

NeighborWorks Housing Solutions Community Investment Plan 2023-2025

Mission

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

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 by the Board of Directors of both organizations to merge.

NHS has developed nearly 900 units of affordable housing; currently owns and manages nearly 800 homes and apartments; and is currently developing an additional 227 units of affordable housing. Our real estate portfolio includes one and two-family units, multi-family apartment buildings, and SRO (Single Room Occupancy) units that serve working families, seniors, veterans, people with disabilities, and many formerly homeless individuals and families.

We are the region's largest rental assistance provider, administering nearly 2,900 state and federal rental subsidies. NHS programs serve over 20,000 families/households annually. In addition to providing traditional rental subsidies to individuals and families, we also provide a family shelter program for families affected by domestic violence, a rental assistance program for families to prevent homelessness, and a program to move families out of shelters and hotels into more stable housing. Since 2012, we have helped house over 6,000 formerly homeless families, and assisted 500 of them to secure employment through partnerships with workforce development partners.

Through our Housing Counseling and Education programs, NHS has educated more than 14,000 prospective homebuyers, assisted more than 5,500 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, 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 700 senior citizens through our Home Equity Conversion Mortgage counseling program. In addition to our homebuyer counseling programs, we also provide landlord education, tenant counseling, and free income tax preparation services.

NHS is a Certified Community Development Corporation in the State of Massachusetts,

governed by a Board of Directors 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. Our organization is a region-wide, one-stop resource with four offices across Southern Massachusetts including Quincy, Brockton, Kingston, Taunton, and New Bedford, where residents, community organizations, and municipal and elected officials can find help addressing housing affordability-related challenges. We provide services in more than 60 communities across the Southshore region.

Part 1: Constituency Served/Service Area

Constituency Served: NHS primarily serves low and moderate-income residents of Southern Massachusetts (including the South Shore, Southcoast and Southeastern Massachusetts areas and encompassing all of Plymouth and Bristol Counties, and parts of Norfolk County). Our over 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.

The majority of people served in NHS programs are low and moderate-income residents of these communities. For example, all clients served through our housing development and rental assistance programs must qualify as low and/or moderate-income through income verifications (most are very low-income). Many are also veterans, people with disabilities, and formerly homeless individuals and families. Clients who access our rehab lending and down payment assistance programs must also meet verifiable income guidelines. Most participants in our foreclosure counseling, shelter, and residential assistance programs are in great financial distress and are often at risk of homelessness. Approximately half of the clients who attend our homebuyer education workshops are low or moderate-income.

Service Area: In addition to the unprecedented impact of COVID-19 pandemic in our region, which caused wide-spread job loss, small business closures, transportation and education disruptions, and greater than ever housing challenges, the entire Southern Massachusetts region has been facing 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 like NHS, with region-wide reach and perspective—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 in the area.

Part 2: Involvement of Community Residents and Stakeholders

NeighborWorks Housing Solutions actively engages local residents and other stakeholders in the work of our organization in several ways. In each of the communities we work in, we partner with residents, municipal government, local businesses, and other social service agencies. In Quincy, Braintree, Weymouth, Holbrook, and Milton we are active members of the South Shore Home Consortium. We share office space and work closely with Father Bill's/MainSpring in Quincy to create and manage supportive housing for formerly homeless residents and residents with special needs. As active members of the Affordable Housing Trust Committee, we work closely with City government and local partners on housing development priorities and homeowner needs.

In Brockton, our office space is provided for us in-kind by HarborOne Bank and is located in the heart of downtown Brockton inside the MultiCultural Banking Center. The Brockton Steering Committee, which is made up of local residents and business partners including Brockton Interfaith Community and local banking partners, oversees our Brockton-based programs. Following the 2008 financial/housing crisis, NHS was designated as the primary foreclosure service provider for the City of Brockton. We are active members of the Brockton Housing Partnership and participate in regular Brockton Partnership meetings with HarborOne Bank, Eastern Bank, Stonehill College, and other local partners to develop innovative solutions to community needs and to provide more affordable loans and technical assistance to small business owners in Brockton.

In New Bedford, NHS is currently building a pipeline of our own development projects while also helping to expand the capacity of other New Bedford organizations with which we can partner on projects. New Bedford is one of the small Gateway cities in our services area with significant concentrations of low- and moderate-income households that have not benefited from the high-tech, life sciences, and financial sectors that have been the economic drivers of the Greater Boston economy in recent decades. As documented in New Bedford's Five-Year Consolidated Plan 2020-2024, many households in the city are tremendously housing-cost burdened.

