



**Community Investment Plan  
January 2023 – December 2025**

**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 clientele is 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 Region 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 35+ 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 one major transit-oriented (TO) project in our pipeline in the city of **Taunton, Union Block, a 38-unit mixed-use development**. In our home neighborhood of **East Boston**, we are developing two phases of a mixed-income 43-unit housing development, Aileron, (including seven home ownership condos in Phase I and 36 apartments in Phase II) with a focus on artists’ housing and studios ); and obtained one multi-family building with three-apartments last year so as to keep the current tenant families in their own apartment homes. In Ayer, NOAH is in pre-development in a two-phase project, Ayer Commons. Phase I will consist of 64 affordable units; and phase II of 42 affordable 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. Over the last 14 years, NOAH has served 9,932 households in need of homeowner housing related assistance, **4,446 of whom were from 32 Gateway Cities municipalities**. The majority of ‘Gateway’ clients were served in **Revere (833), Lynn (720 households), Chelsea (556), Everett (374) and Malden (260)**. 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 neighborhoods, including the **seven Gateway Cities of Lynn, Revere, Malden, Everett, Chelsea, Peabody and Salem**. NOAH’s First-Time Homebuyer programming has resulted in **419 households from 12 Eastern MA Gateway Cities buying their first homes, including 114 in Revere, 86 in Chelsea, 74 in Lynn, 49 in Everett, 35 in Malden and others from Quincy (17), Salem (16), Peabody (8), Lawrence (9), Lowell (5), New Bedford (2) and Worcester (4)**. Additionally, NOAH’s Senior Home Repair program continues to serve Boston low-income senior and disabled residents from Charlestown and the North and West Ends and East Boston. NOAH expanded its service area for the Rental Housing Counseling program in July of 2014. While we couldn’t expand it beyond Boston due to funding constraints, we began serving all neighborhoods of Boston at that time. Emergency housing services have been added to the program (EHAP) as well, including giving grants to help fire and other disaster victims relocate to new apartment homes, and placing suddenly homeless residents in hotels for temporary stays of a week or so (after any Red Cross funds end). We also coordinate responses to the Mayor’s 311 Hotline for homeless families 24/7, with three after-hours case workers, via the Family Safety Net Program (FSNP). In 2019, NOAH began offering Financial Assistance Program (FAP) Grants to work to prevent

evictions and help clients move into new units after an eviction. In May of 2020, NOAH became one of two City of Boston contractors to provide COVID-19 Rental Relief Funds; and, as of 11/11/2022, our organization has provided \$14,743,882 in rental assistance to 2,112 households to remain in their apartment homes. Since 1987, NOAH has helped over 8,140 renters maintain or obtain apartment homes. In 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. NOAH is also a Comprehensive Community Development (CCD) organization, as defined by NeighborWorks America, mainly in the four counties of Essex, Middlesex, Suffolk and Norfolk, but also serving additional residents and communities in need, as requested/required. NOAH continues to own and manage affordable housing in East Boston and in additional communities.

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

As noted, for 35 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 clientele is below 80% of the Area Median Income (AMI), with our primary target being low-income households under 60% of the AMI. Most of the families will be from diverse cultures. In the last several years, more than 70% of our clients were from an ethnic minority, with 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 disparity of income:

In our two previous CIPs NOAH highlighted the growing income inequality in Massachusetts despite an increase in wages, and this remains a prevalent issue amongst our served constituencies. The two most recent Boston Housing Report Cards detail how this has impacted low-income communities in the state: "Cycles of disparate impacts and lopsided recoveries have a cumulative effect on existing inequalities. The Great Recession that began in 2008 left scars on the labor market and diminished the economic prospects of many workers. Low-income workers were particularly hurt by changes in the labor market, on top of the foreclosure crisis. For many low-income communities, job losses and foreclosures combined to create concentrated areas of economic hardship, devastating both wealth and income. These divergent recoveries, in which wealthier communities bounced back quickly and low-income communities rebuilt more slowly, both worsened inequality and prevented many households from building the financial resilience needed to weather another crisis. In some parts of Massachusetts, particularly in Gateway Cities, recovery was still in process when the COVID-19 pandemic began." (*TBF, Greater Boston Housing Report Card, 2021*). Despite increasing wages, housing costs have increased the most for low-income households over the last decade as incrementally higher wages (as compared to other parts of the country) are overshadowed by incrementally higher housing costs. Boston, where NOAH is headquartered, has some of the highest rents in the country and home prices are at an unprecedented high. Forty five percent of Greater Boston's renters are cost burdened and, although cost burdens are lower amongst homeowners, over a third of Latino homeowners are cost burdened. (data from *TBF, Greater Boston Housing Report Card, 2022*).

