
**NeighborWorks Housing Solutions
Community Investment Plan 2020-2022
Executive Summary**

Mission Statement

Health and well-being start with having a safe and affordable home in a stable and opportunity-rich community. We promote these conditions by developing housing, and by providing housing resources and education in collaboration with our partners in the public and private sectors.

Organizational Overview and Accomplishments

NeighborWorks Housing Solutions (NHS) was formed in 2019 following the merger of NeighborWorks Southern Mass (NWSOMA) and Housing Solutions for Southeastern Massachusetts. Our two housing and community development organizations were established in 1981 and 1970 respectively and had complementary programs with overlapping service areas south of Boston. We share a commitment to a "more than housing" approach, in which stable, affordable housing is a pathway to individual and family wellbeing and community economic vitality. Our successful collaborations over many years and the potential to leverage our expertise and resources by joining forces led to the decision to merge.

The organization has developed nearly 900 units of affordable housing and currently owns and manages nearly 800 homes and apartments with an additional 471 units of affordable housing in various stages of development. Our portfolio includes single and two-family units, multi-family apartment buildings, and SRO (Single Room Occupancy) units and serves low-income families, seniors, veterans, people with disabilities, and many formerly homeless individuals and families.

NHS has educated more than 10,000 prospective homebuyers, assisted more than 5,000 buyers to purchase their first homes and provided financial coaching to thousands of families. We have also provided foreclosure prevention counseling services to more than 3,300 homeowners since 2007, have assisted more than 1,500 homeowners in making necessary repairs to their homes including lead paint abatement and accessibility improvements, and have counseled more than 500 senior citizens through our Home Equity Conversion Mortgage counseling program.

Each year, we educate more than 700 prospective homeowners and typically assist more than 200 individuals and families in becoming first time homebuyers and improving their financial futures. We also provide free income tax preparation services to 500-700 low-income taxpayers each year. Since 2012, we have housed over

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5,000 formerly homeless families, and have assisted 500 of them to secure employment through partnerships with workforce development partners.

We are the region's largest rental assistance program, administering nearly 2,900 state and federal rental subsidies and our programs organization-wide now serve over 12,000 families/households annually.

In addition to our Real Estate Development, Homebuyer Education, and Rental Assistance programs, our services also include a Family Shelter Program for families affected by domestic violence, a Rental Assistance for Families in Transition (RAFT) Program to prevent homelessness, a HomeBASE Program to rehouse families in shelters and hotels, a Family Self Sufficiency Program, Personal Financial Coaching, Reverse Mortgage and Foreclosure Prevention Counseling, Tenant Counseling, Landlord Education, Tax Preparation Assistance, a Community Building and Engagement program, Home Rehabilitation and Modification Loan and technical assistance programs, and lending programs for Homebuyers, Homeowners, and Small Business Owners.

Our organization is a region-wide, one-stop resource with four offices across Southern Massachusetts where residents, community organizations, and municipal and elected officials can find help addressing housing affordability-related challenges.

Structure and Capacity

NeighborWorks Housing Solutions (NHS) is a Certified Community Development Corporation in the State of Massachusetts and is governed by a board of directors of 23 members who represent neighborhood residents, businesses, and local government. Neighborhood residents and low-income representatives make up more than one third of the board. NHS is a chartered member of the national NeighborWorks® Network and a member of the Housing Partnership Network with offices in Quincy, Brockton, Kingston, and New Bedford. We provide services in more than 75 communities across the region of Southern Massachusetts. NHS has a staff of 65 full-time and 9 part-time employees, and an annual operating budget of \$6.4M. The organization is also a Certified Community Development Financial Institution through its subsidiary, Neighborhood Housing Finance Corporation.

Service Area

Our combined, more than 90 years of experience addressing housing and community development issues in the communities south and east of Boston has given us extensive insights into the economic and social challenges facing the Southern Massachusetts region, including those of the region's six Gateway Cities: Brockton, Fall River, New Bedford, Quincy, Taunton and Attleboro. Now in the shadow of Boston's housing boom, the entire

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Southern Massachusetts region faces new economic, transportation, education, and housing challenges. The existing rental housing stock is aging and in need of rehabilitation. Compounding the overall pressures caused by rising housing costs throughout Southern Massachusetts is the fact that suburban communities offer few multi-family rental and affordable housing opportunities. This combination makes it hard to attract and retain the educated workforce that dynamic businesses depend upon to thrive. It also leaves too many people spending more than 50% of their income on housing, a circumstance that creates economic hardships and destabilizes family finances. The region demands an organization with region-wide reach—one with the capacity to secure a greater share of scarce federal and state development resources and the ability to effectively advocate for policies favorable to expanding moderately priced housing.

Over the next three years, NHS will:

- Provide rental assistance services to 2,900 households each year
- Provide property management services to nearly 800 affordable homes in our portfolio each year
- Complete construction of 227 new affordable homes in five communities
- Hold more than 100 First Time Homebuyer Education Workshops and educate more than 2,100 prospective new homebuyers
- Assist 525 buyers in buying their first homes
- Provide Personal Financial Coaching, Family Self-Sufficiency, Reverse Mortgage Counseling, and Foreclosure Prevention Services to more than 2,400 households
- Provide Home Modification and Rehabilitation Loans, Lead Paint Abatement Loans, Down Payment Loans/Grants, Small Business Loans and technical assistance to 165 homeowners and business owners
- Provide re-housing assistance to 2,000 homeless families
- Provide landlord training to 200 homeowners
- Provide Housing Counseling and Education to 18,000 households
- Provide emergency financial assistance to 1,000 families at risk of homelessness
- Provide free income tax preparation services to 1,800 low-income taxpayers

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