NHS has served New Bedford for many years (we have had an office there since 2011), but we are currently expanding our impact in the city. We recently moved our office into a larger space in the downtown area in order to have a more visible presence. We have staff on-site to provide housing counseling and emergency assistance and we are seeking funding support to expand our capacity to offer homebuyer education and counseling for residents of the area.

We are invested in building these relationships and in the capacity of these organizations to be strong partners in affordable housing development efforts. We believe that by partnering with local organizations, we can multiply our impact well beyond the projects we will undertake on our own.

The NHS 2021-2023 Strategic Plan outlines our strategy to expand our physical presence in these Gateway cities and to open our first visible, downtown office in Fall River. This increased accessibility and community engagement, combined with expanded regional education and

outreach will establish NHS as a regional leader/provider of housing education, policy and training for municipalities, advocates, and partners.

Planning Process

NeighborWorks Housing Solutions' planning process is an ongoing function at all levels of the organization. Board, staff, and advisory council members contribute to the creation of our annual Operating Plan. Each line of business within the organization is overseen by a committee comprised of board members and other volunteers who meet regularly to discuss program efforts, progress against goals, and planning for the future.

Program Directors for each line of business are a part of each of these committees. Program Directors, as part of the committees, provide communication back to other staff members and communicate information from these staff members back to the committees. Board and advisory council members, as part of these committees, provide communication back to the full Board of Directors and from the Board and advisory councils back to the committees.

Program Directors also meet regularly with the CEO to discuss progress against goals and future planning.

NHS conducts an Operating Plan update annually and creates a new Strategic Plan every three years. The Strategic Plan is created with the involvement of the entire Board and a Strategic Planning Committee made up of staff, board and community members. Both of these plans and progress against goals are reviewed regularly with the full Board of Directors. When we are expanding programs and services or expanding into a new community, we regularly contract with outside consultants to conduct needs assessments that guide our decision-making processes.

Part 3: Plan Goals

NeighborWorks Housing Solution's FY2021 through FY2023 Strategic Plan was developed by our Board and staff to guide the strategic direction of the organization for the next three years and to provide a quantifiable set of projected goals in each of our program areas—Housing Counseling and Education, Homeowner and Small Business Lending, Rental Assistance and Homelessness Prevention, and Real Estate Development and Property Management. Over the next three years, NHS has established the following service goals:

Real Estate Development and Property Management

- Complete construction of 227 new affordable homes in five communities
- Provide property management services to nearly 800 affordable units in the portfolio each year

Rental Assistance and Homelessness Prevention

- Provide rental assistance services to 2,900 households each year
- Provide re-housing assistance to 2,000 homeless families
- Provide emergency financial assistance to 5,000 families at risk of homelessness

Housing Counseling and Education

- Assist 525 buyers in buying their first homes
- Provide Housing Counseling and Education to 18,000 households
- Hold more than 100 First Time Homebuyer Education Workshops and educate more than 2,100 prospective new homebuyers
- Provide landlord training to 200 homeowners
- Work with healthcare partners to provide housing assistance to 100 households
- Provide Personal Financial Coaching, Family Self-Sufficiency, Reverse Mortgage Counseling, and Foreclosure Prevention Services to more than 2,400 households

Homeowner and Small Business Lending

- 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

External Policy and Advocacy

- Plan and offer quarterly housing and advocacy focused trainings to serve more than 60 cities and towns across the region.

Part 4: Activities to be undertaken (Programs and Production)

Based on the Strategic Plan, NHS will undertake the following program activities:

- Provide rental assistance services to 2,900 households each year
- Provide property management services to more than 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

These results will be achieved through our wide range of supportive programs and services:

Housing and Consumer Education, Counseling, and Coaching

NHS' Housing Consumer Education Center (HCEC) is the "front door" to a range of housing services that serve over 1,800 area residents per month, throughout Southern Massachusetts, including tenants, homeless families, landlords, homebuyers, homeowners and other residents

with housing related questions. Our knowledgeable and experienced staff assess each household's situation and connect them to the appropriate resources and assistance, either within NHS or with another organization. We are also a NeighborWorks Homeownership Center and are a HUD Housing Counseling organization through NeighborWorks America and provide comprehensive homeowner solutions.