*East Boston's Residents:* In our historical service area of East Boston, ~14% 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. Over 51% of East Boston's population is foreign born, the highest percentage of all Boston's neighborhoods. Over half of East Boston's foreign born population is from Colombia or El Salvador. The 2020 Census indicates that East Boston 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 69% over the last 20 years, today comprising 50.4% of the entire East Boston population. Of residents aged five and older, 55% do not speak English as their native language, and some 57% of residents are considered linguistically isolated; and 32.4% are not English speakers (City-Data.com). 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 our 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 via 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 2023-2025. As noted elsewhere, we have real estate developments pending in **Taunton and Ayer**, at present; and one underway in **East Boston**. 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 Plan for affordable housing, which benefits very-low-income and low-moderate-income regional residents. Per the 2020 American Community Survey, **Taunton** has an individual poverty rate of 13.9%, above the state average of 10.4%. Its housing has a 62.5% homeownership rate, better than the state average of 62.1%; while 8.7% of residents are Hispanic, versus the state average of 12.8%.

*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**. The other neighborhoods 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 2022, Lynn\* (3,461), Revere\* (1,545), Malden\* (1,269), Everett\* (967), Peabody\* (1,014), Salem (952), Medford (811), Saugus (765) and Chelsea\* (755), were nine NSRPFP communities with the highest numbers of foreclosure petitions – and most of these 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 15.8% as compared with the state average of 10.4%; has a homeownership rate of 46.4% VS the state average of 62.5%, with 43% Hispanic residents VS the state average of 12.8%. NOAH will continue to focus on and perform Spanish-language outreach to these communities for foreclosure prevention/mitigation, first-time homebuyer and (now) financial capability services.

*Economically Disadvantaged:* According to the 2020 Census ACS survey, Massachusetts has a poverty rate of 10.4%. 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 Family Safety Net/Emergency Housing/Financial Assistance/Rental Housing Counseling programs and through owning and maintaining Trinity House in East Boston (for the homeless). In addition, some of NOAH's new units are set-aside for homeless residents, as in those at Coppersmith Village. NOAH serves both housing and neighborhood services clients. Over the last three years, **over 50% of NOAH's clients have earned less than 50% of the Area Median Income (AMI)**.

*Recent Immigrants:* According to "Massachusetts Immigrants by the Numbers, Second Edition" published by the Immigrant Learning Center, Mass. immigrants make, on average, 11.74% 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 17% of the State's population now is comprised of new/recent immigrants; and one in five workers is an immigrant. Of the top 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 2023-2025.

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

It remains 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 and 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; organizing a yearly Chelsea River Revel festival; and offering multiple youth education concerts and workshops, Chelsea Creek Action Group meetings; all along with engaging in numerous ongoing meetings with residents and town officials throughout our service area. Over the last several years, the Chelsea River Revel has been changed to the Battle of Chelsea Creek historic reenactment event; and NOAH has added salsa dancing, a Day of the Corn festival, Friday night outdoor summer family movie nights, monthly summer concerts (targeting food insecurity), and boating safety/kayaking lessons to its activities. In addition, NOAH volunteers and/or Youth Leaders continue to meet periodically with neighborhood groups and with elected officials at the State House and at City Hall. (NB: Many of NOAH's face-to-face activities were temporarily suspended during the pandemic but have now resumed.) 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 ~half Latinos who represent our Hispanic community constituents. We also continue to conduct various resident surveys in both English and Spanish related to resident preferences; including youth-led 'pop-up' surveys.

*Assessments of constituency/region's priority needs:* In late 2019, we completed two major bilingual resident surveys. One was the periodic follow-up NeighborWorks America Community Impact Measurement (CIM) Success Measures survey, which surveyed 250 residents re their impressions/opinion of neighborhood conditions. NOAH was a pilot organization in the national CIM project. One major component of this project entails resident surveying obtaining input as to what the primary concerns of community members are; while other areas utilize stakeholder, block and parcel surveying. The other survey was one funded by the Robert Wood Johnson Foundation, part of a joint project with New York University, called 'SCALE UP', which stands for Social Cohesion, Adaptation and Leadership in Emergencies in Urban Places. Some 400 surveys were completed, with questions concerning emergency preparedness planning, climate change, and other related issues impacting East Boston residents. Results were then tallied and announced.

In addition, 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; via the East Boston Environmental and Grupo Ambiental Latino East Boston social media groups; and in our CBE Board/Advisory Committee. We also 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. Our many partners and fellow collaborators and other stakeholders serve to inform the Plan and its activities on an ongoing basis. And, 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, collaborating closely with city municipal Housing Trusts, Housing Partnerships and Selectmen.

Periodically, NOAH also surveys general community residents, past clients, tenants in its properties, and listeners of its 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 was a long-term member of the Board of the East Boston Chamber of Commerce; while our Executive Director, Phil Giffey, has been on the Board of MACDC.

