



Community Investment Plan  
January 2017 – December 2019

**Section 1: Community/ies or Constituency/ies to Be Served by Neighborhood of Affordable Housing (NOAH)**

NOAH meets all the CDC/Chapter 40H criteria, including that of 'Service Area': to 'focus a substantial majority of the corporation's efforts on serving one or more specific neighborhoods or municipalities, a region of the Commonwealth, or constituency that is economically disadvantaged'. NOAH is a regional entity serving multiple constituencies and communities. The greater part of NOAH clients are from low-income and moderate-income households. Approximately 70% of residents/clients served are from ethnic minority households, with 50+% of those served annually being Spanish-speaking residents new to the US. All staff members who work with these residents are bilingual. NOAH develops and manages affordable and workforce housing, provides homeownership promotion and preservation programming, repairs homes for seniors and the disabled, and offers rental housing counseling and homelessness prevention services. In addition, NOAH offers English for Speakers of Other Languages, U.S. Citizenship and Financial Capability courses and three children and youth programs. All of NOAH's programming is provided at either no-cost or at a low cost to clients.

**a. Greater Boston Communities Served (With a Special Focus on Eastern MA Gateway Cities)**

NOAH now has served the neighborhood of East Boston with affordable housing-related programming for 29+ years. NOAH began its focus on Real Estate Development in Eastern MA Gateway Cities as a result of a strategic planning process in 2010, and has continued this through the present. We have two major development proposals in our pipeline pending in the cities of **Haverhill** and **Taunton**; and another potential project in **Fall River**, for 44 family apartment units. Over our organization's lifetime NOAH has dramatically expanded its reach to serve distressed households in over 140 communities within Greater Boston/Eastern Massachusetts. We intend to continue to serve the communities of Greater Boston, with a special focus on Eastern MA Gateway Cities. To date, NOAH has served 7,914 households in need of housing assistance, **2,932 of whom were from 21 Gateway Cities municipalities**. The majority of 'Gateway' clients were served in **Revere** (793), **Lynn** (648 households), **Chelsea** (519), **Everett** (334) and **Malden** (254). Our Foreclosure Prevention and Mitigation Education and Counseling Program spearheads the bilingual North Shore Regional Partnership Foreclosure Education Center, which markets to and serves households from 33 municipalities, including the **seven Gateway Cities of Lynn, Revere, Malden, Everett, Chelsea, Peabody and Salem**. In the past three years of the Community Investment Plan years, NOAH's First-Time Homebuyer programming has resulted in **221 households from 12 Eastern MA Gateway Cities buying their first homes, including 62 in Revere, 50 in Chelsea, 28 in Lynn, 27 in Everett, 25 in Malden and others from Quincy (9), Salem (7), Peabody (5), Lawrence (4), Lowell (2), New Bedford (1) and Worcester (1)**. Additionally, NOAH's Senior Home Repair program continues to serve Boston low-income residents from Charlestown and the North and West Ends and East Boston. *New:* NOAH expanded its service area for the EHAP/Rental Housing Counseling program in July of 2014. While we couldn't expand it beyond Boston, we began serving all neighborhoods of Boston at that time. Emergency services have been added to the program then, as well, including giving grants to help fire and other disaster victims relocate to new apartment homes, and placing homeless residents in hotels for temporary stays of a week or less. NOAH continues to own and manage affordable housing. As of July 2016, NOAH became an LCAF in foreclosure for the Mass. AG's Office, with a special focus on four counties, but able to serve residents from anywhere in the state.

**b. Constituencies Served: Economically Disadvantaged & Latino & New Immigrant Populations:**

As noted above, for 29 years, NOAH's target population has been primarily low- through moderate-income individuals and families. We plan to continue to serve economically disadvantaged, Latino and new immigrant populations over the next three years and more. The greater part of NOAH's clients are below 80% of the Area Median Income (AMI), with our primary target being low-income households under 60% of the AMI. Most of these families are from diverse cultures. In the last several years, more than 70% of our clients were from an ethnic minority, with well over 50% of all clients being Spanish speakers, and with a majority of our clientele being from new immigrant families. In order to better serve these individuals, all of NOAH's service provider staff members are bilingual. Helping clients at the lowest income levels is more important in the Commonwealth than ever before, as our state's residents are among those highest impacted with the growing income

disparity: In our last CIP it was noted that: "While the Massachusetts median wage has risen over time, the gains have not been evenly shared. In 1984, low-wage workers in Massachusetts (at the 20th percentile) earned roughly 41 cents for every dollar earned by a high-wage worker (at the 80th percentile). By 2011, they were earning just 32 cents. That's a drop of more than 20 percent." (*Mass. Budget and Policy Center 2012*). A study released in 2016 indicated that this issue is getting worse in Massachusetts: "The Economic Policy Institute studied the latest available tax returns from 2013, and found that the Bay State's top one percent of earners—\$540,000 and above—make roughly 30 times as much as the bottom 99 percent. In other words, for every dollar you 99-percenters make, the folks at the top make \$30. The top one percent of families takes home 23 percent of all the income in Massachusetts."

(<http://www.bostonmagazine.com/news/blog/2016/06/16/massachusetts-income-inequality/>) Boston, where NOAH is headquartered, is considered to be 'the most unequal city in America': "In 2014, households earning near the top of Boston's income distribution made nearly 18 times the earnings of households closer to the bottom. Specifically, Boston households earning more than 95 percent of other households made \$266,224 in income in 2014, while households earning more than only 20 percent of other households earned just \$14,942. The ratio between those two figures is what the Brookings Institution calls the "95/20 ratio." "In 2014, Boston's ratio was 17.8 — tops among big U.S. cities, and ahead of New Orleans, Atlanta, Cincinnati and Providence." <http://www.wbur.org/news/2016/01/14/boston-income-inequality-brookings-2016-update>

*East Boston's Residents:* In our historical service area of East Boston, 10.4% of families live below the poverty level. Compounding economic challenges, there are environmental issues and language barriers to overcome. Due to a combination of strong industry interests and income disparities, East Boston is the fifth-most environmentally burdened community in the state; and is bordered by the Chelsea Creek, the second-most polluted waterway in the state. Over 51% of East Boston's population is foreign born, the highest percentage of all of Boston's neighborhoods. Over half of East Boston's foreign born population is from Colombia or El Salvador. The 2010 Census found that East Boston now has more Latinos than any other neighborhood in the City, and is its only Latino-majority neighborhood. The Latino population in East Boston increased by 42% over the past census decade years, and 270% over the last 20 years, today comprising 52.8% of the entire East Boston population. Of residents aged five and older, 55% do not speak English as their native language, and over 57% of residents are considered linguistically isolated. To meet the changing needs of our home base of East Boston, NOAH began hiring bilingual (English and Spanish) staff. As 'word of mouth' marketing about our programming and service areas grew, the fact that we had Spanish-language programs led to NOAH attracting more and more native Spanish-speakers in need throughout the entire region. Today, NOAH utilizes a more deliberate marketing plan to reach out to its targeted constituencies and communities, including through Spanish-language Radio Shows, flyers, social media, web postings and more.

*Greater Boston/Eastern Mass. Region's Residents:* In our extended service area, we serve housing-related clients who are economically disadvantaged and/or of low- through moderate-income. Again, a majority of those served are new immigrants who speak Spanish as their first language. In our housing development, NOAH focuses on providing affordability in municipalities that have not reached a 10% affordability threshold and on providing and retaining affordable housing in communities designated as **Gateway Cities** by the Commonwealth, and will continue to do so from 2017-2019. As noted elsewhere, we have real estate developments pending in **Haverhill** and in **Taunton** at present; and are in discussions with other Gateway cities about potential developments, including one in **Fall River**. In regional municipalities which have not achieved the 10% affordability threshold, NOAH will oftentimes utilize a 'friendly' 40b strategy, working with municipal officials to help achieve their communities' Economic Development Plans for affordable housing, which benefits very-low-income and low-moderate-income regional residents. Per the 2011-2015 American Community Survey, **Haverhill** has an individual poverty rate of 12.2%, above the state average of 11.6%. Its housing has a 61.0% rate of homeowner-occupancy in comparison with the state's 62.1%. Of its residents, 18.6% are Hispanic versus the state average of 10.6%. **Taunton** has an individual poverty rate of 12.4%, above the state average of 11.6%. Its housing has a 62.8% homeownership rate, better than the state average of 62.1%; while 6.7% of residents are Hispanic, versus the state average of 10.6%. In **Fall River**, 23.2% of individuals are below the poverty level, as compared with the state average of 11.6%. The homeownership/occupancy rate is only 34.9 VS the state average of 62.1%. Of residents, 19% are Hispanic VS the state average of 10.6%.

