



HOME COMING

Ten Year Anniversary Edition

Manchester Neighborhood Housing Services

GROWING NEIGHBORHOODS—
GROWING COMMUNITIES.

SOMEWHERE A HOME IS BUILT.

A decade seems like a long time. For those of us who started Manchester Neighborhood Housing Services, it seems like yesterday.

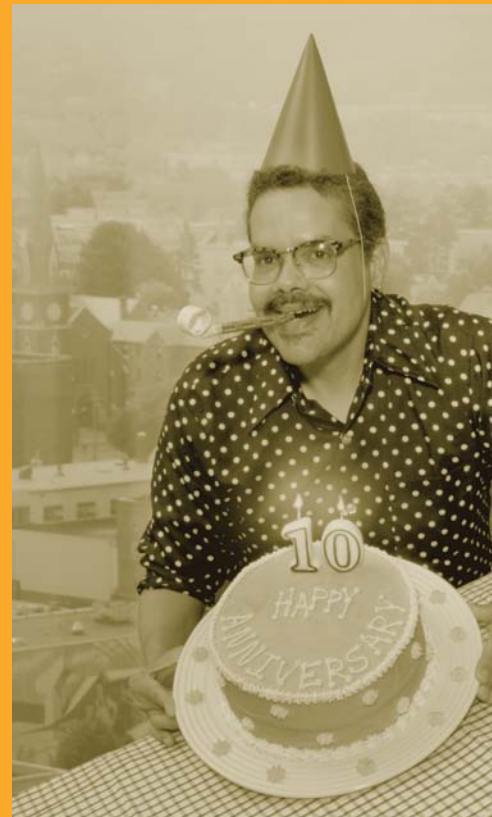
HOME COMING

It seems like yesterday that the City, concerned businesses, local institutions, and neighborhood residents decided that the Center City needed help. It seems like yesterday that 60 people representing all parts of the community got together, spent a weekend, and started MNHS. It seems like yesterday we started our first project. It was not yesterday; it was ten years ago.

We have a tremendous record of accomplishment over the last ten years. We became one of the most productive non-profit housing developers in the state. We built the largest and most successful homeownership program in the state. We launched an innovative youth art program and urban gallery. We have never failed to be successful in any of our endeavors.

You can judge us by answering one question: Is the Center City a better place today than it was ten years ago – the answer, a resounding yes.

When I talk about our success, I am not referring to MNHS. The success belongs to all of us. It belongs to the staff for their willingness to do whatever it takes to be successful. It belongs to the Board of Directors, Trustees, and other volunteers for giving their time and commitment to make sure things went well. It belongs to the neighborhood residents who refused to give up and continue to make the neighborhood a community of choice. It belongs to the Board of Mayor and Aldermen, the Department of Planning and Community Development, the Manchester Police Department, the Building Department, the Department of Parks and Recreation and other city departments for supporting MNHS, and in so many ways making the entire city a better place to live. It belongs to the New Hampshire Housing Finance Authority for providing the capital necessary to provide homeownership opportunities and to build affordable housing. It belongs to the local and national foundations that have invested in MNHS and in the neighborhood. It belongs to the local businesses that have funded and financed our activities. In short, success belongs to all of us. To all of you, I say thank you!



A handwritten signature in black ink that reads 'Felix M. Torres'.

Felix M. Torres, Executive Director of Manchester Neighborhood Housing Services



NOT JUST
A HOUSE, BUT A HOME.

**Somewhere a home is built. Not just a house, but a home.
And it has made all the difference.**

A home is built out of care and concern and furnished with love and understanding. Home is where we all feel secure. It is a place where our dreams are nurtured, a place unlike any other. To each of us it means something different, yet to all of us it's important.

And, with each home built, so too is a larger home – community: A place where people share a common bond and an uncommon care for one another. The spirit of community transcends the physical place. Community is a trust in our neighbor and a willingness to invest in each other.

Homecoming is a celebration of the place we all know, love and share. It's a celebration of our home. Our community. The places that exist both on a map and in our hearts. The very thought of going there fills us with emotion and thoughts of everything that's dear. Homecoming welcomes the old and embraces the new. It is a collective pride in where we come from and the shared good that we've created.

AND IT HAS MADE
ALL THE DIFFERENCE.

HERE IS A PLACE TO GROW,

RAI

A bright crisp day is a great opportunity to do a little yard work. And, a chance to talk to neighbors.

Stories and smiles are exchanged. A sense of home pride radiates from neighbor to neighbor. Conversation lingers as both neighbors realize that there's no hurry, they're both right where they ought to be.