To inform the board and staff as they look to NOAH's strategic planning, VIVA Consulting or consultant Diane Gordon are typically utilized, in part to seek commentary and advice from stakeholders across NOAH's housing and community building work, which help form our Community Investment Plans. Stakeholder input, for example, helped direct NOAH to its current focus on **Gateway Cities** real estate development, resulting in a real estate development pipeline project in the

**Gateway** community of **Taunton and other TOD** (Transit Oriented Development) projects in East Boston and elsewhere.

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 past surveying, we determined that 65% of our former clients believe there is a continued 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 bilingual housing-related services being provided by NOAH - including free foreclosure prevention counseling and rental housing case management; low-cost first-time homebuyer classes with free counseling; eviction and homelessness prevention rental grants and grants to rental fire/disaster victims to help them resettle in new rental homes; COVID-19 pandemic rental relief grants to help residents retain their apartments 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 to date, has served 615+ individuals in this service line (with **248 from Gateway Cities**).

The last 2019 NeighborWorks America Success Measures surveying (pre-pandemic) 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 biannually in non-pandemic years, 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 help shape new activities going forward.

Results of a past 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. As noted above, 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 East Boston Acquisitions program was launched, and NOAH purchased has now purchased 18 'for sale' multi-families, keeping the current families in their homes. The completed Coppersmith Village project in East Boston was a transit-oriented development with 71 units. In addition, NOAH's free bilingual FSNP/EHAP/FAP/Rent Relief Rental Housing Case Management 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 Boston residents with no-cost home safety repairs, heating system repairs/replacements, and rehabilitation projects. We are very grateful to the City of Boston for contracting with NOAH to perform these service lines. In addition, NOAH owns/manages its own rental property units, nearly 200 of which are located within/near East Boston, including those at Trinity House, for the (formerly) homeless; and most are affordable (with some newer units considered 'workforce') for residents.

During the last decade, NOAH's CBE (Community Building & Environment) Department expanded its outreach to community residents via a 'Supported Community Planning Process' or SCPP. This proved extremely effective at reaching and engaging East Boston residents via NOAH's ClimateCARE and community resiliency initiatives, largely as a result of generous funding from The Kresge Foundation and The Robert Wood Johnson Foundation. For instance, this allowed 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 were 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. Now NOAH has expanded its community outreach surveys and canvasses, periodically obtaining 'man/women on the street' (pop-up) 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. Since 2019, NOAH has held four major East Boston Climate Resiliency Summits, all with a view to obtaining resident and community input into the issues most important to neighborhood representatives; with results tabulated and recorded.

*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 initiated new neighborhood resident Facebook and Twitter groups, in both Spanish and in English (now with over 4,935 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 (2023-2025)**

NOAH has set five strategic priorities that will guide our work for the next several years. Four of the priorities are focused on our work in the communities we serve: housing, climate and environmental justice, community building and leadership development, and education and economic resiliency. The fifth priority is centered on the NOAH as an organization and the steps we will take to ensure we are strong and sustainable.

**Priority 1 – Housing.** *Community Benefits for low-and moderate-income households, other constituencies, and the entire community:* In East Boston, our core neighborhood, and Greater Boston municipalities (with a special focus on **Gateway Cities**), we intend to expand and preserve the supply of affordable and workforce housing, and to ensure that the housing we develop and manage is well maintained and secure for the long-term. We will facilitate the placement and stabilization of households in need of safe, affordable housing including those who are homeless, and operate a variety of housing fitness, homebuyer, repair and foreclosure prevention services for those who want to obtain/maintain homeownership.

**Goal 1: Expand and Preserve the Supply of Housing.** We will increase and preserve the supply of housing in communities in East Boston and in Eastern Massachusetts (i.e. east of Springfield) with a special focus on Gateway Cities.

**Goal 2: Increase economic stability for residents.** We will create pathways for residents to move from homelessness to rental homes and for some renters to achieve first-time homeownership. Through housing and community building services, we will support greater economic stability for program participants.

**Goal 3: Ensure sustainability from design through management stages of real estate development.** We will innovate and use green/sustainable practices on every project and educate tenants about green strategies to be resilient and carbon neutral.



**Goal 4: Implement effective asset management practices to ensure sustainability and high quality housing developments.** We will clarify asset management functions, ensure we dedicate appropriate resources to oversight, and:

**Goal 5: Ensure that all NOAH's properties are well-managed.** We will balance self-management and third-party management contracts with organizational goals and resources.

**Priority 2 – Climate and Environmental Justice.** *Community Benefits for low-and moderate-income households, other constituencies, and the entire community:* NOAH's vision is for East Boston to become an exemplary resilient community where residents of all backgrounds work together and have full participation in decision making processes that impact the community, especially regarding climate change. NOAH intends to work at the individual, community-wide, inter-agency and electoral levels to advance equitable resiliency goals and will promote social cohesion so that individual and community health is maintained. Our growing climate and resiliency work syncs with other aspects of this strategic plan, particularly our community building and leadership development goals. Our commitment is to take a holistic, integrated approach to climate activities and examine how we can further connect environmental justice with housing, health, programs/services, and community engagement for the greater good of the East Boston community. We would like our climate and resiliency work to be models for our network of CDC's and NeighborWorks entities because climate changes are coming, and they often negatively impact low and moderate income communities more often than not.

**Goal 1: Increase and sustain the East Boston urban canopy from 15% to 24% tree canopy in 15 years** working with the City of Boston, neighborhood and civic groups, and other tree canopy partners to reach this goal.

