Ownership	229,835	-	-	6,000
Management and General	111,476	10	-	-
Fundraising	43,040	-	-	-
Total Expenses	610,253	644,636	40,000	330,976
Changes in Net Assets	(36,342)	(509,724)	160,000	300,000
Contributed Capital	-	-	-	-
Net Assets, Beginning of Year	836,883	1,742,913	456,470	-
Net Assets, End of Year	\$800,541	\$1,233,189	\$616,470	\$300,000

Restricted

<u>HOPE 3</u>	<u>Other</u>	<u>Totals</u>
\$ -	\$ -	\$ 110,160
-	-	107,000
-	-	2,551
-	-	98,342
-	-	653,282
-	-	92,007
-	-	200,000
-	-	172,727
-	-	73,160
-	<u>(30,570)</u>	-
-	<u>(30,570)</u>	<u>1,509,229</u>
-	-	102,019
-	-	1,133,485
-	-	235,835
-	1,362	112,848
-	-	43,040
-	<u>1,362</u>	<u>1,627,227</u>
-	(31,932)	(117,998)
-	753,000	753,000
-	<u>356,180</u>	<u>3,392,446</u>
<u>\$ -</u>	<u>\$1,077,248</u>	<u>\$4,027,448</u>



STORY: OPTIONS & OPPORTUNITIES

“If you’ve got something to say, you’d better say it or you won’t be heard.” Rose’s words are emphasized by the spark of certainty in her friendly brown eyes. The expression of self-confidence, she would be the first to point out, is not one that would have been on her face just three short years ago.

Looking back, Rose has a hard time believing how much her life has changed. Back then she was separated from her husband and living on welfare with her four children; the oldest was five, the youngest five months. A less than ideal rental situation came to an abrupt end, and she found herself in the position of having to vacate her apartment in less than two weeks. The welfare office told her about MNHS, and she moved her young family into a roomy, comfortable apartment.

In those first days, Rose was shy and very quiet. She kept to herself. When a MNHS resident organizer knocked on her door, Rose thought she was selling something. It turned out she was offering something: a chance to get involved. “She helped me come out of my shell and showed me how to talk to people. Everybody that I’ve met from MNHS has helped me in some way or another. They do tremendous things for the community.”

Rose remembers first talking to other tenants about how little they talked to each other. Soon she found herself working to help organize a tenant meeting in her building to create a forum for residents to discuss their wants and needs. She went door to door encouraging her neighbors to attend. The meeting – Rose’s “first big assignment” – was a success.

Since then she has helped organize several block party events and is working with another resident on a parking proposal. A community garden for the building’s residents was another of her pet projects. “It was to make the yard look nice but more so to get the tenants to do something together. Everybody’s pretty close on the whole. We borrow things from each other, help each other out.”

Rose could see the obvious benefits that her work had on her building and the neighborhood, but she is also aware of the personal changes it has caused, including giving her the confidence and courage to speak out and the belief that her actions can bring about change. “It’s affected everything. It’s made me feel really good about myself.”

Although she and her husband have reconciled in their marriage, they still struggle economically. With new-found confidence, Rose is planning to go back to school where she wants to pursue her interest in computers. The sense of security in their living situation has allowed Rose and her husband to consider long-term goals. They hope to own their own home someday, and Rose has started gathering “all kinds of information on budgeting and financial planning.” As Rose applies her lessons in organizing for action at home, she can see that her goals are within her reach, and she can have confidence in her dreams for the future.



I feel really good about myself

CONTRIBUTORS

Contributions from the community help support MNHS programs and services, including the acquisition and renovation of buildings, home ownership counseling and educational programs, and neighborhood celebrations. We are grateful for these generous gifts.

INDIVIDUALS

Anonymous
Mirielle Alcide
Lorraine Bolduc
Wendy Bolivar
Richard Charpentier
John Corriveau
Anna Costa-Turner
Bruce Croteau
Juliette Dubrias
Peter Dudek
Lucille Dumas
Igran Fermaint
Tim Fisk and Family
Deb Fox
Michael B. Del Camp
Esther Diamondstone
William Dixon
Ray Garon
Peter and Carol Haebler
Terri Harlan
Paula Hinckley
Marion and George Howe
Maurice Jacques
Quentin W. Keefe
Crystal Kuhn
Mr. and Mrs. Michael LaFontaine
Christine LaRochelle
E.L. Lavallee
Joseph Lavasseur
Brian Lombard
Harold Losey
Jane O'Sullivan
Edgar Paquin
James and Jackie Prive
Thomas Schwieger
William and Linda Sirak
Tracy Smith
Cindy Weber Stave
Paul Stewart
Susan E. Strickler
Kathy Sullivan
Alderman Mary Sysyn