The usual issues are discussed: the kids, the job, the house and yard. A few complaints are raised, but secretly both know that they wouldn't have it any other way.

While the adults talk, the kids catch wind of music, voices and sounds coming from nearby. Excitement is in the air. People are getting ready for the block party. The kids immediately begin to chatter about face painting, food and games. The excitement is contagious and soon it interrupts the adults from their all-important discussion. They look forward to the block party too. It's a chance to catch-up with busy neighbors, enjoy their company and celebrate!



SEE A FAMILY
AND CALL YOUR OWN.



SO MANY POSSIBILITIES,
AND TOMATOES, TOO!

HEARTWARMING TALKS
WITH A GOOD FRIEND



IN THE COMFORT OF MY OWN HOME.

IT'S SO GOOD TO SEE YOU!

There's nothing like an afternoon spent with a friend.

It's always a rare and cherished moment.

Friends find themselves sharing intimate details of serious problems, but always topping-off the conversation with a good laugh. Plans to visit family, share photographs, exchange advice and discuss mutual hobbies are all a part of the agenda. The topic of welcoming a new neighbor comes up. Make them a special treat or bring them a plant? Or, even better yet, invite them to the upcoming NeighborFest® celebration. That's a perfect idea!

As the two reminisce they discuss how several of the nearby building blocks have been restored. Both express their amazement at how the buildings look like they did years ago. They're delighted about the effort to preserve a part of the city's history – their history. More importantly, they're thankful to share the city's rich history with their grandchildren.

After tea and conversation, it's a stroll to the Community Garden. And, if the garden tools are handy, it could mean the end of the road for some of those nasty weeds!

MNHS MILESTONES DURING 2002

MNHS is recognized by Business NH Magazine and the Association of Chamber of Commerce Executives as Business of the Year in the Construction, Real Estate and Engineering category.

NewBuild 1, a new construction homeownership project with associated rentals, is scheduled for early fall construction start.

First 4 units (newly constructed townhouses) of the Phoenix Apartments project completed in March, with an additional 10 units in a rehabilitated historic building scheduled for October occupancy.

Community Initiatives Committee members of MNHS win the "Grand Marshall Award" at Manchester's annual St. Patrick's Day Parade.

Becomes an approved New Hampshire Housing Finance Authority and Neighborhood Housing Services of America direct lender.

Funds \$10,000,000 in mortgage loans and helps over 250 households purchase and rehab homes.

Honored with a Preservation Award by the Manchester Historic Association for the preservation of the Elm Street brownstones.

MNHS services a total of 120 loans statewide.

2001

Elm Street Restoration is finished and occupied. Two beautifully restored historic buildings are home to 68 families.

Receives a Preservation Award from the Manchester Historic Association for the preservation of 95-97 Cedar Street (old Art Novelty Building).

Receives grant funding from Neighborhood Reinvestment Corporation to initiate a statewide Financial Fitness Program in collaboration with three non-profit community development organizations.

Begins to offer a statewide Individual Development Account Savings Program through the New Hampshire Community Loan Fund.

MNHS collaborates with UNH Cooperative Extension to provide a youth gardening program in the Cedar Street Family Park.

Forty proud home owners participate in the "Most Beautiful Yard Contest."

Neighborhood Study Group forms to monitor impact of the new Civic Center on neighborhood living.

GIVING BACK TO MY COMMUNITY AND

MNHS MILESTONES DURING 2000

Yo Gallery opens on the street level of an affordable housing property renovated by MNHS. This nationally recognized studio art and gallery program provides enrichment opportunities for underserved youth.

NeighborWorks® HomeOwnership Center of Manchester, a program of MNHS, opens at 968 Elm Street.

NeighborWorks® HomeOwnership Center helps 100 home buyers purchase homes.

NeighborWorks® HomeOwnership Center loan programs are offered statewide.

MNHS provides financing for first home buyers outside of Manchester.

Begins offering an Individual Development Account Savings Program in partnership with St. Mary's Bank.

MNHS receives a 2000 Practice Award from the Manchester office of the Department of Housing and Urban Development (HUD) for our annual NeighborFest® celebration.

Successfully spearheads an effort to prevent the displacement of homeowners on the lower end of historic Laurel Street and elimination of its residential status.

Begins a formalized Resident Leadership Training Program for tenants of MNHS properties.

1999

Tree Streets Revitalization renovates two historic buildings and provides 23 families with decent affordable housing, while building out space for the Yo Gallery exhibitions.