NHS has offered homebuyer education and counseling since the 1980s. We've assisted thousands of buyers to navigate the homebuying process and guided them toward helpful services and/or programs available throughout the state, such as down payment assistance and closing-costs grants. Our Homebuyer Education Classes introduce first-time homebuyers to information needed to successfully purchase their home, including choosing a realtor, finding the right home, improving credit, securing financing, navigating home inspections and insurance, and maintaining a home. The classes are available in English, Spanish, and Portuguese, and can be offered in additional languages to meet the needs of our diverse communities. The NHS homebuyer education course has received a Seal of Approval from CHAPA's Massachusetts Homeownership Collaborative and NHS is a HUD-approved Housing Counseling Agency.

We pair our Homebuyer Education Classes with ongoing one-on-one coaching support provided by our HUD-certified Housing Counselors as participants move through the purchasing process. Each client receives information and support tailored to their needs and situation. Additional services are provided that help people address their immediate needs, improve their economic stability, and achieve their long-term goals. For example, our Financial Education and Coaching Program helps participants who are struggling to stabilize their financial future. The program helps clients identify and address financial obstacles, develop a realistic action plan to reach their short-and long-term goals, and supports them along the way. This service can be provided in conjunction with Homebuyer Education and Foreclosure Counseling or on its own.

NHS offers services in-person and virtually. We have offered our Homebuyer Education Classes with an online option for many years. When the pandemic hit in 2020, we quickly and successfully transformed all of our client services to virtual platforms and continue to offer services in this way. At the same time, we are also reinvesting in physical offices, particularly in the Gateway communities of Brockton, New Bedford, Taunton and Fall River. These low-and moderate-income small cities are hubs for immigrant communities. Working closely with these communities requires that trust be built over time. Building that trust entails developing relationships that needs to happen face-to-face on a regular basis. We feel very strongly that people need to be able to walk through our doors and speak with a person who understands their needs, speaks their language, and supports them with expertise and compassion. Specific educational components include:

First Time Home Buyer: Our First Time Homebuyer classes are offered in an 8-hour class format and can be taken both online and in-person through nearly 40 classes per year offered at many locations across our entire service area. Through this training, we introduce homebuyers to information needed to successfully purchase their first home, including picking a realtor, finding the right home, repairing credit, securing financing, home inspections, insurance and maintaining a home. The class provides information on the range of programs and financing resources available to first-time buyers. Our First Time Homebuyer Workshops have received a Seal of Approval from the Massachusetts Homeownership Collaborative and are NeighborWorks America approved. We also offer one-on-one counseling to each of our clients

who go on to purchase a home.

Real Estate Services: NeighborWorks Realty provides real estate buyer agent services to homebuyers at no cost to clients. Co-broke fees are payable to NeighborWorks Realty by the listing brokers and help to support our homebuyer education and counseling programs.

Financial Coaching: We offer training and coaching related to creating a household budget, repairing credit, and planning to achieve financial goals. We also provide guidance in applying for state and federal entitlements. The goal of financial coaching is to provide participants with the tools they need to make successful and informed financial choices.

Foreclosure Counseling: Our experienced and certified housing counseling staff provides predatory lending prevention and foreclosure prevention counseling. Staff directs at-risk homeowners to appropriate resources and assists them in achieving the best possible outcome with respect to their homes and mortgages.

Affordable Housing Search: We offer assistance related to searching for and securing affordable housing and assist clients in accessing subsidized housing. We provide information on the documentation housing seekers are required to submit, how to address housing barriers, credit and financial information, Fair Housing, and the Massachusetts Lead Law.

Landlord Training and Technical Assistance: We educate and advise landlords about their legal rights and options, Fair Housing, rental assistance, property management, tenancies and the courts, lead paint removal and proper handling of security deposits. We also help hundreds of residents each month to manage and solve a wide range of housing issues over the phone or through in-person counseling.

Reverse Mortgage Counseling: We provide detailed information and counseling about the reverse mortgage process to clients 62 years of age and older to help them understand the process and make an informed decision about their financial options. Once clients successfully complete the counseling session and meet the program criteria, NHS provides them with a Home Equity Conversion Mortgage (HECM) certificate to bring to their lender.

Shelter, RAFT, and Home Base Programs

Shelter: NHS administers a Family Shelter Program which provides case management and transitional housing for families who are homeless due to domestic violence. Individualized services help stabilize families (many of whom are escaping domestic violence) and assists them to develop the economic and life skills to achieve longer-term stability.

NHS shelter services recently expanded to include 17 families who are experiencing traditional homelessness, in addition to our 12 domestic violence survivor families, for a total of 25 units dedicated to preventing homelessness.