*The North Shore Communities' Residents:* In both the foreclosure avoidance and first time homebuyer service line, we have a special focus on working in the 36 neighborhoods served by the North Shore Regional Partnership for Foreclosure Prevention (managed by NOAH and funded by the Mass. Division of Banks), including the seven **Gateway Cities** of **Lynn, Revere, Malden, Everett, Peabody, Chelsea and Salem**, listed in order by highest to lowest number of foreclosure petitions. The other neighborhoods (also in order from highest level of foreclosure petitions to lowest) include Medford, Saugus, East Boston, Woburn, Somerville, Beverly, Gloucester, Winthrop, Danvers, Wilmington, central Boston, Wakefield, Stoneham, Melrose, Cambridge, Swampscott, Reading, North Reading, Marblehead, Arlington, Lynnfield, Middleton, Winchester, Charlestown, Rockport, Topsfield, Hamilton, Nahant, Manchester, Essex, and Wenham. Our counselors work to educate and counsel residents having trouble making high mortgage payments. NOAH has tracked the ongoing Foreclosure Petition statistics of these communities since 2007 via Warren Group data. As of November 2016, Lynn\* (at 2,398), Revere\* (1,330), Malden\* (at 1,036), Everett\* (847), Peabody\* (717), Salem (660), and Chelsea\* (659), were the seven NSRPFPP communities with the highest numbers of foreclosure petitions – and all are designated Gateway Cities. NOAH utilizes targeted marketing such as targeted mailings and radio programming to clients from these municipalities. Lynn, which has seen a significantly higher level of foreclosure petitions historically since 2007, has an individual poverty rate of 20.2% as compared with the state average of 11.6%; has a homeownership rate of 45% VS the state average of 62.1%, and has 32.1% of Hispanic residents VS the state average of 10.6%. NOAH will continue to focus on and perform outreach to these communities for foreclosure prevention/mitigation, first-time homebuyer and (now) financial capability services.

*Economically Disadvantaged:* According to the 2015 Census ACS survey, Massachusetts has a poverty rate of 11.6%, and an unemployment rate of 5.1%. NOAH's programming focusses on, and will continue to focus on, serving low-, low-moderate, and moderate-income households. We also help homeless populations via our Emergency Housing/Rental Housing Counseling program and through owning and maintaining Trinity House in East Boston (for the homeless). NOAH serves both housing and neighborhood services clients. Over the last three reporting years, **over 50% of NOAH's clients have earned less than 50% of the Area Median Income (AMI)**.

*Recent Immigrants:* According to a study entitled "Massachusetts Immigrants by the Numbers, Second Edition" published by the Immigrant Learning Center, immigrants make up 14.4% of the Massachusetts population; Mass. immigrants make, on average, 11.735% less than native-born residents. However, the immigrants most in need are those newest to the US; once here for 10 years or more, immigrant families and non-immigrant families do not have any high statistical disparity in income. Some 5.3% of the State's population is comprised of new/recent immigrants. Of the top 12 Mass. municipalities with the **highest numbers of foreign-born residents**, six are communities that NOAH focusses on serving residents from: **Chelsea\*, Malden\*, Everett\*, Lynn\*, Boston and Revere\***; five of which are **Gateway Cities\***. Over 50% of NOAH's clientele each year represents new immigrant and/or Latino households; and it is anticipated that this will continue in 2017-2019.

## Section 2: NOAH's Involvement of Community Residents and Stakeholders

It is still true that NOAH does not move alone. We are grateful to have many friends, partners, collaborators and supporters. We have a long history of engaging local residents, stakeholders and partnering entities to improve economic opportunities for low- and moderate-income households. In East Boston, NOAH has engaged residents and stakeholders in the past through hosting Chelsea Creek Business Roundtables, and organizing a yearly Chelsea River Revel festival, multiple youth education concerts and workshops, monthly Chelsea Creek Action Group meetings; along with engaging in numerous ongoing meetings with residents and town officials throughout our service area. Over the last three years, the Chelsea River Revel has been changed to the Battle of Chelsea Creek historic reenactment event; and Salsa Dancing, a Corn Festival, Friday night outdoor Family Movie Nights and Boating Safety/Kayaking Lessons have been added to the activities. In addition, NOAH volunteers and/or Youth Leaders continue to meet periodically with elected officials at the State House and at City Hall. We also continue to conduct various resident surveys in both English and Spanish related to resident preferences. This spring, we plan to survey our tenants, our past clients throughout the region, Spanish-speaking regional residents (utilizing our weekly Hispanic radio show programming), and East Boston residents via a survey specific to their community. In addition, NOAH's Board of Directors is comprised entirely of residents from the Greater Boston Region, with half or more at any given time from East Boston, and with four or more Latinos who represent our Hispanic community constituents. The Board of Directors oversees NOAH's strategic planning, and plans to adopt its new three

year Community Investment Plan by March 8, 2017.

*Assessments of constituency/region's priority needs:* NOAH regularly assesses the priority needs of our service area(s) by continually analyzing market conditions, as well as conducting constituent and community surveys and receiving feedback from neighborhood/community representatives on our Board; in the Chelsea Creek Action Group, East Boston Environmental and Grupo Ambiental Latino en East Boston; and in our CBE Board/Advisory Committee. We conduct industry-relevant research, which helps inform the decision-making processes for various service lines, adding depth to the critical feedback and information received from residents, businesses, partners and stakeholders. (For instance, we track foreclosure petition data regularly via the *Warren Group*.) Our many partners and fellow collaborators (who also double as stakeholders) serve to inform the Plan and its activities on an ongoing basis. In addition, each program line obtains input and seeks engagement from local residents and businesses around its own particular project activities. In communities where we are looking to develop real estate, we hold public planning charrettes and meet with municipal officials, often collaborating closely with city municipal Housing Trusts or Housing Partnerships and Selectmen.

NOAH engages constituents further by interviewing residents through our ongoing NeighborWorks 'Success Measures' community impact surveying projects. NOAH was a pilot organization in this national project; and completed its latest Success Measures project this fall. One major component of this project entails resident surveying obtaining input as to what the primary concerns of community members are. Other areas utilize stakeholder, block and parcel surveying. As noted above, in addition to Success Measures input, NOAH also surveys general community residents, past clients, tenants in its properties, and listeners of its weekly Hispanic radio show on housing-related issues. As well as the aforementioned constituent engagement, NOAH's Executive Director attends, on average, one to two open-to-the-public meetings per month; and one of our Directors is on the Board of the East Boston Chamber of Commerce; while our Executive Director, Phil Giffie, is on the Board of MACDC.

To inform the board and staff as they look to NOAH's strategic planning, VIVA Consulting typically is utilized, in part to seek commentary and advice from stakeholders across NOAH's housing and community building work, which help form our Community Investment Plan. Stakeholder input, for example, helped direct NOAH to its current focus on **Gateway Cities** real estate development, resulting in real estate development pipeline projects in the **Gateway** communities of **Haverhill and Taunton, as well as a potential pipeline project in Fall River**; as well as a newly begun TOD (Transit Oriented Development) near NOAH's offices in East Boston. VIVA Consulting will be engaged periodically from 2017-2019 to continue updating NOAH's strategic planning processes.

NOAH tempers direct input from diverse community organizing stakeholders (each sometimes having their own agendas to pursue) with additional, regular input from local residents, businesses and the Chamber of Commerce, political leaders and government officials, as well as its surveying tools. Based on the results of surveying, we determined that 65% of our former clients believe there is a need for developing affordable housing for families/individuals with an annual income between \$30,000 and \$60,000. An online survey of the listeners of our Spanish radio programming confirmed this result, with 77% of respondents stating that families earning \$30,000-\$60,000 are most in need of new housing, as compared with those of higher incomes. As a non-profit developer, this information informed our planning for future projects, as it reiterated the demand for affordable housing at this income level. The results of such surveys also confirmed that the majority of our clients view the housing-related services being provided by NOAH (including free foreclosure prevention and rental housing counseling, very low-cost first-time homebuyer classes with free counseling, grants to foreclosed-upon residents and to rental fire/disaster victims to help them resettle in new rental homes, no-cost repairs for the elderly and disabled, and more) as very important to community residents. The data further showed that 65% of our clients viewed financial education/capability classes as also very important; so NOAH reinstated this programming in mid-2014; and has served over 290 individuals in this service line, to date (with 131 of these from Gateway Cities).

The recent 2016 NeighborWorks America Success Measures surveying covered a wide variety of topics such as: the respondent's level of satisfaction with his/her neighborhood, the frequency with which the respondent participates in certain community activities, the respondent's assessment of municipal services, and how safe the respondent feels in the community when performing various daily activities. Based on this data, which we continue to collect annually, we have been able to identify strengths and weaknesses of our community in order to better shape our programming. Resident

interviewing is in-person, conducted by NOAH resident volunteers and/or the NOAH Youth. Our Community Building and Environment Department uses this feedback to shape new activities going forward.