MNHS is recognized as a NeighborWorks® HomeOwnership Center by the Neighborhood Reinvestment Corporation, offering full-service educational and lending services.

1998

The Three Corners project is developed, providing 20 families with new and rehabbed apartments, as well as securing a home for the Community Policing Program's East Side Substation, and a space for tenant activities.

MNHS is the recipient of the Walter J. Dunfee Excellence in Management Award in recognition of outstanding non-profit management to benefit New Hampshire communities.

The neighborhood receives a Preservation Award from the Manchester Historic Association for the preservation of the Laurel Street block in Manchester.

Becomes nationally certified as a Full Cycle LenderSM by the Neighborhood Reinvestment Corporation, allowing local partners, insurers, construction specialists, government agencies and non-profit organizations to collaborate to help low income families obtain conventional mortgages.



THE PEOPLE WHO HELP ME.



MY NEIGHBORHOOD IS
A COMMUNITY OF CHOICE.

A WALK AROUND THE BLOCK

Walking the dog is a welcome treat.

A chance for us to say hello to neighbors and thrill the neighborhood kids.

The kids know my dog by name and they keep tabs on the daily walking schedules. My dog knows all the stops. There's the Cedar Beech Apartments, Renaissance Homes, Phoenix Apartments, and my dog's all-time favorite – a walk to Cedar Street Family Park to get pet, visit with pals, run and play.

My dog's in luck today! Many of the neighborhood kids are in the park as a part of the local gardening program. Others are in the park just to enjoy a few games with friends. Some high school students are outside drawing and painting as a part of the Yo Gallery program. But all the kids are taking advantage of the beautiful day and the opportunity to just be kids – and there's nothing that a dog likes more!

MY DOG KNOWS
ALL THE STOPS.

WIT





H MY BEST FRIEND.

MNHS MILESTONES DURING 1997

Renaissance Homes, the first new construction home ownership in Manchester for a decade, provides 8 low income first-time homebuyers with homes of their own.

The Home Ownership Center loan program expands city-wide, allowing income-eligible residents who live throughout Manchester to access MNHS' services and loan products.

MNHS closes its first loan on Manchester's West Side.

Helps to create the Pine Street Friendship Garden (now called the Community Garden).

Creates the Cedar Street Family Park at 249 Cedar Street at the site of a torn down former crack house.

Hosts its first NeighborFest® at Sheridan-Emmett Park, with over 300 residents and guests in attendance.

Neighborhood residents and MNHS organize to close the Zoo. The Zoo loses liquor license and permanently closes.

MNHS offers STEP (Sustainable Tenant Empowerment Program) to help tenants address poor living conditions and advocate for their rights.

1996

MNHS hires Felix Torres as Executive Director.

Home Ownership Center funds first \$1,000,000 in mortgage loans.

MNHS helps to organize the Cedar Street Block Party.

1995

Merrimack Place, a 16-unit new construction townhouse project, replaces several dilapidated buildings in the Center City.

MNHS receives a Preservation Award from the Manchester Historic Association for the renovation of the Cedar Beech property.

MNHS supports "Take Back Our Neighborhood Parade."

1994

Cedar Beech, a 24-unit rehab development in Manchester's Center City, is the first non-profit Low Income Housing Tax Credit project in New Hampshire.

With \$1,200,000 in pooled funds, MNHS forms the "Participation Loan Pool" with local lender partners. This pooled fund provides second mortgages to low income households to purchase homes in the Center City.

MNHS' Home Ownership Center closes first mortgage loan in the Center City.

1993

MNHS hires Peter Roche as Executive Director.

Receives NeighborWorks® charter membership from the Neighborhood Reinvestment Corporation.

Offers first Home Ownership Seminar.

City residents identify distressed buildings for potential real estate development.

1992

MNHS incorporates.

Community leaders come together to organize and establishes offices at 434 Union Street.

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OPPORTUNITIES TO DREAM AND LEARN

It takes a family to make a house a home.

**Each family member contributes to the household, making
it more complete.**

Every member has an important role to play and no role is too small. It's the contributions of each individual that make our family successful as a whole.

This is also true of our larger family – our community. Residents, businesses and other organizations are all a part of our family. Without them, their ideas and their support, we're not complete.

Over the years our family has grown. And with each new member it has become stronger. Like most families, every passing year brings new achievements and new reasons to celebrate.

Here's to the next 10 years with our family!



OTHER VOLUNTEERS

Together with our Board of Directors and Trustees, volunteers serve on MNHS committees, facilitate educational seminars, and organize activities and programs, all of which provide additional expertise and assistance in our operations. We appreciate their involvement.