RAFT is a state-funded program that helps prevent eligible, at-risk tenants and homeowners from becoming homeless. Through flexible, short-term financial assistance, *RAFT* can help eligible families stabilize their situations by assisting with rent, utility bills, and other costs.

HomeBASE: We administer the State's HomeBASE program, which provides flexible housing assistance and solutions for eligible families who are homeless, facing homelessness, and/or living in a state-funded shelter or hotel. In addition to helping with rent and/or moving expenses, HomeBASE stabilization services can also assist clients to pursue job training and/or employment.

NHS also administers a program on behalf of two Accountable Care Organizations (ACO) which are groups of doctors, hospitals, and other health care providers, who work together to provide coordinated, high-quality care for Medicare patients experiencing housing and nutrition instability.

Rental Assistance and Family Self Sufficiency Program

Rental Subsidies: NHS provides and administers rental assistance to approximately 2,900 households in Plymouth and Bristol counties through a contract with the State's Department of Housing and Community Development (DHCD). These rental subsidies enable low-income households to secure quality rental housing by paying the difference between what a household or family is able to pay and the total housing costs.

Program participants find housing that meets program requirements on the private rental market, and NHS inspects those apartments prior to move-in and on a regular basis thereafter to assure they meet Housing Quality Standards. The owner, tenant and NHS enter into a contract that sets the total rent to the landlord as well as specifying the share of the rent for which the tenant and NHS are responsible.

Participants may choose housing anywhere in NHS' service area. They can also select housing anywhere in the state through a network of regional agencies that contract with DHCD. Out-of-state transfers can also be arranged under some programs.

Section 8 Housing Choice Voucher Program (HCVP): Federal Housing Choice Vouchers, also known as Section 8, comprise the majority of the rental subsidies we administer. Mobile vouchers allow participants to find housing in our region or elsewhere. Apartments must meet health and safety standards, and the rent must be comparable to rents for similar apartments in the same area. The tenant's share of the rent is based on their income. NHS pays directly to the landlord the difference between that tenant's share and the agreed upon apartment rent.

Massachusetts Rental Voucher Program (MRVP): NHS also administers vouchers through the Massachusetts Rental Voucher Program (MRVP). Participants can use these tenant-based vouchers for any housing unit that meets the standards of the state sanitary code.

Project Based Vouchers: While most of NHS' Section 8 and MRVP vouchers are tenant-based and allow tenants to find housing in the private rental market, we also administer Project-Based Section 8 vouchers, which are assigned to specific apartments or rental developments. The owner

rents these units to a program-eligible tenant. When tenants of these units move, the subsidy stays with the apartment.

Specialized Rental Subsidies: NHS also administers smaller numbers of additional specialized rental subsidies.

Family Self-Sufficiency (FSS): Among the nearly 2,900 households supported through NHS-administered rental subsidies, 100 families are part of our Family Self-Sufficiency (FSS) Program. FSS assists these families to achieve financial independence by encouraging education and job training through a five-year plan to achieve family-sustaining employment and salary levels that may eventually enable these families to move from subsidized to market-rate housing.

Together, the FSS Coordinator and the client create a five-year plan to obtain more skills / education, better employment, and improved credit. Normally when a family's income goes up, it will also increase their rent share. As a member of the FSS program, an increase in rent due to earned income will also start an automatic savings account in their name. Family Self Sufficiency participants can access their escrow account money when they encounter obstacles or opportunities related to their self-sufficiency goals. These funds can keep a car on the road, pay for training, fund short term childcare, or address other issues related to increasing family income. These funds are capped at \$25,000

Staff meets with each client regularly to evaluate progress and to assure that each participant is receiving the supports, service referrals, and programs needed to achieve their goals.

CDFI/Lending

NHS has offered home rehab lending services to homeowners since 1981 and has also offered lead abatement and down payment assistance loans for nearly two decades. In 2014, we became a Certified Community Development Financial Institution (CDFI), allowing us to access an expanded pool of lending funds, which will help us to significantly grow our lending activities in the future. Our CDFI Lending program provides Home Modification and Rehabilitation Loans, Lead Paint Abatement Loans, Down Payment Loans/Grants, and technical assistance to homeowners and new homebuyers. We also administer a small business lending and technical assistance program for new and growing small business owners in the City of Brockton. The Brockton Venture Loan Fund, created in 2019, is a partnership with several local lenders including HarborOne Bank and Eastern Bank through a \$1M loan pool commitment.