Results of a prior East Boston Economic Development Survey indicated that while residents of East Boston were for the most part happy with their neighborhood, many continued to have concerns about 'gentrification' and rising housing prices. For a possible solution re gentrification, 46.9% checked building mixed-income housing or finding programs to help repair homes. The respondents answered they would like to see NOAH create and/or rehabilitate housing for individuals and families of low- and moderate-income. When asked what family income levels should be targeted in developing new housing nearly 60% chose '\$30,000 to \$60,000' (the lowest- income range offered). In an open-ended question as to how NOAH could best protect long-time and moderate- and lower-income East Boston residents, the four most common responses were: -Helping control the rising rent costs, -Adding new low-income housing, -Home repairs; and -Providing education on home-buying. These are all activities that NOAH decided to pursue/maintain as a result, and we have made progress. In mid-2016, NOAH's new East Boston Acquisitions program was launched, and NOAH purchased three 'for sale' multi-families by the end of the year, keeping the current families in their homes. The Coppersmith Village project in East Boston is currently being developed, which is a transit-oriented development with 71 units; 37 will be affordable, and 34 will be at market-rate. NOAH's free bilingual EHAP/Rental Housing Counseling programming works to help retain Boston clients in their homes, or to help place them in new homes, if that is not possible; and its Senior and Disabled Home Repair service line continues to assist residents with no-cost home safety repairs, heating system repairs/replacements, and rehabilitation projects. In addition, NOAH owns/manages its own rental property units, some 100 of which are located within East Boston, including those at Trinity House, for the (formerly) homeless; and all are affordable for residents.

During the last three years, NOAH's CBE (Community Building & Environment) Department has expanded its outreach to community residents via a 'Supported Community Planning Process' or SCPP. This has proven extremely effective at reaching and engaging East Boston residents in NOAH's new ClimateCARE initiative, largely as a result of ongoing funding (2015-2018) from The Kresge Foundation. This allows us to hold early evening community meetings with residents, generally at the public library (a neutral space), with free dinner and babysitting provided, and with a small stipend offered to residents who actively participated over several meetings. After specific neighborhood issues are reviewed by technical experts (such as scientists or representatives from the City or other agencies), the attendees are broken into smaller groups for guided discussions of resident priorities and of possible solutions, with resident consensus decisions recorded, so as to shape future planning. Also during the three-year reporting period, NOAH has expanded its community outreach surveys and canvasses, obtaining 'man/women on the street' opinions about specific community topics/issues areas, which then help shape CBE and other NOAH work. In 2016, NOAH successfully launched the 'Adaptation Planning Working Group', comprised of East Boston residents as well as government and industry stakeholders, to help advance equitable climate change adaptation/mitigation strategies.

*Monitoring and Implementing Plan Activities:* The changing nature of resident and community needs requires a circular process of both obtaining input into programming and obtaining feedback and monitoring of the results of Community Investment Plan activities. Accordingly, NOAH continues to do both; and considers its Community Investment Planning somewhat fluid. For example, once a real estate project is initiated, there continues to be ongoing community and stakeholder engagement, both of municipal committees and also of neighborhood residents. NOAH's real estate development process is, fundamentally, an ongoing, back and forth, community-input driven one; and we always work with communities, and their housing committees and residents, to pursue, plan and implement new affordable housing projects. Concerning our housing promotion and preservation and other programs, we periodically survey and/or canvas past NOAH housing clients, as well. NOAH ensures that its Board of Directors has various constituent and community resident representatives, who keep one ear close to the ground to report back to the Board. For additional feedback over the past few years, we have initiated new neighborhood resident Facebook and Twitter groups, in both Spanish and in English (now with over 1,560 active Facebook participants), and NOAH Youth and/or staffers participate in major neighborhood group meetings at least once per quarter; and we also continue to ask for input from students in our ESOL and US Citizenship classes. The results of these client, tenant and community resident surveys are shared with the Leadership Team and NOAH's Board of Directors. Changes can then be made (and are made) depending on whether our current programming responds appropriately to community needs.

### Section 3: NOAH's Long-Term CIP Goals (2017-2019)

#### I. Multi-Year Outcomes/Production: 2017 through 2019 – Real Estate Development

1. NOAH will continue to pursue a diverse, sustainable development pipeline that will enable the organization to average construction of **at least 50 new low/mod units in underserved communities** (with a priority focus on **Gateway Communities**, 40b or less than 10% affordability communities) **every second year**; which will earn fees from **\$400,000 to \$500,000+ per year** that will sustain the organization over the long term. NB: NOAH is sometimes engaged in partnership arrangements in order to leverage additional predevelopment capital so if these units are produced in a partnership involving fee-sharing, NOAH's production and financial goals will be increased proportionally in order to sustain the organization. NOAH met this outcome over the three-year 2014-2016 period; and intends to do so again over the 2017-2019 CIP period, as well. NB: As noted below, this will include two pipeline projects in the **Gateway Cities of Haverhill and Taunton**; as well as a potential project in **Fall River**.

*Community/Constituency Benefits:* The completion of projects in the pipeline and existing portfolio fulfill NOAH's mission of creating affordable housing opportunities within communities with state-mandated housing goals. We continue to want to complete a 3-4 year process to deliver units promised when NOAH has been selected by the cities/towns to help them achieve *their* affordable/workforce housing objectives. It is a win-win for NOAH and our partner communities – and the state – and especially the low-income families who will have an affordable new home, many within their own long-term 'home' community. Because the Gateway Cities populations have an average household income below the state average, developing affordable and workforce housing in these communities is especially needed by a non-profit entity such as NOAH.

#### II. Multi-Year Outcomes/Production: 2017 through 2019 – Community Building & Environment

1. a. Increase/maintain the number of diverse resident participants (400+) taking part in CBE/community engagement activities; and increase/maintain numbers of those in active/leadership roles, esp. for newcomers, underserved residents (including ethnic or racial minorities) and low/mod persons and families, at 20 or more.
1. b. Continue to perform regular outreach to East Boston community residents; including via the 'Supported Community Planning Process' or SCPP for ClimateCARE.
2. Work towards at least one new or revitalized public green space, continuing to engage residents in this activity and/or at public green spaces (including the youth-led community garden and the Urban Wild).
3. Continue to develop an integrated, community-based Climate Change/mitigation and adaptation program that is so robust and widely adopted that East Boston is seen as a model 'sustainable community'; this will be achieved in 2017-2019 via the ClimateCARE initiative; continue to coordinate regular APWG meetings with 20+ residents and stakeholders. NB: *East Boston is increasingly subject to sea-level-rise and storm-related damages to people and infrastructure.*
4. Continue offering two levels of English for Speakers of Other Languages programming for 80-110% of 2016 student levels of 295 annually (depending on funding)
5. Continue to offer children and youth programming for 80-110% of 2016 participant levels of 179 (depending on funding)

*Community/Constituency Benefits:* There are many community benefits, including improving neighborhood living conditions; and positively impacting the lives of the residents who participate directly in NOAH's programming (including helping ESOL course graduates, and their families), which offers them the opportunity to improve their economic status. NB: East Boston is the fifth most contaminated neighborhood in the state; while it is bordered by the Chelsea Creek, the second most polluted waterway in the state.

#### III. Multi-Year Outcomes/Production: 2017 through 2019 – Affordable Housing Services Business Lines (Homeownership Promotion/Homeownership Preservation/Rental Housing Counseling)

1. Annually, maintain affordable housing counseling/placement and basic core services for the three-year period of the Community Investment Plan, *depending on funding levels*; serving 54-63+ senior home repair clients (63 served on average over each of the last three years); 300-396 first-time homebuyer course graduates (396 served on average over each of the last three years); 70-111 actual first-time homebuyers (161 averaged each year over each of the last three years, with 111 in 2016); 90-150 foreclosure prevention/mitigation cases served (continuing NOAH's historic 84-88% positive outcome

ratio); and 50-152 EHAP/rental housing counseling clients each year (152 was the number served in 2016; however, these outcomes are based on City of Boston revenues which are dependent on federal funding). In addition, serve 120-190+ financial capability (FinCap) and/or VITA/EITC tax clients each year; in 2016, NOAH served 148 FinCap clients and 103 VITA tax preparation clients.

*Community/Constituency Benefits:* Via these programs we are able to provide much-needed affordable housing-related services to a large number of low-and moderate-income clients/community members while offering multiple opportunities for people to take advantage of the other resources we have available. We are able to directly fulfill our mission by assisting residents in need by improving their standards of living; and by creating economic opportunity and/or wealth/asset development for them. Because half of our classes are held in Spanish, we offer diverse constituents equal and fair opportunities to achieve the American dream of sustainable homes. NB: Homebuyer education and counseling are proven methods of creating wealth for families and of stabilizing communities.