**Goal 2: Increase preparedness for emergencies and to support resiliency among individual East Boston residents, households and neighborhoods.** In collaboration with the Boston Public Health Commission and a growing East Boston Resiliency Network, NOAH will help educate, engage, and prepare the community for climate change.

**Goal 3: Build civic leadership and social cohesion mapped by RWJF among East Boston residents – both youth and adults – helping to develop active environmental justice change makers.** We will deepen the leadership and advocacy skills among climate delegates and increase the number and deepen the leadership capacity among youth to be change makers.

**Goal 4: Increase NOAH's role as a convener and leader in long-term climate resiliency planning for East Boston.** Continue our work co-leading the Adaption Planning Working Group and/or East Boston resiliency network/s and ensure that the City Boston allocates a percentage of climate capital to East Boston.

**Priority 3: Community Building and Leadership Development.** *Community Benefits for low-and moderate-income households, other constituencies, and the entire community:* We will build relationships and community, and increase leadership development throughout East Boston to contribute to greater community and social cohesion. NOAH will remain a convener, connector, collaborator, advocate and supports equitable leadership development, community integration and social cohesion.

**Goal 1: Increase engagement and build leadership among residents living in NOAH housing in East Boston.** We will strengthen relationships with NOAH tenants for community engagement and leadership development, and ensure that they are linked to all of the services we offer.

**Goal 2: Strengthen community cohesion throughout East Boston by building personal and agency/neighborhood association relationships.** We will create linkages between residents, make activities accessible through Spanish translations, and organize a variety of community building events to bring people together.

**Priority 4 - Education and Economic Resiliency.** *Community Benefits for low-and moderate-income households, other constituencies, and the entire community:* We will integrate housing and programs that expand direct services to East Boston residents and others to build their social, educational, and economic resiliency.

**Goal 1: Help new East Bostonians integrate into their new homeland through non-housing related services that they most need in an affordable and easily-accessible manner.** These will include programs for English for Speakers of Other Languages, US Citizenship and Tech Goes Home education.

**Goal 2: Offer bilingual free or low-cost programming for East Boston children or youth.** Programs include summer soccer, summer schoolyard programming, and year-round youth leadership.

**Priority 5 – Organizational.** *Community Benefits for low-and moderate-income households, other constituencies, and the entire community:* We will carry out organizational development and fundraising activities that ensure NOAH, as a business as well as a locally governed community development corporation, has the human and financial resources to meet our priorities and implement this plan; thus ensuring that we are able to offer the community benefits listed above.

**Goal 1: Ensure that NOAH has a sustainable, diverse source of funding that enables us to carry out our work and support our organizational goals.** Our focus will be to create an achievable development and stewardship plan that maintains and expands diverse sources of funding including from individuals.

**Goal 2: Ensure that NOAH has the staffing required to meet our programmatic and organizational goals.** We will fill staffing gaps as needed based on a careful assessment, and align and strengthen structures to increase cross-team integration and communication.

**Goal 3: Ensure that the Board of Directors and Committee structure has the composition and expertise for effective governance.** We will implement a cultivation, recruitment, and engagement strategy to support full leadership participation in NOAH.

**Goal 4: Increase effective marketing and communication to raise the visibility of NOAH.** Through consistent branding and social media marketing, we will expand those who hear about NOAH's story of success.

**Goal 5: Improve internal technology and systems to ensure that the staff have access to the resources they need to do their jobs.** Areas will include hardware and software, other equipment, and other office needs.

#### **Section 4: Activities to Be Undertaken by NOAH**

##### **I. NOAH's FY20-22 Activities to be Undertaken & Line of Business Performance Targets:**

##### **Priority 1 – Housing**

##### **Goal 1: Expand and Preserve the Supply of Housing – 3 Year Success Measures**

\*Eastern Massachusetts: develop or preserve a minimum of 135 units over 3 years (including East Boston).

\*Up to half of all of the units may be developed or preserved for a mixed-income population (with the rest all affordable).

\*Sustain an active pipeline of development projects that throws off a minimum of \$500,000 per year in unrestricted revenue, which is needed to support the programs and services of the organization.

##### **Goal 2: Increase economic stability for residents – 3 Year Success Measures**

\*522 or more MA residents are able to retain their homes or obtain new ones

\*90 or more residents per year (270 over 3 years) will reach the following types of financial resiliency outcomes (improve credit, reduce debt, increase savings)

\*NOAH will provide the following services to at least the following number of residents on an annual basis:

-FTHB: 200-300 Massachusetts residents

-Financial Literacy or tax preparation or other related programming: 100 Massachusetts residents

-Rental Housing Case Management: 200 Boston residents

-Senior Home Repair: 62 Boston senior or disabled residents

-Foreclosure Prevention: 80 or more; help 65 or more remain in their homes or obtain stable, affordable homes elsewhere

**Goal 3: Ensure sustainability from design through management stages of real estate development – 3 Year Success Measures.** We will innovate and use green/ sustainable practices on every project and educate tenants about green strategies to be resilient and carbon neutral.