Real Estate Development

NeighborWorks Housing Solutions is a leading non-profit developer of affordable housing for families, elderly, veterans, disabled adults, and formerly homeless individuals in southeastern Massachusetts. The NHS Development Team has extensive experience in the substantial rehabilitation of existing buildings, the adaptive re-use of historic properties, and new construction of multifamily properties in our region. Our housing developments are most often produced in partnership with local municipalities and partner social service agencies. In addition to affordable housing, residents receive supportive case management services as needed. NHS has developed over 900 apartment homes in southern Massachusetts with nearly 227 units in the current pipeline and many opportunities being vetted for future development.

In the past year, NHS has been part of the development of over 500 high quality housing units with over 200 million dollars in public and private community investment directly into our neighborhoods. This represents one of the most robust affordable housing development pipelines in the Commonwealth.

Notable NHS Real Estate Development Accomplishments include:

- **The Maple on Franklin** is a new residential community that transforms a disinvested property in the heart of Holbrook village center into 72 affordable apartments for seniors with new street-level commercial space. We anticipate completing this “Passive House-certified” project in the spring of 2023.
- **Copley Gardens** in Rockland provides mixed-income housing for 83 families with 72 affordable apartment homes. In 2022, NHS made significant renovations to this property making accessibility updates, safety improvements and building system upgrades so families can grow and thrive.
- In 2023, NHS will break ground on the **Lincoln School** in Brockton. The need for senior housing in our region increases daily, as baby boomers age and the demand for housing where seniors can age in place increases. This historic renovation of a former school building into 37 apartment homes for seniors will provide much-needed supportive services to its future residents.
- NHS continues to build special needs housing and our latest development on Lower Winter Street in Quincy will provide permanent supportive housing for 18 formerly homeless individuals.
- **Brockton South T.O.D.** (aka 1200 Montello Street), is a 94-unit family, mixed-income rental development in one of the Commonwealth’s critically important Gateway Cities. As an in-fill and smart-growth project, it will transform a strategically located old tow yard to create a vibrant residential community. Situated directly adjacent to Brockton's Campello Commuter Rail Station, the project will be the first to break ground within the City's new Campello T.O.D. Master-Plan Residential District. This transformative development will catalyze future private investment in the burgeoning T.O.D. District -- improving housing quality, promoting occupancy for a range of household incomes, and supporting a broader concerted plan for community revitalization in this South Brockton neighborhood. We are excited to be breaking ground on this development very soon.
- **150 Pleasant Street, Attleboro** is a new project developed through a partnership with state and local governments, the community, and local funders. In 2023, NHS will break ground on a new building in Attleboro that will create a new 18-bed adult emergency shelter on the ground floor and 22 studio apartments of permanent housing with supportive services for formerly homeless individuals.
- In 2021, NHS completed the construction of **Sycamore on Main**, an in-fill and smart-growth development that transformed a vacant lot in the heart of Downtown Brockton into a vibrant, mixed use community featuring the Brockton Beer Company on the first floor and 48 affordable and workforce apartments upstairs.
- In 2020, NHS finished construction of the first completely deaf-friendly group home for adults with developmental and/or physical disabilities in Quincy’s Germantown neighborhood.

- In partnership with Winn Development, NHS completed the construction of **The Watson** in 2018. The Quincy property consists of 140 mixed-income apartment homes, 80% of which serve the needs of households priced out of the market.
- Over the years, NHS has constructed 32 new efficiency and one-bedroom apartments for formerly homeless veterans in various areas of southern MA.
- In 2015, NHS successfully recapitalized two existing multifamily properties in Wareham and Taunton to fund much-needed renovations and preserve their long-term affordability for the families that live there.
- NHS created 10 apartment homes for formerly homeless families in partnership with the City of Quincy and 9 transitional housing units for domestic violence survivors and their children in partnership with DOVE (Domestic Violence Ended.)
- In partnership with Father Bill's & MainSpring, NHS created 61 affordable housing units for formerly homeless individuals.
- Completed construction of 11 affordable apartments in partnership with Habitat for Humanity.

Property Management and Affordable Housing Portfolio

NHS currently owns and manages 793 units and manages an additional 9 units of affordable housing. Our portfolio includes single and two-family units, multi-family apartment buildings and SRO (Single Room Occupancy) units. Many of our properties were created in partnership with local social service providers such as Father Bill's/MainSpring and many are home to individuals and families who were formerly homeless, veterans, and persons with disabilities. This model of partnership and supportive case management has resulted in a high degree of success for our properties and our residents.