#### **IV. Multi-Year Outcomes/Production: 2017 through 2019 – Property & Asset Management**

1. Continue to self-manage on a day-to-day basis 109 affordable/workforce apartments and 2 commercial units plus the premises at 143 Border Street, NOAH's headquarters; *and* outsource day-to-day management of NOAH's new development units in Holliston, North Andover, Carlisle, Webster, Middleborough, which include 189 affordable units; review reporting by and monitoring of outside management activities.
2. Continued to strengthen Asset Management via:
  - a. Maintaining the Asset Management team, with NOAH Leadership Team members in charge of collecting, reporting and compliance regarding how NOAH carries out its asset management
  - b. Staff to attend MHP, NW, MLK/MACDC, CHAM and/or other Asset Management trainings
  - c. Periodic reviews performed of partnership agreements (for allowable fees from operating budgets or cash flow, and to ensure cash remains in the projects)
  - d. Continue to inform the full Board at least once per year of key indices for both property management and asset management by expanding upon current PM format. **NB: These were all met over the prior 3-year CIP period.**

*Community/Constituency Benefits:* The outcomes of NOAH's successful property management include clean, well-maintained properties that set the standard for their neighborhoods, providing the **497+ low/moderate-income residents** with affordable and/or workforce housing, and also improving their standards of living. Our diverse residents are treated with fairness, equality and respect. Long-term, this helps build community in the neighborhoods where our properties are located. We believe that all of our Property Management and Asset Management work is vitally important to the lives of our residents, including activities related to upgrading and 'greening' all of our units.

#### **V. Multi-Year Outcomes/Production: 2017 through 2019 – Organizational Financial Strength Financial Management- (These were all met during the last three years):**

- a. Each year, all of NOAH's programs will aim to bring in sufficient revenue to cover its direct costs
- b. Three to six months of operating expenses will be kept in cash reserves at all times (we are at four months, at present)
- c. NOAH will continue to work to maintain a ratio of current assets divided by current liabilities of 1.25 or higher
- d. As of FY16 NOAH has shown a surplus 7 years in a row and will continue this each year through FY19
- e. NOAH will continue to have regular and 'clean' audits conducted (with no major findings) in 2017, 2018 and 2019.

#### **Fund Development – (These were all met during the prior three years):**

- f. \*Continue raising funds from foundations and corporations & \*Ensure regular receipts from Real Estate Development at \$500k+ per year
- g. Overall, continue to raise \$2 to \$2.5+ million each year, so as to continue to meet/grow the CIP goals and activities.
- h. Solicit and obtain donations utilizing all in-house/CITC awards.

#### **Staff Leadership and Succession Planning – (Met in 2014-2016):**

- i. Maintain/update Executive Director, Board and Leadership staff succession planning
- j. Continue to recruit and retain Board members who bring a broad range of skills, representing residents from Greater Boston/Eastern Mass. and Gateway Cities, and representing NOAH's Hispanic constituency focus and its LMI clientele

k. Maintain the NOAH CBE/Programs, Finance, Real Estate and Fundraising Committees.

#### Section 4: Activities to Be Undertaken by NOAH (As Determined by Its Short-Term FY17 Goals)

##### NOAH's FY17 Activities Performance Targets:

The Home Ownership Promotion Line of Business is fulfilled by NOAH's **Bilingual First-Time Homebuyer Program**. This programming is led by experienced/12-year-tenured and certified Homebuyer Services Department Director, Diana Franco. The accomplishment of these activities goals significantly impacts our ability to achieve positive community impact while working towards our Mission, including supporting residents with affordable housing, and improving standards of living and creating social/economic opportunities. NB: NOAH has adopted *The National Industry Standards for Homeownership Education and Counseling*; and first-time homebuyer courses are certified by either CHAPA and/or MassHousing. Its experienced counselors continue to receive NeighborWorks America and other trainings and professional certifications. NOAH's 2017 activities target goals are as follows:

**Activities Goal 1:** In FY17, NOAH will hold 14+ bilingual CHAPA-certified first-time in-class homebuyer courses in English and in Spanish with 250+ graduates, and will also graduate 80+ clients via our bilingual online FTHB course (365 were served all total in 2016). These activities will be distributed fairly equally throughout the year, with extra classes held January through April leading up to the spring homebuyer season; with at least one in-class FTHB course held each month. Half of the courses will be in Spanish, and half in English. Outreach will continue to be performed to Gateway cities.

**Activities Goal 2:** 80+ NOAH FTHB clients to purchase their first homes (roughly 40+ each 6-month period, depending on market flux), resulting in at least \$22,400,000+ newly invested in the community in FY2017.

**Activities Goal 3:** NOAH will retain its free bilingual Financial Literacy/Financial Capability programming and the free bilingual VITA/EITC tax program in 2017. NOAH intends to hold Financial Literacy/Capability classes and/or Financial Coaching with 120 FinCap attendees/clients on how to better understand their financial options (including budgeting) and how to execute them. NOAH intends to offer VITA/EITC tax preparation to 90+ households in 2017.

The Home Ownership Preservation Line of Business activities' outcomes are derived from two programs: **Foreclosure Prevention and Mitigation**, and, to a lesser degree, **Senior Home Repair Services**.

##### Foreclosure Prevention & Mitigation (Overseen by Diana Franco):

**Activities Goal 1:** a. NOAH will educate and or counsel 100-150+ households during the year (or more depending on funding levels). b. This will result in 84+% of FY17 clients retaining their homes or achieving the positive result of their choice. (NB: 224 clients were served in 2016; at 88% positive/retention ratio.)

**Activities Goal 2:** In FY17, NOAH will continue to maintain high levels of new client intake so as to meet its education/counseling goals in 1a via its marketing strategies, including a focus on Gateway cities, so as to achieve the following: -continuing our highly successful call-in Latino Radio Show addressing Homeownership Promotion, Homeownership Preservation and Financial Capability issues; -sponsoring 200+ Latino NOAH 'jingle' radio advertisements during 2017, half during each half of the year; -mailing outreach postcards to households first appearing in the Warren Group for foreclosure petitions in the **Gateway** communities highest in foreclosure petition numbers; - distributing 1,000+ flyers at community events and local businesses/community organizations; -maintaining our online presence via the NOAH website and through regular postings on Facebook and/or Twitter (equally distributed throughout the year).

**Activities Goal 3:** NOAH's counseling staff will continue to receive ongoing education, as per NW/NFMC/HUD Requirements, including passing the new HUD test.

##### Senior Home Repair (Managed by 29 year-NOAH-tenure d Anthony D'Andrea) :

**Activities Goal 1:** The homes of five or more seniors will be preserved through the no-cost rehabilitation of their houses, at an all total investment of \$30,000+ dollars; and the homes of another 50-90 senior or disabled clients will have 150-300+ free home/safety repairs completed (depending on funding levels).

##### EHAP/Rental Housing Counseling Line of Business

**Activities Goal 1:** During 2017, continue to serve 80-100+ low-/moderate-income EHAP/rental housing counseling clients via apartment search, placement, retention, case management+; continue making 12 or more EHAP resettlement grants to fire or other disaster victims to help them relocate to new apartment homes; and continue placing 25 or more suddenly



homeless households in hotel rooms for up to seven nights (while more permanent placement is pending). Boston remains one of the highest-cost rental markets in the nation, and the disadvantaged residents that we serve are in great need of assistance. We will also continue to help place residents displaced due to a fire or other emergency situation, both short-term and long-term.

### **Community Building & Organizing Line of Business:**

Manlio Mendez has led NOAH's ESOL and children's programming since 2003; ESOL instructor, Jacky Lara, has earned her MA with a focus on ESOL in 2016, and now has been at NOAH for 3.5 years; and PT ESOL instructor Scarlet Mitchell has been with us over 4 years. Last year, we added a new, experienced PT ESOL instructor, Mauro Reyes Espinoza. NOAH's CBO work (Community Building and Environment) improve standards of living, builds community, and creates social/economic opportunities, especially for low- and moderate-income families.

**Activities Goal 1:** NOAH will continue to engage and empower East Boston residents in building a strong and sustainable community by working for concrete changes in public policy and in the natural and built environment.

-The ClimateCARE team will continue to maintain ClimateCARE, a community-driven initiative to protect East Boston from the impacts of climate change (with Dr. Paul Kirshen of UMASS Boston, Kim Vermeer of Urban Habitat Solutions and/or Gretchen Rabinkin of BSA meeting with NOAH staff weekly).

-Maintain "Our Garden" as a youth-run community garden.

-Hold at least 8 outdoor community activities to encourage stewardship of open space resources and interact with community members for feedback and commentary.