Carol Thomas
Buddy Vaughan
John Wiltz
Merle A. Woitkowski
David Wood

FOUNDATIONS, CORPORATIONS, BUSINESSES, MUNICIPAL

Bank of New Hampshire
Citizens Bank
City of Manchester
Cityside Management Corporation
Fleet Bank
Neighborhood Reinvestment Corporation
New Hampshire Charitable Foundation
New Hampshire College,
Community Outreach Partnership Center
Housing Futures Fund
Samuel P. Hunt Foundation
St. Mary's Bank
United Way of Greater Manchester
Lila Wallace-Reader's Digest Fund,
Art Builds Community! Project of the
New Hampshire Charitable Foundation
Madelaine G. von Weber Trust

IN-KIND

Agway
Alluring Creations
American Legion, Henry J. Sweeney Post #2
Applebee's Restaurant
Bouyea-Fassetts
Linda Carter
Child and Family Services
Coca-Cola Bottling of Manchester
The Cunniffe Academy of Irish Dance
The Currier Gallery of Art
William Dixon
Farnum Center
Freed's Bakery
Granite State Fruit
Dorothy Harris
Jac-Pac Food Sales
Manchester Community Policing Unit
Manchester Recycling Committee
Michael's School of Hair Design
New Hampshire Legal Assistance
New Hampshire National Guard
NFI Midway Shelter
Maureen Pascoal
RB Entertainment
Sam's Club
Santoro's Restaurant
Shop N' Save Supermarket
Silver Technologies
St. Augustin's Rectory
The Stepping Out Lounge
Stewart Property Management
Talon Motorsports
U-Haul
UNH Cooperative Extension
Vista Foods
The Way Home



BOARD OF DIRECTORS

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At-large Member

Kathie Martel, Secretary
Resident Member

Quentin Keefe, Treasurer
Business Member
Regency Mortgage Corporation

Shirley Brulotte
Resident Member

Bruce Croteau
Business Member
St. Mary's Bank

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Resident Member

Peter Dudek
Resident Member

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Fleet Bank

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Earle Tryder

Donna Wilson

PARTICIPATION LOAN POOL MEMBERS

BankBoston

Bank of New Hampshire

Fleet Bank

St. Mary's Bank

New Hampshire Housing
Finance Authority



MANCHESTER NEIGHBORHOOD HOUSING SERVICES STAFF

Felix M. Torres
Executive Director

John Flanders
Deputy Director

Sal Steven-Hubbard
Deputy Director for Real Estate
Development
& Asset Management

Patricia Berry
Director of Community Organizing

Susan Brosseau
Homeownership Counselor

Michelle Caraccio
Resource Development Manager

Scott Cornett
Project Manager

Linda Dallaire
Education Manager

Darryl Furtkamp
Gallery Project Coordinator

James Gamache
Community Organizer

Jennifer Lovy
Bookkeeper

Chip Meany
Construction Specialist

Jasmin Perez
Administrative Assistant

Dawn Stanhope
Finance and Administration Manager



Well worth the investment.

OUR NEIGHBORHOODS ARE A VITAL PART OF MANCHESTER. WHILE WE CELEBRATE THE SUCCESS OF THE PAST, MANCHESTER NEIGHBORHOOD HOUSING SERVICES LOOKS TO THE FUTURE IN ANTICIPATION OF NEW FRIENDS AND NEIGHBORS THAT WE WILL GET TO KNOW THROUGH OUR PROGRAMS AND SERVICES. WITH THE CONTINUED SUPPORT OF THE COMMUNITY – FOUNDATIONS, CORPORATIONS, GOVERNMENT, RESIDENTS, TENANTS, AND OTHER INDIVIDUALS – WE WILL MEET OUR GOAL OF ENHANCING THE QUALITY OF LIFE IN MANCHESTER BY INCREASING AFFORDABLE HOUSING, REHABILITATING NEGLECTED BUILDINGS, AND EMPOWERING RESIDENTS TO BE INFORMED AND INTERESTED IN THE LIFE OF THEIR COMMUNITY. THERE IS MUCH AT STAKE IN THE QUEST TO REVITALIZE OUR NEIGHBORHOODS. WE BELIEVE IT IS WELL WORTH THE INVESTMENT.



Special Thanks to: Justin Cross / Photography Sam Sherman / Copywriting of Stories Cindy Weber Stave / Creative Direction & Design

Though the stories in this report are true, all names are fictitious. Printed on Recycled Paper. 



Our community.



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