\*Achieve at least LEED Silver status, or the USBG equivalent, on every newly created project, with the exception of three-decker acquisitions and historic rehabilitations, which have limited opportunities to use new technologies.

\*40 NOAH tenant families are connected to community building and climate initiatives over 3 years.

**Goal 4: Implement effective asset management practices to ensure sustainability and high quality housing developments – 3 Year Success Measures.** We will clarify asset management functions, ensure we dedicate appropriate resources to oversight, and measure progress through regular dashboard reporting.

\*Asset management measures of success align with and are approved by NeighborWorks.



\*The State and/or Mass Development+ approve funding our East Boston Refi Project; and sufficient soft debt and other resources necessary for rehab are allocated to obtain deferred fees, and return acquisition capital.

\*Refinance NOAH housing corporations whose permanent term loans expire over the 3-year period.

**Goal 5: Ensure that all NOAH's properties are well-managed - 3 Year Success Measures.** We will balance self-management and third-party management contracts with organizational goals and resources.

\*Management of Coppersmith will transition to NOAH from Peabody Properties during the three years.

\*NOAH's Director of Property Management retains or obtains LIHTC/Spectrum and CHAM/IREM certifications.

\*Tenant survey results indicate high degree of satisfaction.

\*Quasi-public lenders/investors approve of property and asset management practices.

## **Priority 2: Climate and Environmental Justice**

**Goal 1: Increase and sustain the East Boston urban canopy from 15% to 30% tree canopy over 15 years - 3 Year Success Measures**

\*75+ trees planted and/or maintained over three years by NOAH, its partner tree canopy organizations and/or the City of Boston

\*City and/or others maintains commitment to provide access to water

**Goal 2: Increase preparedness for emergencies and to support resiliency among individual East Boston residents, households and neighborhoods - 3 Year Success Measures**

\*Emergency preparedness materials (Get Ready, Be Healthy; kits, flashlights, water-proof bags, etc.) distributed

\*Households who engage in emergency alert system, take actions to dispose of hazardous waste and clean basements, or are connected through a human resiliency network

\*6 leadership training sessions held

\*30 residents trained

\*4 households receiving audits and benefiting from retrofits (pilot)

\*Adaption Planning Working Group's (APWG) and/or East Boston Resiliency Network's plans adopted/funded by the City

\*250 people participate in the Emergency Preparedness Summit/s

\*City agrees to participate in tabletop exercises at the Summits

**Goal 3: Build civic leadership and social cohesion mapped by RWJF among East Boston residents – both youth and adults – helping to develop active environmental justice change makers - 3 Year Success Measures**

\*Raise resources to increase the number of youth hired for the N'YO Crew from 6 to 10 annually

\*10-20 climate/resiliency delegates/advocates/network members sustained per year and supported by NOAH staff

\*Youth report increase in ability to set and reach personal goals; feel increased confidence in skills to advance environmental justice and address racism

**Goal 4: Increase NOAH's role as a convener and co-leader in long-term climate resiliency planning for East Boston - 3 Year Success Measures**

\*Emergency Preparedness plans for East Boston are developed/updated in a participatory manner and adopted by the City of Boston on an ongoing basis, with NOAH and partners making yearly recommendations on details which could be included in the City's Climate Action Plan

\*NOAH is recognized for its role in resiliency, climate change advocacy and equity work by Foundations or others who will fund NOAH's efforts in a sustainable manner

## **Priority 3: Community Building and Leadership Development**

**Goal 1: Increase engagement and build leadership among residents living in NOAH housing in East Boston - 3 Year Success Measures**

\*10 tenant households engaged in community building and leadership opportunities annually

\*25 tenant families connected to services in each of the next 3 years

\*Five households regularly involved in our Climate Change work

**Goal 2: Strengthen community cohesion throughout East Boston by building personal and agency/neighborhood association relationships - 3 Year Success Measures**

\*600-1000 East Boston residents annually participate in kayaking program and other youth-led programming

\*350-500 participate in movies in the park, annual regatta, soccer, and schoolyards annually; many youth-led activities

#### **Priority 4 - Education and Economic Resiliency**

**Goal 1: Help new East Bostonians integrate into their new homeland through non-housing related services that they most need in an affordable and easily-accessible manner - 3 Year Success Measures.** These will include programs for English for Speakers of Other Languages, US Citizenship and Tech Goes Home education.

\*80-150 East Boston residents educated each year through ESOL, US Citizenship and/or Tech Goes Home education.