**Activities Goal 2:** NOAH will build the capacity of young people as community leaders for environmental change in East Boston. Specifically, we will again recruit, manage and train a crew of 8-10 East Boston teens, who will take lead roles in organizing NOAH's campaigns for a strong and sustainable East Boston.

**Activities Goal 3:** NOAH will ensure that at least 120-150 East Boston children ages 6-12 have the opportunity to attend a high-quality 6-7 week summer recreational program through the O'Donnell Schoolyard Summer Program and/or the Community Soccer Program (depending on funding levels).

**Activities Goal 4:** NOAH will increase the capacity of 100-170 East Boston-area immigrants to engage in their community and to improve standards of living by providing ESOL instruction and citizenship training.

### **Asset & Property Management Line of Business:**

Experienced NOAH PM Director, Mal Nelson, has been with NOAH for 8 years now. He is CMH, CMM, COS and TCS certified by The National Center for Housing Management. The successful management of NOAH's properties not only assists VLI/LMI residents with affordable housing, but it maintains a valuable physical resource for our organization, and positively impacts our organizational revenues, as well. Achieving this goal significantly impacts our ability to achieve positive community impact while working towards our Mission, including supporting residents with affordable housing, and improving standards of living and creating social/economic opportunities. NOAH has 298 apartments in its portfolio, at present. A major outcome of NOAH's successful in-house management of its East Boston and nearby properties, as well as its oversight of outsourced management properties, results in approximately **497+ LMI residents who are housed affordably, and whose standards of living are improved**. Our diverse residents are treated with fairness, equality and respect. Ultimately, this helps build community in the neighborhoods where our properties are located.

**Activities Goal 1:** In FY17, NOAH will house **250+ low/mod-income residents via its successful in-house management of 110 affordable housing units**; as well as house two small local businesses and one non-profit in its three commercial units and the NOAH-owned office space at 143 Border Street, East Boston (which houses NOAH and one other non-profit) via the following activities/outputs:

1. Maintain and keep in good repair the 110 residential housing units and its commercial spaces.
2. Contract a part-time social worker to work with the formerly homeless clients at Trinity House.
3. Build upon the completed energy audits and improvements for all the properties by continuing to look for opportunities to reduce energy usage through replacing current appliances only with new Energy Star appliances (ongoing).
4. Complete bi-annual Resident Satisfaction Surveys for all the properties.
5. Continue to keep the properties in full compliance with all the funder-related and other agreements and programs that regulate the NOAH properties.

**Activities Goal 2:** In FY17, some **247+ low/mod.-income residents will be housed through the outside management of the NOAH properties** in North Andover, Webster and in Holliston outsourced to Corcoran Management, and Benfield

Farms to Peabody Properties; Middleborough property maintenance outsourced to Winn Residential.

**Activities Goal 3:** In FY17, the Asset Management Plan will continue to be updated on a regular basis, annually, and will continue to meet all of the NeighborWorks Asset Management Plan recommended criteria; staff will work towards creating a more energy-efficient/green portfolio, overall; and progress and key indices reported at least once a year to the full Board of Directors.

**Real Estate Development Goals (led by NOAH ED Phil Giffie, 29-year-tenured NOAH ED, with 40+ years of housing experience):**

**Activities Goal 1:** For FY2017, the major RED outcomes-targets are:

- 1: To complete deconstruction work at Coppersmith Village site and begin new construction of 71 mixed-income (majority affordable with some workforce) housing for a mid-2018 completion target.
2. To continue to find and purchase East Boston multi-families on the market, for potential purchase and retention via the East Boston Acquisitions Program (one more purchase was completed in February; for a total of four at present), as long as the City funding for this program remains; this initiative helps fight gentrification by keeping residents in their apartment homes.

**Activities Goal 2:** In FY2017, another major RED outcomes-target is to continue to perform outreach, prospecting and RFP responses, so as to continue to build an active RED pipeline for future RED projects, with a special focus on TOD in **Gateway Cities**. Activities will include:

**2a:** We will continue working with the City of **Haverhill** for an approved **Gateway Cities** 113-unit, mixed-market project on the Merrimack River. We have Preliminary Designation from the Mayor and are working on signing a P&S by the end of April.

**2b:** We have a project in another **Gateway City** in **Taunton**; and will continue working to solidify this. There are two business owners, the majority-owner is a proponent while a minority owner is now holding out. Expect to have a revised MOU by end of March.

**2c.** We have other proposals pending in **Fall River** and in Grafton; and will continue to respond to their needs or interviews or meetings as needed. Fall River is a failing nursing home in default. New lender requiring more funding, but we are talking. Grafton is a 30-acre site, to be done in 3 phases. We have an MOU and are moving to a draft P&S by end of April.

**2d.** We will continue to seek additional opportunities in the Greater Boston/Eastern MA Region, with a special focus on creating affordable housing in **Gateway Cities**. (As noted, we have three pending at present: **Haverhill, Taunton and Fall River**.)

**2e.** RED will bring in a minimum of \$500,000 in 2017; with a targeted goal of \$878k.

**2f.**New: We are considering pursuing 'NOAH-type' acquisitions, that is, naturally occurring affordable housing. We are looking to acquire larger projects in order to preserve and/or increase affordability. Some may be only 25% affordable. Some may come with LIHTC restrictions where the ownership wants to sell the mortgage.

**2g.** New: We are also considering smaller projects, under 20 units. The State is expected to roll out a new funding program so that suburban communities can do smaller projects without LIHTC financing. We have one site in mind in Middleborough where the owner wants to work with us and a contractor/architect is creating plans. We will apply when funding permits.

**Board Governance Target Goals:**

**Activities Goal 1:** NOAH will have added one-two new local/Latino Board members by the end of 2017.

**Activities Goal 2:** The Board will authorize a new 12-month budget for the calendar/fiscal year beginning January 1, 2017 (completed).

**Activities Goal 3:** In 2017, the Board will continue to weigh potential mergers, partnerships, alliances or collaborations with other non-profit entities.

**Activities Goal 4:** In 2017, the Board will maintain/update NOAH's Executive Director, Board and Leadership staff succession planning.

**Resource Development Target Goals:** NOAH's Resource Development work is overseen by Department Director, Linda Miller-Foster, who has held this position for ten years and who has extensive prior fundraising and operational management and oversight experience, as well as a related master's degree. Achieving the activities below will strengthen the financing of NOAH Line of Business programming; and so indirectly help achieve all of the long-term Plan

goals.

**Activities Goal 1.** In order to help NOAH achieve its mission-related outcomes through providing adequate revenues, the NOAH organization will conduct activities which will bring in revenues of \$2 to 2.6+ million, overall.

**Activities Goal 2a.** NOAH will submit between 30-35 direct-funding related grant proposals and/or responses to contract RFPs during the first six months of the year, and between 30-35 direct-funding related requests and/or responses to contract RFPs in the second half of the year, for a total of at least 70+ such proposals submitted during the 12-month period. (80+ submitted/\$1.29 million in grants/contracts received in 2016). **2b.** These 70+ submissions combined should have at least a 50%+ combined positive response ratio (reflective of past responses at over 60% each year).

**Activities Goal 3:** At least 100 funder-related reports, surveys and/or audit-related responses will be submitted in a timely basis; approximately 50 during each six-month period.

**Activities Goal 4:** NOAH's Director of Administration & Fundraising and Assistant Director of Administration will continue to work on increasing the number and dollar value of individual and business donations, maintaining approximately 1,000 contacts within Constant Contact. They will support and work with the Executive Director and the Board of Directors in attaining in-house tax credit usage of 75,000+ (for \$150,000+); as one-half, up to 75,000 in CITCs, will most likely be sourced via an agreement with United Way again this year. This activity will include maintaining/growing the CITC outreach database for new donor cultivation while continuing to steward current/past CITC donors.

### Section 5: How Success Will Be Measured and/or Evaluated

The Board of Directors and NOAH management use the Line of Business/Program Outcomes listed above in guiding NOAH and in determining its success, including the Long Term CIP goals (3) and the Annual Activities CIP goals (4). Staff members are held accountable to achieve these goals. Activities and output numbers are monitored on a timely and regular basis (monthly or more often) to ensure that production goals are 'on track'.

*Evaluating and/or Measuring Success:* The short-term annual goal/s and the long-term multiple year outcomes will be measured as to whether or not they are actually completed within the timeframe set (client numbers, resident involvement, quantity, dollars, etc.); and also as to the quality of the completed activities; as determined not just by NOAH, but also via feedback and monitoring of the Board of Directors, community stakeholders and partners and funders, community residents and NOAH clients/tenants, etc. NB: **NeighborWorks America, in its latest evaluation, reaffirmed our rating as 'Exemplary'.** NOAH's Board of Directors evaluates the organization's overall performance regularly, including its financial performance, both via bi-monthly departmental reporting, including a Program/Contracts Dashboard Report, as well as through specific Board Committees with specialized focus areas, such as Real Estate, Finance, CBE/Programming, Fundraising, etc. NOAH's Leadership Team staff (the ED and department directors) meet monthly, also, to report to one another and receive feedback. There are regular all-staff meetings. Each of the activity areas varies, and so do the evaluation processes and the participants; however, overall, NOAH's funders and NOAH's clientele, in addition to its staff and board of directors, all play an important role in evaluating performance and outcomes.