NHS properties are managed both in-house (in the case of some of our small, scattered site units) and through contracted services of professional property management companies. As NHS expands our reinvestment in the Gateway cities, we face the challenge of meeting our growing property management needs with our current limited staff. In addition, our private property management partners are not interested in providing services at small, scattered site units. This is an area in which the market does not provide assistance.

For owners of special needs scattered site portfolios, like NHS has, self-management is an excellent options and one of our current goals—NHS is well connected to the neighborhoods and resources available to help residents; our in-house Asset and Property Management team is highly mobile to monitor property conditions and maintain relationships with tenants; supportive services and financial education available at NHS help residents to maintain their home and address their challenges; keeping the number of units in one property low and scattered throughout different neighborhoods is much more accepted by the surrounding community; and expanding our team will allow us to demonstrate to funders the capacity necessary to build in asset, property and case management fees for all our future special needs housing developments. In addition, we would offer our services to other partner agencies with special needs scattered sites to generate more revenue.

Quality property and asset management are key to scattered site rental's ability to serve as a neighborhood asset. NHS is currently seeking funding support to build capacity to strengthen our in-house special needs property and asset management program.

Part 5: Success Measurement/Evaluation

NHS has been measuring and tracking the success of our programs and has been reporting outcomes to NeighborWorks America, through our many Federal, State, and local government grant contracts, and to private funders for more than 40 years. We use several data management software programs to track and report client and organizational data and our board and senior leadership team review progress against the goals outlined in our Strategic and Business plans at regular intervals during the year. We have achieved and maintained Exemplary status (highest rating available) with NeighborWorks America for more than a decade and, are highly experienced in evaluating and reporting program level, client level, and organizational success and outcomes. Most recently, NeighborWorks America awarded NHS the largest grant among the 11 NeighborWorks affiliated organizations in the Commonwealth. This award was given to the organization that that performs highest and is based on the volume number of people served in a region.

At the program level, NHS measures progress toward goals, by tracking the number of enrolled participants, attendance, completion of all program modules, program completion, the number of participants who obtain their credit report, establish a bank account, and the number that achieve their self-designated financial and housing goals. Changes in knowledge acquired and behavior change will be measured in pre-and-post surveys completed by all participants.

Part 6: Collaboration

NeighborWorks Housing Solutions was founded on a partnership model that includes residents, businesses, and local government working together to help achieve our mission. Throughout the region, we collaborate with a range of community partners in each location before, during and after the project is implemented.

In Quincy, NHS has a strong partnership with the city, and we serve on the South Shore HOME Consortium and the Affordable Housing Trust Committee. We have also worked in close partnership with Father Bill's/Main Spring for more than 20 years.

Strong partnerships in Brockton and New Bedford continue to grow. In Brockton, our office space is provided in-kind by HarborOne Bank and is located in the heart of downtown Brockton inside the MultiCultural Banking Center. Our Brockton programs are overseen by our Brockton Steering Committee which is made up of local residents and business partners including Brockton Interfaith Community and local banking partners. NHS is a founding member of the Brockton Foreclosure Task Force and, following the 2008 economic crisis, NHS was designated as the primary foreclosure service provider for Brockton. In addition, NHS works closely with the Brockton Housing Partnership and the Cape Verdean Association.

In New Bedford, we work in close partnership with both Housing Solutions for Southeastern Massachusetts, the Community Economic Development Center (CEDC) and New Bedford

PACE, to offer complimentary programs and services to the community. New and developing partnerships in Attleboro and Fall River include Attleboro Catholic Social Services and in Fall River, SER Jobs for Progress, Inc.

NHS also offers real estate development consulting and construction/project management services for smaller partner support service agencies looking to develop special needs and homeless housing in our region. Current partners include: FatherBills & MainSpring, Work Inc, DOVE, South Shore Stars, Interfaith Social Services, YWCA New Bedford. Etc. In collaboration with these partners, we're currently working on the development of over 180 new units of special needs housing and 240 new shelter beds. We hope to complete all of this work in the next 18 months.

Part 7: Integration of Activities/Consistency with Community Strategy/Vision

NHS works closely with city government (most often in Quincy, Brockton, and New Bedford) to make sure that our activities and goals are in alignment with the consolidated plans of the Cities. Across our service area, our structure is designed so that all of our programming and planning is created with community input and participation to be in alignment with the community's vision.

The following outlines our process for soliciting advice and input from low-income program beneficiaries regarding the design, location of sites, and development and management of affordable housing and other financial education and housing counseling services.