\*Refer higher level ESOL students to a next level class at NOAH or another program (Umana School): 5-10 per year (East Boston does not have easy access Level 3 classes)

\*Average of 5-10 new citizens a year

**Goal 2: Offer bilingual free or low-cost programming for East Boston children or youth, such as summer soccer, summer schoolyard programming, and youth leadership - 3 Year Success Measures.**

\*140+ East Boston children served each year

\*Benefits an average of 50 families (a year) with children in the BPS system

#### **Priority 5 – Organizational**

**Goal 1: Ensure that NOAH has a sustainable, diverse source of funding that enables us to carry out our work and support our organizational goals - 3 Year Success Measures**

\*Total revenue will meet or exceed the annual organizational budgeted revenues

\*Fundraising will continue to bring in ~50% of NOAH's revenues, on average

\*Diversity of sources will be maintained, with charitable foundations, corporations, including bank, financial institutions, individuals, and government funding sources

\*Over three years, increase the number of individual donors by 10%

\*Over three years, increase the percentage of funds raised from individuals by 10%

\*CITC credits will be sold at 80% in the year granted, on average; United Way continues as a fundraising source

\*\$50,000 in new climate funds secured

**Goal 2: Ensure that NOAH has the staffing required to meet our programmatic and organizational goals - 3 Year Success Measures - 3 Year Success Measures**

\*Plan to fill staffing gaps based on assessments; likely focus will include hiring/contracting a Real Estate Director

\*Staff report greater alignment, coordination, and communication across departments

\*Leadership Team explores new ways to create program connections and staff retreat meets

\*Leadership succession plan adopted/revised

**Goal 3: Ensure that the Board of Directors and Committee structure has the composition and expertise for effective governance - 3 Year Success Measures**

\*By end of 2023, Board maintains full composition with skills, expertise and backgrounds it needs for effective governance

\*Succession plan (remains) in place by end of 2023

\*Executive Committee maintains an active pipeline of prospective Board members with skills needed, with an appropriate geographical distribution, with attention paid to neighborhood representatives as well as CHDO and NW obligations

\*Increased engagement of board members and committee members. Board members are permitted only 3 un-excused absences; Board conducts annual analysis of its progress

**Goal 4: Increase effective marketing and communication to raise the visibility of NOAH - 3 Year Success Measures**

\*The number of social media followers increases by 10% or more over three years

\*Create a branding 'media splash' with new logo by mid-2024

**Goal 5: Improve internal technology and systems to ensure that the staff have access to the resources they need to do their jobs - 3 Year Success Measures**

\*Hardware/software updates needed shared with the Leadership Team and plan in place to address needs by 12/2023.

\*The 2023 NOAH Budget adds funds for inter-office connectivity and for any equipment needed, including video.

\*Cyber-security planning in place and report given to the Board

## **II. Availability of Staff and/or Expertise to Accomplish the Work Plan**

The **Home Ownership Promotion Line of Business** is fulfilled by NOAH's Bilingual First-Time Homebuyer Program. This programming is led by experienced/18-year-tenured and fully HUD-certified Homebuyer Services Department Director, Diana Franco. She is assisted by long-term counselor NOAH Carolina Suarez. NOAH has adopted *The National Industry Standards for Homeownership Education and Counseling*; and first-time homebuyer courses are certified by CHAPA. Our experienced counselors continue to receive NeighborWorks America and other trainings and professional certifications, etc.

The **Home Ownership Preservation Line of Business** activities outcomes are derived from two programs: Foreclosure Prevention and Mitigation, also overseen by Diana Franco, and staffed by bilingual counselor Nathalie Kallab Racimo (with 2 BA and 1 MA degree) and Carlos Grajales-Thrall, as well as and law school interns; and, to a lesser degree, Senior Home Repair Services, managed by 35 year-NOAH-tenured Anthony D'Andrea, who is assisted with a PT helper, and overseen by a NOAH Director and by NOAH's ED.

The **Eviction Prevention and Mitigation and Emergency Housing Services Lines** of business are fulfilled by three-four full-time experienced counselors, three contracted night/weekend/holiday FSNP case workers who respond to the 311 hotline housing calls, four contractual Rental Relief Fund case workers, and volunteer/s. The activities are directed by HUD-certified NOAH Director Linda Miller Foster, who has been with NOAH since 2006. Linda holds a BA and MA, and has over 35 years of supervisory, leadership, and program management experience; and has served on the boards of 7 non-profits or not-for-profits.

**Community Building & Organizing Line of Business has two full-time adult staffers.** Department Director Latifa Ziyad has over a decade of experience working with government institutions and key officials. Latifa holds a bachelor's and a master's degree. Multi-award-winning Manlio Mendez, who holds a BA from his native El Salvador, has led NOAH's ESOL and children's programming since 2003. We also have two PT experienced ESOL instructors; PT summer asst. teacher staffers and coaches; a PT adult staffer who mentors/supervises the youth; and, each year, wonderful Youth Leaders.

**Asset & Property Management Line of Business:** Experienced PM Director Mal Nelson, has been with NOAH for 14 years. He is CMH, CMM, COS and TCS certified by The National Center for Housing Management. There are also additional experienced PM staffers/contractors.

**Real Estate Development** is led by NOAH ED Phil Giffie, 35-year-tenured NOAH ED, with 40+ years of housing experience, a BA degree from Xavier, and who has won several community and industry awards. He is ably assisted by Annika Lambert, who holds a BS in Real Estate Development and Design from Northeastern, and began at NOAH 2 years ago as a project manager.