*Evaluating and/or Measuring Success – Real Estate Development:* The short-term annual goals and the long-term multiple year outcomes are measured as to whether or not they are actually completed within the time-frame set (quantity, etc.); and also as to the quality of the completed projects, including incorporation of 'green'/healthy elements, as determined not just by NOAH, but also via feedback and monitoring of community residents and municipal and state stakeholders. Bi-monthly RED reports/updates are submitted to the NOAH Board of Directors and Finance Committee for review/analysis.

*Evaluating and/or Measuring Success – Community Building & Organizing:* The short-term annual goals and the long-term multiple year outcomes are measured as to whether or not they are actually completed within the time-frame set (quantity of events/clients, etc.); and also as to the quality of the completed activities; as determined not just by NOAH, but also by surveying and via feedback and monitoring of residents, students, youth, community stakeholders, partners and funders. In the case of our ESOL programming, NOAH both pre- and post-tests its students utilizing BEST Plus, an individually administered, face-to-face oral interview designed to assess the English language proficiency of adult English language learners in the United States.

*Evaluating and/or Measuring Success – Housing-Related Services, Including Counseling & Education:* The short-term annual goals and the long-term multiple year outcomes will be measured as to whether or not they are actually completed

within the timeframe set (quantity, etc.); and also as to the quality of the completed activities; as determined not just by NOAH, but also via feedback and monitoring of residents/clients, community stakeholders, and partners and funders. NOAH has officially adopted the National Industry Standards for Homeownership Education and Counseling, and is listed on that website. Our homebuyer courses are CHAPA-certified; and re-attain that certification every few years. Students in our in-house First-Time Homebuyer courses are orally pre- and post-tested to ensure retention of curriculum; and on-line course participants pass written testing and in-house counseling prior to obtaining a certificate.

*Evaluating and/or Measuring Success – Property & Asset Management:* The short-term annual goals and the long-term multiple year outcomes will be measured as to whether or not they are actually completed within the timeframe set (quantity, etc.); and also as to the quality of the completed activities; as determined not just by NOAH, but also via feedback and monitoring of residents, community stakeholders and partners and funders. One of the tools that helps us manage and evaluate property management activities is the Yardi Classic software and its reporting capabilities; however we are looking to replace this in 2017 or early 2018 with Real Page One Site Software, as our Yardi software is no longer being technically supported by the manufacturer.

We also compare and weigh our results against industry standards and principles; for example, in the case of our Asset Management Plan, we analyze its content areas and quality against the NeighborWorks America suggested industry minimum standards; and, similarly, we report quarterly within the online NeighborWorks America Multifamily Initiative system, and receive detailed reporting back from NeighborWorks on our own portfolio, and also as to how it is performing against all of the NeighborWorks American rental portfolios nationally.

*Client Case Measurement:* One measurement method/tool includes the use of the online NeighborWorks America CounselorMax software system for full client intake, processing and reporting; including over 40+ data points. NOAH uploads reports via CounselorMax directly to HUD, NeighborWorks America, and federal award programs such as NFMC (National Foreclosure Mitigation Counseling) or EHLP (Emergency Homeowner Loan Program). We also use its reporting to provide reports to the MA Attorney General's Office, the MA Division of Banks, and United Way; and to perform internal analysis on program activities and results (for example, evaluating the number/percentage of successful loan modifications for foreclosure avoidance clients).

*Surveying:* Another tool includes the use of surveys of past clients and current tenants. In its past surveying, over 75% of past NOAH housing clients were happy with the results of NOAH's counseling and/or repair services. (Of course, not everyone's home mortgage can be modified, nor can every repair be made immediately, and of the clients who were not satisfied with the outcomes, these were, by far, the reasons.) In polling our properties' residents, we learned that over 85% of tenants gave our property management staff a rating of 'four out of five' or higher. For those residents who were less satisfied, we request further information, which will continue to be used to further improve our services.

## [Section 6: Collaborative Efforts to Support Implementation](#)

NOAH has long had a policy of advocating what it terms 'PAC', or Partnerships, Alliances and Collaborations. We are a NeighborWorks America chartered organization and a United Way of Massachusetts Bay agency. While the list of our ongoing partnerships is quite numerous, here are a few representational examples:

**Foreclosure Prevention:** One of NOAH's goals, as laid out in our mission statement, is to help residents maintain their homes affordably while helping them to improve their standards of living. To do this, we have sought out partnerships with community collaborators that can help us maximize our reach. One major effort consists of the spearheading of the North Shore Regional Partnership for Foreclosure Prevention, funded by the MA Division of Banks (with partners such as LHAND/Lynn Housing and Gloucester Housing). As part of this foreclosure avoidance and first-time homebuyer service line, NOAH works in the 33 municipalities served by the North Shore Regional Partnership for Foreclosure Prevention, including the **seven Gateway Cities** of Lynn, Revere, Malden, Everett, Peabody, Salem and Chelsea, listed in order by highest number of foreclosure petitions. Another innovative partnership is that with Boston University's Law School, through which we receive volunteer legal interns. We have expanded this to two additional law schools (BC and Suffolk); and have helped other Boston non-profits begin similar programs in-house.

**Senior Home Repair Services:** The most important long-term partner in this work has been the City of Boston DND, which provides the vast majority of the funding for this work, and helps set annual target goals.

**Community Building and Environment:** One of NOAH's primary goals is to improve standards of living for Greater Boston and Boston-area residents, build community, and create social/economic opportunities. Our partnerships with various local organizations and governmental departments enables us to do this in and around East Boston. NOAH works with the Chelsea Creek Action Group to engage and empower local residents to improve and preserve the community's natural and built environment; this was one of the first examples in the state of two-communities partnering together to combat neighborhood environmental degradation. NOAH has been a partner in the Mystic River Watershed Collaborative, to make the Mystic River a model of sustainable urban watersheds. NOAH has worked with the City of Boston for various initiatives and programs including the Mayor's "Complete Streets" initiative and through the Renew Boston low-cost weatherization program. Others of CBE's many partnerships include the Boston Collaborative for Food and Fitness and the East Boston Youth Task Force. The ClimateCARE initiative partners with City agencies, as well as Massport and others.

**Property/Asset Management:** NOAH works with the Boston Housing Authority for the formerly homeless tenants of NOAH's Trinity House. We partner with government offices for funding and training, as well.

**Real Estate Development:** NOAH has created partnerships with multiple municipalities in the Greater Boston/Eastern Mass. region. Our recent and current partnerships include the municipalities and housing committees of: Holliston (Cutler Heights), North Andover (Stevens Corner), Webster (the historic Sitkowski School), Carlisle (Benfield Farms) and Middleborough (Shoe Shop Place). We work closely with each municipality's leadership – Mayors/Selectmen, CDBG staff, Finance Committees, Zoning Boards, Housing Partnerships, Housing Trust s/Authorities and Town Meeting members. Feedback and commentary yields good input as well as healthy, trust-building long-term relationships; and this is how NOAH performs community development in the region. These types of partnerships help us to reach out to **Gateway Cities** communities and to others that may have less than 10% affordable housing and/or that have some financing/infrastructure to help provide more opportunities for low/moderate income residents. These communities are heavily involved in the planning and development process; NOAH views their input as indispensable, and regards these partnerships as true collaborations, enabling local leadership to have a voice in the process and strengthening the communities in which we work. NOAH works with and through municipal and resident partners within such towns/cities to provide neighborhood-friendly affordable housing. At present, we are working on pipeline developments in **Haverhill** and **Taunton**, and one potential project in **Fall River**.

### [Section 7: Integration of NOAH's Activities/Consistency with Community Strategy and Vision](#)

There are many levels of interaction and interrelationship of the Plan activities to be undertaken. At the most basic level, these all work towards addressing key issues facing NOAH's communities and constituencies served. At another level, it has inter-relating focus-areas, such as the importance of greening NOAH's properties and its new real estate developments along with its 'green' activities towards improving the resiliency/ecological state of East Boston, for instance. For another, each of the many activities – taken together – all work towards achieving both NOAH's Mission and, on a local/regional level, the National Housing Goal of 'a decent home and a suitable living environment for every American family'.