Sally Argeriou

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THAT YOU CAN MAKE A HUGE DIFFERENCE.



THANKS TO ALL WHO ARE ALWAYS THERE FOR US.

CONTRIBUTORS

The following individuals, foundations, corporations and municipal entities have provided generous support to Manchester Neighborhood Housing Services this year. Each and every gift makes a difference in helping to ensure affordable housing and neighborhood revitalization activities in our community.

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(Gifts of \$1,000 or more)

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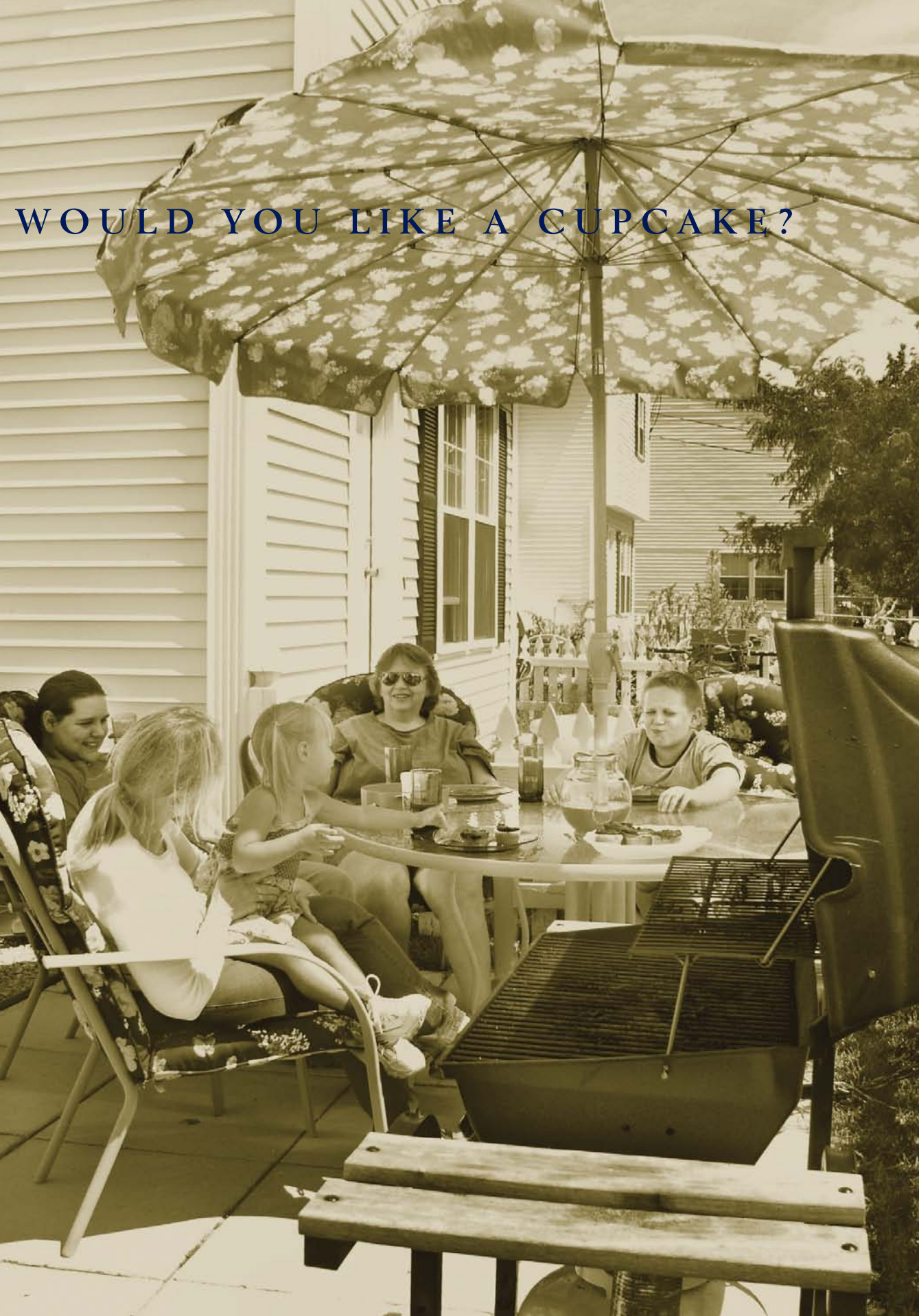
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EVERY GIFT
MAKES A DIFFERENCE.

HI MOMMY, WE'RE HOME!

Creative & design / Cindy Weber Stave

Copy writing / Chris Shanelaris

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