**Administrative:** NOAH has two experienced FT Finance staffers, including Vinny Qualtieri, who has been at NOAH since 2005 and has a BA degree in accounting. He is assisted by Suki Li, who also holds a BA in accounting. They are assisted by a PT staffer. NOAH's Fundraising and Communications activities are also directed by Linda Foster (noted above); and she is assisted by Edward Doherty. Ed holds a BA from Southampton Solent University,

**Board of Directors:** NOAH's Board of Directors is diverse. Its dedicated members represent the communities NOAH works in as well as various industries related to the work it performs.

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

The Board of Directors and NOAH management will use the Line of Business Outcomes listed in Section 4. above in guiding NOAH and in determining its success. Staff members are held accountable to achieve these goals. Activities and

output numbers are monitored on a timely and regular basis (monthly) to ensure that production goals are 'on track'.

*Evaluating and/or Measuring Success:* The annual goals and 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 evaluates the organization's overall performance regularly, including its financial performance, both via monthly departmental reporting, including a Program/Contracts Dashboard Report and Financials. NOAH's Leadership Team staff (the ED and department directors) meet weekly, 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. Monthly and/or bi-monthly RED reports/updates are presented to the NOAH Board of Directors 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 and 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. For EHAP/FSNP/FAP/Rental Relief case management, client cases are reviewed weekly by the Director.

*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 APPFOLIO and its reporting capabilities. We also utilize Excel.

We 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 utilizes reports via CounselorMax to HUD and NeighborWorks America. We also use its reporting to provide reports to the MA Attorney General's Office, the MA Division of Banks, United Way and the City of Boston DND/OHS; and to perform internal analysis on program activities and results (for example, evaluating the number/percentage of successful loan modifications for foreclosure avoidance clients). Salesforce is utilized for rental housing case management.

*Surveying:* Another tool includes the use of periodic surveys of past clients and current tenants, as needed. 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 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. Another innovative partnership is that with Boston University's Law School, through which we receive volunteer legal interns. We 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/OHS, which provides the vast majority of the funding for this work, and helps set annual target goals. NOAH also works with area Senior Centers and senior providers, etc. for marketing.

**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. Before the Chelsea Creek's rating increased to high ratings, NOAH was a co-partner spearheading 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, and diverse local residents, via the APWG (Adaptation Planning Working Group). NOAH partners with the EB Social Centers, the EB Neighborhood Health Center, 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 as NeighborWorks America.

**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 yield good input as well as healthy, trust-building long-term relationships. 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. The 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 **Ayer, Taunton**, and one underway in **East Boston**.

### 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 may also be pursuing projects in municipalities which are under the State's 40b/10% requirement. Our philosophy is always to work via 'friendly' 40b projects, working hand-in-hand with the municipality and meeting with residents.

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. Many 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 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** for affordable and workforce housing to benefit residents. 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. Their goals include increased production of housing to keep younger workers in the Commonwealth retaining intellectual capital after college years and building housing for LMI families in Areas of Opportunity outside of high density, impoverished census tracts ('Equity Goals'). In November 2022, Governor Baker signed an economic bill into law providing significant funding for much-needed affordable housing; while the City of Boston maintains its goal to produce 53,000 units of housing by 2030. NOAH would help meet City/State production goals because we have several mixed-use, mixed-income pipeline and/or potential projects, including in **Taunton**, Boston, Ayer and elsewhere. In **Taunton** (for the TOD Union Block project in the Downtown) has received ZBA approval. NOAH has received State funding. We have also been working on a potential project in Ayer; and are under construction of Phase I at Aileron in East Boston. All projects would 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 2025:**

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

Through 2025, each of NOAH's programs will aim to bring in sufficient revenue to independently cover its direct costs. As an organization, NOAH aims to have a minimum of three months or more of operating expenses available cash at all times. In FY 2021, NOAH operated at a surplus for the **13<sup>th</sup> straight year**; and our goal is to continue this practice through FY25. 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 or more foundations, banks, corporations and government sources, building on our organization's recognized strength in crafting compelling proposals and producing funding-related reports and surveys on a timely basis. Each year, NOAH's fundraising staff applies for a minimum of 70 grants or social service line contracts, and maintains a 65% or above positive success ratio. Our goal over the next three years is to raise the number of individual funders by 10%, with a view towards diversification of funding.

NOAH will continue to diversify its funding streams, so as to not be overly dependent on one source of funding (such as one source of government funding). As an organization we will also ensure regular receipts from Real Estate Development with the goal of the RED raising \$500,000+ each year, on average. All total, NOAH will persist in bringing in revenues of \$2 to \$2.7 million each year (as it had done successfully for the prior 8+ 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 \$200,000+ (with another potential 50% or so at \$200,000 via allocations to United Way) with the long term goal of raising \$200,000+ annually in-house (with more raised by United Way).