NOAH is focusing some of its CITC-related programming on **Gateway Cities**, with a second focus on the City of Boston. We plan to increase the supply of affordable and mixed-income, mixed-use housing, decrease the level of foreclosures for homeowners in distress, increase homeownership for first-time homebuyers, and provide financial literacy programming for both renters and homeowners. These wealth/job creation activities are consistent with all local, regional and statewide plans. They also coincide with NOAH's own strategic vision for the coming years which is one of partnering with municipalities to create housing opportunities and opportunities for equity in the Greater Boston region. We will also be pursuing projects in municipalities which are under the State's 40b/10% requirement.

We believe our plans are entirely consistent with State goals for the following reasons: 1. Massachusetts has a long-standing goal of providing housing choice to individuals and families of low and moderate incomes as expressed through Chapter 40b. Most municipalities in the Commonwealth do not meet that standard. NOAH has been regionalizing its affordable housing endeavors since 2003. We now build housing in partnership communities throughout Greater Boston and as far away as Webster. We work closely with cities and towns as part of *their* toolboxes so we can create 'friendly 40b's' which provide quality housing for LMI individuals and families. 2. The State has prioritized the 26 Gateway Cities for funding, especially through MA Works, infrastructure investments, expedited permitting, HDIP and more. The State wants to expand housing choice for not only affordable but for mixed-income individuals and families. The State will make further investments where projects are in close proximity to transportation nodes, especially in Gateway Cities. NOAH has several

potential projects in the works in **Gateway Cities**. NOAH's projects meet nearly every Sustainable Principle and reduce energy costs for occupants and NOAH alike. They all meet Energy Star standards and are LEED-silver certifiable.

NOAH's plans also are consistent with MAPC and regional planning agencies. That is, their goals aim towards 1. Production of housing to keep younger workers in the Commonwealth, retaining intellectual capital after college years, and 2. Building housing for LMI families in Areas of Opportunity outside of high density, impoverished census tracts. They refer to this as 'Equity goals.' The Governor's planned five-year goal is to produce 5,000 units of affordable housing; while Mayor Walsh/the City of Boston said it is a City goal to produce 53,000 units of housing by 2030. NOAH would help meet City/State production goals because we will have created several mixed-use, mixed-income projects, including in Haverhill, Taunton and Boston; with a newer potential project in Fall River. In Boston, our mixed-income, 71-unit ownership/rental project has begun; we are in the midst of deconstruction activities, at present.

In Haverhill, we responded quite some time ago to the City's RFP for vacant riverfront industrial land near the commuter rail to build 113 units of mixed-income rental units; the project would connect to the new Rail Trail and provide public access to the Merrimack. NOAH was originally designated by the City two+ years ago; and we recently received an official letter from the Mayor noting that he would sell us the property and that he was submitting the project to the City Council for approval. In Taunton (for the Union Block project in the Downtown) the MOU has been signed by the majority-owner, Jay Dorsey; we continue to jointly pursue rezoning with the City, and will continue to apply for Mass Historic credits (we are at about 30%, at present). We have also been working on a potential project in Grafton, with majority owner Gene Bernat. We have heard that the Town wants us involved, and that we are to have a seat at the table for this potentially large deal. In another potential **Gateway Cities** development, in Fall River, a former assisted living facility is looking for a buyer; we are approaching this as a rental development. All four projects meet Sustainable Principles as they take vacant/industrial land and/or restore historic buildings for use as affordable housing.

#### [Section 8: Financing Strategy \(Also Seen in Sections 3 & 4, Long-Term Goals & Short-Term Goals/Activities\)](#)

NOAH has a long history of successfully utilizing funding from private and public sources, including from the City of Boston, the State of Massachusetts and the US Government. During the last five fiscal years, we have ended the year with a budget surplus, while accomplishing 95+% of our annual outcomes and activities goals. Our audits are 'clean'; and last year's audit needed no management letter.

#### Long-Term Through 2019:

##### **Growing & Maintaining Financial Strength**

As noted, through 2019 each of NOAH's programs will aim to bring in sufficient revenue to independently cover its direct costs. As an organization, NOAH will aim to have a minimum of three months (up to six months) of operating expenses available cash at all times. Further, NOAH will work to achieve and maintain a ratio of current assets divided by current liabilities of 1.25 or higher. In FY 2016 NOAH operated at a surplus for the **8<sup>th</sup> straight year**; and our goal is to continue this practice through FY20 and beyond. Finally, NOAH will continue to conduct regular and timely audits each fiscal year; looking to maintain our long record of having no material findings.

##### **Fund Development Planning**

Annually, overall, NOAH will continue raising funds successfully from 35+ foundations and corporations, building on our organization's recognized strength in crafting compelling proposals and producing funding-related reports and surveys on a timely basis. NOAH will continue to diversify its funding streams, so as to not be overly dependent on one source of funding, (such as government funding). As an organization we will also ensure regular receipts from Real Estate Development with the goal of the RED program raising \$500,000+ each year. All total, NOAH will persist in bringing in revenues of \$2 to \$2.7 million each year (as it has done successfully for the last 5+ years). In addition, we will continue to raise \$10,000+ each year in non-CITC donations from individuals and businesses, including contributions made in relation to fundraising events; and also will continue to raise 50+% of CITC donations at \$150,000+ (with another potential 50% or so at \$150,000 initially allocated to United Way) with the long term goal of raising \$150,000+ annually in-house (and with another \$150,000 raised by United Way).

NOAH proposes to finance the implementation of our multi-pronged planning as noted. For our Gateway Cities-related real estate development, for the production of mixed-income, mixed use housing in Gateway Cities and in Boston, we will use the Commonwealth's traditional funding set-asides for housing production. These funding set-asides include tax credits, soft debt, permanent financing, bonds, MA Works, Brownfields/EPA funds, HOME Consortiums, CDBG allocations and Linkage/Inclusionary Zoning funds and, where applicable, Community Preservation Act investments. NOAH has significant, successful experience acquiring and implementing projects using these many and varied sources. Second, we will continue to steward our existing CITC donors, maintaining positive relationships; while also working with and soliciting CITC funds from additional individuals, banks, investment firms, insurance companies, bio tech firms, Massport, certain corporations, construction companies, hospitals and more. In addition, we will seek funding from important CDC industry stakeholders among the trades, professions and services such as accountants, attorneys, environmental services and property managers.

### Section 9: NOAH's History, Track Record and Sustainable Development

**History & Track Record:** Neighborhood of Affordable Housing, Inc., (NOAH) is a non-profit community development corporation providing a range of housing and community development programs and services in East Boston and the Greater Boston region. It is an award-winning non-profit corporation organized under Chapter 180 and is exempt from taxation under Section 501(c)3 of the Internal Revenue Code. Founded in 1987, NOAH initially focused on serving the East Boston community, with several programs operating in northern Boston neighborhoods. Although NOAH served every disadvantaged client who came to it for assistance, its special focus was on aiding new immigrants in need. Today, all NOAH counseling/program staff members are bilingual, most in Spanish and English. Over 50% of its clientele is Latino. NOAH works towards achieving the National Housing Goal of "a decent home and suitable living environment" for as many underprivileged individuals as it can within the Greater Boston Region through the above-noted housing, social and environmental benefit programs. It does so via engaging local residents and businesses to work together to improve the community in sustainable ways which create and expand economic opportunities for low- and moderate-income households. The organization's 33 full- and part-time staff members are governed by its 14-member professional and neighborhood activist Board of Directors, who are both diverse and skilled. Its internal capacity is enhanced by a part-time property/asset management consultant, several temporary summer children's programming associates, as well as approximately 120 volunteers annually. At present, NOAH has four full-time AmeriCorps members.

NOAH's work is guided by the following **Mission Statement:** "NOAH, the Neighborhood of Affordable Housing, is an East Boston based community development corporation structured to collaborate with and support residents and communities in their pursuit of affordable housing strategies, environmental justice, community planning, leadership development, and economic development opportunities. NOAH eagerly partners with those residents, neighborhood entities, municipalities or groups that share similar values and goals in order to improve standards of living, build community, and create social/economic opportunities, especially for low and moderate-income persons, families and disadvantaged groups or areas. NOAH's goals and programs are built on a commitment to equality, fairness, diversity and respect for all people."

### NOAH activates and pursues its mission through the following core business lines:

**Housing:** Real estate development and housing-related preservation and other asset development related services to promote and sustain both homeownership and rental housing efforts, with a focus on Boston and Greater Boston communities, and with a special focus on **Gateway** communities. Many other Eastern Massachusetts towns do not meet the Commonwealth's 10% requirement for affordable housing, and lack locally-based nonprofit development capacity, but value a real estate partner such as NOAH with which they can collaborate to create appropriate housing options. NOAH's bilingual housing services include senior and disabled homeowner repairs, rental housing education and counseling, foreclosure prevention and mitigation, and first time homeownership counseling efforts; these help families/individuals/seniors retain or obtain affordable homes, including pursuing ownership opportunities in the private sector. Its Property Management and Asset Management activities help NOAH to maintain its own affordable housing to benefit residents and communities. Many Greater Boston **Gateway** communities especially are in need of such services.