NeighborWorks Housing Solutions' service area covers dozens of cities and towns across three counties in Southern Massachusetts and we have several methods of soliciting advice and input from low-income and other program beneficiaries and community members in the communities that we serve.

Our 19-member Board of Directors always includes more than one-third low-income residents and representatives of low-income communities and organizations. These members regularly participate in our full Board meetings, housing development and property management committee meetings and directly contribute to the design, development and management of affordable housing and housing counseling programs as representatives of both themselves and their neighborhoods.

In addition to our board members, we solicit advice and input from low-income residents and other community members in several ways including:

- Participation in public hearings for our various programs such as CDBG and HOME programs;
- Holding open community meetings in the planning process of our new developments, including working with City and Ward councilors and town meeting representatives to organize meetings and reach out to residents, direct mailing to neighborhood residents of the projects and door-to-door direct outreach to neighborhood residents;
- Public announcements on our website and flyers in local newspapers about open community meetings and new programs;

- Meetings at local community centers to announce and discuss new programs and projects;
- Working in close partnership with social service partners in the communities we serve such as homeless service providers, faith based community organizations and community action programs to reach out to their constituency and solicit their input for our programs and projects (for example, we meet monthly with case workers from our partner, Father Bill's/MainSpring, to review property management concerns and residents needs, and we post notifications of programs and services in the newsletters of organizations such as Brockton Interfaith Community).

Part 8: Financing Strategy

NeighborWorks Housing Solutions' financing strategy has been largely successful for many years in supporting our programs and services and our recent merger fundraising campaign helped to expand our base of private support. Our operations and programs are supported with a combination of earned income from real estate development projects, property management fees, rental voucher and rental assistance program contracts and fees for service, along with annual fundraising efforts. Earned revenue in 2022 is about 85% of our total revenue (approximately \$10.9 million), and 15% of our revenue results from public and private funding support (approximately \$1.9million).

Our grants and fundraising resources come from approximately 64% public sources and 36% private sources. Private fundraising success has grown gradually since the introduction of the Community Investment Tax Credit in 2014. In 2019, we conducted a fundraising campaign to support our merger and raised more than \$900,000 in additional funding, much of it from new foundation and corporate donors. Due to the success of the campaign, we were able to expand our Fundraising Department by hiring a new Director of Resource Development to allow us to focus on building upon this success. Current fundraising efforts now focus on continued growth of corporate and foundation partnerships, greater engagement with and support from individual donors, and growing our annual fundraising Gala to raise significantly more money in the coming three years.

Fundraising activities at NHS are integrated into every line of business at all levels of the organization. All staff play a role in advancing the NHS message and work together to expand private philanthropy. Our signature events continue to grow and raise more funds each year—the Opening Doors, Changing Lives Gala has been an enormous success, raising over \$300,000 in FY2022, three times more than was raised in previous years; and our Mulligan Golf Tournament, which is a “second chance for veterans who need a home” is an over 20-year annual tournament taking place every June that raises over \$100,000 for our veterans' programs.

Fundraising goals for each year are established while we are developing our Annual Operating Budget. The Director of Resource Development meets regularly throughout the year with our CEO to examine program needs and fundraising opportunities and measure progress against goals. The Resource Development Committee of the Board of Director also meets regularly to review fundraising goals and progress and to discuss future fundraising efforts.

Following is an overview of some of our major sources of our fundraising and grant income.

NeighborWorks America (NWA): In FY2010, NHS achieved Exemplary Status following our Program Review and have maintained that status ever since. NeighborWorks America also awarded us \$150,000 in Strategic Investment Funding grants over the past three years in support of our partnership growth and eventual merger and recently committed \$175,000 per year for the next three years through a Portfolio Strengthening grant to help support the ongoing work we are doing in the Winter Street neighborhood to increase and improve the availability of quality affordable housing in this community. NWA continues to be our largest consistent source of unrestricted funding for our programs and services each year.

US Department of Housing and Urban Development (HUD): We receive Housing Counseling Funding each year of \$25,000-\$40,000 from HUD.

United Way: In FY2008, we were awarded our first three-year allocation of operating support from the United Way of Massachusetts Bay and Merrimack Valley. To date, that funding has continued with an average of \$40,000 in support each year with the funds currently allocated to our financial coaching programs. In 2020, this relationship expanded to include an additional \$20,000 for COVID related support. Additionally, the United Way provided \$40,000 in funding to support the “Resilient Randolph” program that provided additional resources to households in Randolph facing housing crisis. NHS provided the administration of these funds in partnership with the town of Randolph. NHS also receives support for specific programs from both the United Way of Greater Plymouth County and the United Way of Greater New Bedford.