NOAH proposes to finance the implementation of our multi-pronged planning as noted. 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. Annually, 50% or more 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 Boston/Greater Boston/Eastern MA Region through the above-noted housing, social and environmental benefit programs. It does so in part 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 organizations 28+ full- and part-time and contractual staff members are governed by its diverse professional and neighborhood activist Board of Directors. Its internal capacity is enhanced by real estate consultant/s from VIVA consulting, climate consultants (including Dr. Paul Kirshen of UMASS Boston), several temporary summer children’s programming associates, as well as approximately 50 volunteers annually. At present, NOAH has a full-time AmeriCorps volunteering in our programming, as well.

NOAH’s work is guided by the following **Mission Statement**: “NOAH, a community development corporation, promotes equity, community cohesion, environmental justice, and economic resiliency. We increase access to affordable housing, create social and economic opportunities, and empower residents to be leaders of change.”

**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 including 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 case management and homelessness prevention services (including Emergency Housing Assistance Program/EHAP; Financial Assistance Program/FAP, Family Safety Net Program/FSNP, COVID-19 Rental Relief Funds, and foreclosure prevention and mitigation), and first time homeownership counseling efforts. These help families/individuals/seniors retain or obtain homes, including pursuing ownership opportunities in the private sector. Its Property Management and Asset Management activities help NOAH to maintain its own affordable housing (and now, some workforce housing, as well) 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 adaption responses to emerging climate change challenges, help mitigate and prevent environmental contamination, educate new residents in English language, technology and US citizenship test preparation, provide children’s programming, and cultivate the next generation of environmental and youthful community leaders while partnering with like-minded civic, governmental, academic and cultural groups in the neighborhood and the region. Specific programs include English for Speakers of Other Languages courses, U.S Citizenship classes, Tech Goes Home, 3 bilingual children’s and youth programs, a climate resiliency network, other resident-led projects, and more.

**In the course of its 35-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 \$612 million in the Greater Boston region (largely via Real Estate Development, First-Time homeownership and housing rental grant award activities).

\*Created or preserved 494 units of attractive, affordable/workforce housing in 80 buildings; with more in construction (Aileron Phase I) and in the planning/approval stages (including one in **Taunton (Gateway City)**, in Ayer, and Aileron Phase II) in East Boston).

\*Educated an average of more than 200 families per year for 29+ years and assisted nearly 2,429 families in the purchase of purchase their first homes; with 1,069 buying their first homes in the last ten years.

\*Provided foreclosure prevention counseling to over 3,000 households in 95+ Eastern Massachusetts communities since 2008.

\*Helped 4,000+ seniors and disabled individuals since 1987 to remain in their homes by performing more than 10,792 critical repairs.

\*Provided rental housing case management/placement/retention/homelessness prevention services to over 8,140 diverse, low-or no-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)

\*Offered 15+ programs and services to scores of diverse East Boston residents including ESOL classes, children's summer playground programming, a youth leadership program, children/youth soccer, US citizenship training, Tech Goes Home, and focused, fun community-building events such as community clean-ups and tree planting days, community salsa dancing, an annual Battle of Chelsea Creek re-enactment, boating safety/kayaking lessons and other kayaking day events, initiatives to tackle food insecurity, family movie nights, maize/corn Festivals, Spectacle Island community day event, a summer concert series (with a view to help end food insecurity), and themed youth-led activities; as well as coordinated 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, Taunton and East Boston within the past dozen or so years. Holliston, North Andover, Carlisle, Webster, Middleborough and Coppersmith Village in East Boston are all 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 (or, in the case of Coppersmith, majority affordable, with the rest as 'workforce' housing). 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 the 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 ¾ 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 a 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, were 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 was LEED Gold certified, as well. Though all housing development has significant job creation and economic development multipliers, in Webster, the principle of **Increasing Job and Business Opportunities** was 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 new 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 affordable 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 built a 71-unit, mixed-income, mixed-use, combined ownership and rental project very near the Maverick subway/T station, and 150 feet from the waterfront. 'Coppersmith Village' is at the center of the Sustainable Principle bull's-eye. It was built on the site of a vacant industrial parcel that needed Brownfields attention. It **Expanded Housing Opportunities** for affordable and market rate (workforce) households. We raised the structure 2.5 feet above grade and moved mechanical services to upper levels to accommodate sea-level rise and future large storms. It promoted **Business Opportunity** because we created a 3,000 sf foot outdoor restaurant looking directly west to the Boston Inner Harbor and we added 71 new households who benefit from being a short walk to small businesses and other diverse food options. To note, it was also among one of the first neighborhood 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 ½ a high-tide cycle in some of the 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 has actively worked on Sea-Level Rise adaptations and mitigations with our East Boston neighborhood residents via the ClimateCARE, APWG (Adaptation Planning Working Group) and East Boston Resiliency Network-related programming. We will build these safety features into any other projects that may come to fruition in the 500-year flood maps. Coppersmith is projected to be LEED Gold certified. It has **Clean Energy** photo voltaic elements on the roofs of the two 5-story rental buildings.