**Civic:** Community building and environmental programs, projects and services, including community planning, which improve and sustain the quality of life in East Boston and beyond, to lead mitigation and adaptation responses to

emerging climate change challenges, help mitigate and prevent environmental contamination, educate new residents in the English language, provide children's programming, and cultivate the next generation of environmental and youthful community leaders while partnering with like-minded civic, advocacy, governmental, academic and cultural groups in the neighborhood and the region. Programs include English for Speakers of Other Languages courses, U.S. Citizenship classes, bilingual children's and youth programs, ClimateCARE East Boston, Chelsea Creek Action Group and other resident-led projects, and more.

**In the course of its 29-year history, NOAH has made significant contributions in each of these areas. To date, working on its own or through a variety of effective collaborations, NOAH has:**

\*Created investments of over \$397.9 million in the Greater Boston region (largely via Real Estate Development and First-Time homeownership activities).

\*Created or preserved 419 units of attractive, affordable housing in 71 buildings with 71 more units in our current development at Coppersmith Village in East Boston – and more in the planning or approval stages (including three in **Gateway Cities**).

\*Educated an average of more than 200 families per year for 23+ years and assisted nearly 1,400 families in the purchase of purchase their first homes; with 483 buying their first homes in the last three years.

\*Provided foreclosure prevention counseling to more than 2,900 households in 95+ Eastern Massachusetts communities since 2008, with an 84% positive resolution ratio.

\*Helped approximately 3,190 seniors and disabled individuals since 1987 to remain in their homes by performing more than 9,950 critical repairs.

\*Provided rental housing counseling/placement/retention services to nearly 4,500 diverse, low-income families.

\*Rebuilt seven decrepit East Boston schoolyards into vibrant neighborhood assets by adding recreation, art, beauty and increased public safety.

\*Played a critical role in coalescing community residents to address such serious environmental issues as salt marsh restoration, oil spill mitigation, a youth-led community garden, climate change-related coastal flooding, bike access to the 'T,' brownfields remediation as well as the creation of a beautiful 4-acre Urban Wild, passive recreation park overlooking the Chelsea River (and providing the first community access to the waterfront).

\*Offers 12+ programs and services to scores of diverse East Boston residents including ESOL classes, children's summer playground programming, a youth leadership program, youth soccer, citizenship training, and focused, fun community-building events such as Community Clean-ups, boating safety and kayaking lessons, a summer family movie night series, community salsa dancing, the Battle of Chelsea Creek Re-enactment, a Maize/Corn Festival, and themed youth-led activities, as well as coordinating the youth-led community garden.

**Sustainable Development:** NOAH has a strong history of meeting Sustainable Development guidelines as documented in our successful One Stop applications for Holliston, North Andover, Carlisle, Webster and East Boston within the past seven years. Holliston, North Andover, Carlisle, Webster and Middleborough are completed and occupied. Each of these **Expands Housing Opportunities and Advances Equity**. Each of the developments is open to people of all backgrounds and abilities, but is also 'affordable', geared toward families and individuals of limited economic means. Holliston was a collaborative project with the Town and its Housing Authority. In order to build this 30-unit family project and preserve land for recreation, in the early 2000's the HHA swapped land with the Town, which enabled construction for VLI/LMI families in a town well below its SHI of 10%. HHA owned land environmentally unsuitable for development, while the Town owned a dry hillside ledge it did not need just behind Town Hall and next to 6 units of HHA stock. By **Using Natural Resources Wisely**, the town swapped HHA land for recreation while HHA received the ledge property and worked with our 3-pronged partnership (the HHA and a local private developer) to produce affordable housing. Through Town Meeting, the town also voted over \$900,000 in CPA funds to support the project. The project used the usual assortment of state resources plus TCAP funds from HUD to produce these LEED certifiable units. In North Andover, another town well below 10%, NOAH purchased a vacant nursing home and converted it to 42 units of VLI/LMI family units. Instead of using more land, we re-used existing structures (**Concentrate Development and Mix Uses**), rebuilt decayed open space and sold an attached two-family property to a local resident. We saved most of the exterior of the project but we installed new Energy Star features throughout to promote **Clean Energy** (as we do in all of our projects). The Town had already ID'd the 2.5 acre parcel (which also had 88 parking spaces) as suitable for affordable housing in its own Housing Production Plan. Their Town Meeting also voted the generous sum of \$1.35 million of CPA funds to support the project. The Selectmen and all



Town committees consistently approved the project. We later received Energy Star rebates. Toxic soil was remediated. For us, the project was desirable because the former nursing home was within a quarter mile of an elementary, middle and high school. It was easy for families to walk or bike to several schools, lessening the dependency on lengthy vehicular trips while promoting **Transportation Choice**. There were a variety of convenience stores in the vicinity and the project is within  $\frac{3}{4}$  mile of the town center and town government. The Town of Carlisle, with less than 1% affordable units, wanted to expand its affordable housing supply. Since this is a densely forested town with no building re-use possibilities, in 2002 it began researching potential acquisition sites. In 2004, it allocated \$2.5M of its CPA funds to purchase a 45 acre parcel, a former farm, Benfield Farms, to **Protect Land and Eco Systems** as well as **Use Natural Resources Wisely**. The Town set aside 10%, 4.5 acres, of the 45 acres for housing and the rest for wetlands protection, future recreation fields and passive conservation land abutting a large pond, Spencer Brook. It was especially important in Carlisle to protect the ecosystem and habitats. The Conservation Commission and Health Commission were actively involved in siting and approvals. From the beginning we kept all Town committees abreast of the project. We spent over a year jointly designing the project with Town members before it even went to the ZBA for approval. By the time it got to ZBA, Benfield had passed muster with nearly everyone in Town. So, **Planning Locally and Regionally** was a hallmark of this particular project. We also preserved land and rock deemed sacred by the Wampanoag Tribe. In the end, 26 affordable units of senior housing, with a community room for use by the Council on Aging and the Minuteman Senior Services Council, have been developed. In 2016, NOAH completed a project to install a major solar system at the site, to help with renewable energy (so to promote **Clean Energy**). The project is LEED Gold certified.

The completed rehabilitation of the historic Sitkowski School into 66-units of housing in the Town of Webster has been LEED Gold Certified. Though all housing development has significant job creation and economic development multipliers, in Webster, the principle of **Increasing Job and Business Opportunities** is very clear. The Town almost tore down the leaky 88,000 sf historic Sitkowski School property but by **Making Efficient Decisions** and hoping for increased **Business Opportunities**, it decided to put the prominent, well-known building out to bid. NOAH won the public bid. They liked our proposal to preserve it for seniors, who are nearly 53% of the town's population, and to convert the old gym into a Community/Senior Center. This \$20M project became key to the downtown renewal of this aging, working class town. The Town agreed to invest \$750,000 of their CDBG funds in this historic school rehab project. The project also created about 200 jobs. It represents **Concentrated Development and Mixed Uses** while also **Increasing Business Opportunities**, as well as **Transportation Choice** and **Clean Energy**. In Middleborough, the Shoe Shop Place development created 25 apartments for families. This partnership project with TNC, too, demonstrated **Increasing Job and Business Opportunities**, as well as **Using Natural Resources Wisely**, for it was a rehabilitation of an abandoned shoe factory.

In East Boston, we are building a 71-unit, mixed-income, mixed-use, combined ownership and rental project 300 yards from the Maverick subway station and 150 feet from the waterfront. 'Coppersmith Village' will be the center of the Sustainable Principle bull's-eye. It will be built on the site of a vacant industrial parcel that needs Brownfields attention. It will **Expand Housing Opportunities** for affordable and market rate households. We are raising the structure 2.5 feet above grade and moving mechanical services to upper levels to accommodate sea-level rise and future large storms. It will promote **Business Opportunity** because we are creating a 3,000 sf foot outdoor restaurant looking directly west to the Boston Inner Harbor and we are adding 71 new households who will benefit from being a short walk to small businesses and other diverse food options. To note, it will also be among the first projects to have Sea-Level Rise adaptations. Boston has averted a New York 'Sandy' event (one local expert recently testified at a NOAH public educational event) by only  $\frac{1}{2}$  a high-tide cycle in the last three large storms to hit Boston. Any one of these storms at high tide/full moon would push water well into the neighborhood, flooding homes and businesses. NOAH is actively working on Sea-Level Rise adaptations and mitigations with our East Boston neighborhood residents. We will build these safety features into our Coppersmith Village project and other projects that may come to fruition in the 500 year flood maps. Coppersmith will be LEED Silver certified. It will have **Clean Energy** photo voltaic elements on the roofs of the two 5-story rental buildings.