Local Public Support: Several of our programs are supported each year through CDBG and HOME funds provided by the City of Quincy, the City of Brockton, the City of New Bedford and the South Shore HOME Consortium (including Quincy, Weymouth, Braintree, Holbrook, and Milton).

State Public Support: Since 2010, NHS has received an average of \$100,000 annually for foreclosure counseling and homebuyer education and counseling through the MA Division of Banks (DOB). We also receive support each year from the Department of Housing and Community Development (DHCD) for our Family Self Sufficiency (FSS) program and our Housing and Consumer Education and Counseling (HCEC) program.

Foundation, Corporate, Individual and Event Donations- NHS is supported through grant awards from a large number of local corporations and foundations, including local lending partners. The Community Investment Tax Credit has had a significant positive effect upon the growth of our private fundraising efforts.

Part 9: History, Track Record and Sustainable Development Principles

NeighborWorks Housing Solutions is the merged entity of NeighborWorks Southern Mass (founded in 1981 as Quincy Neighborhood Housing Services) and Housing Solutions for Southeastern Massachusetts (founded in 1970 as South Shore Housing). The decision to merge grew naturally from our collaborative working relationship. Our successes together—from opening a shared office in New Bedford to pursuing new affordable housing projects as co-

developers in Brockton and Taunton—demonstrated our compatibility and the benefits of integration. NHS has a “more than housing” approach to the affordability crisis: we see affordable housing as a pathway to individual and family wellbeing and to community economic vitality.

At the time of our merger, NeighborWorks and Housing Solutions had 90 years of experience addressing housing and community development issues in the corridors extending south from Boston. That engagement has given us insights into the economic and social challenges facing this region, including our six Gateway Cities: Brockton, Fall River, New Bedford, Quincy, Taunton and Attleboro. These small cities once enjoyed strong local economies, but they have struggled as manufacturing declined. Now in the shadow of Boston’s housing boom, the entire region faces new economic, transportation, education, and housing challenges. The area’s existing rental housing stock is aging and in need of rehabilitation. Nonprofit community development organizations like NHS have been highly successful at bringing stakeholders together to strengthen our local housing markets and revitalize neighborhoods.

As described above, NHS continues to expand and grow, attracting new partners and innovative projects. Sustainable growth and energy efficiency are core principals of our work.

Consistency of the plan with the Commonwealth’s Sustainable Development Principles

NeighborWorks Housing Solutions’ plans and activities are consistent with The Commonwealth of Massachusetts’ commitment to care for the built and natural environment by promoting sustainable development through integrated energy and environment, housing and economic development, transportation and other policies, programs, investments, and regulations. Our organization also works to advance these same principles by working in partnership with regional and municipal governments, other non-profit organizations, business, and other stakeholders.

Our recently completed Copley Gardens project in Rockland demonstrates our strong commitment to these principles. Copley Gardens is an 83-unit mixed-income property that recently underwent extensive renovations, including modernizing the exterior and interior building components, upgrading units, and making five of the units fully accessible to people living with disabilities. The last major renovations to this community occurred in the late 1990s.

As part of this redevelopment, we increased the number of affordable apartment homes from the original 62 to 72 units, and made significant upgrades to the buildings, adding new siding, new windows, redesigned entrances, landscaping, an updated fire protection system, and other substantial renovations to ensure the safety and comfort of residents.

In addition to interior cosmetic updates like new paint, a much-needed playground was added to the community. The new recreation space provides a safe place for children to play and parents to gather. It also features an adaptive swing, which was funded by a gift from the Wells Fargo Foundation.

Energy efficiency upgrades included new Energy Star appliances in select units, water saving features including sink faucet aerators and shower heads, energy efficient bathroom exhaust fans in all units, new energy efficient LED lighting and new HVAC for common areas, 100% window replacement, new air conditioners and A/C sleeves for air tightness, and new fiber cement siding and insulation.

The renovations at Copley Gardens represent NHS' commitment to addressing the need for essential affordable housing, but also of maintaining existing affordable housing and modernizing systems. The Copley Garden redevelopment will improve the quality of life for residents and ensure the property remains affordable for the long term.

Description of our past practices and approaches to the proposed activities in the plan

NeighborWorks Housing Solutions' approach to the proposed activities in this plan are described in various places throughout the plan and our history of past practices and achievements are described in the organizational history included in this document.