



## Community Investment Plan || January 2020 – December 2022

### 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’s clientele is from low-income and moderate-income households. Approximately 70% of residents/clients served are from ethnic minority households, with some 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 bilingual rental housing counseling and homelessness prevention services. In addition, NOAH offers English for Speakers of Other Languages, U.S. Citizenship, Tech Goes Home, and Financial Capability courses, seasonal tax preparation services, three children and youth programs, resident leadership training, and EJ/Climate program liens. 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 32+ years. NOAH began its focus on Real Estate Development in Eastern MA **Gateway Cities** as a result of a strategic planning process in 2010, and has continued this through the present. We have two major TO development projects in our pipeline pending in the cities of **Haverhill** and **Taunton**; and another potential TOD project in **Lynn**, as well. In our home neighborhood of **East Boston**, we have just completed a 71-unit housing development, Coppersmith Village (with a majority of units at affordable levels, including eight for homeless families); and obtained 17 multi-families over the last several years so as to keep the current tenants in their own apartment homes, avoiding gentrification. In 2020, we will continue pre-development activities on another new project in the community - Aileron - which is a 40-unit mixed-income project with a focus on artists’ housing and studios. NOAH also is potential pipeline projects in Framingham and Winchester, at present. Over our organization’s lifetime NOAH has dramatically expanded its reach to serve distressed households in over 140 communities within Greater Boston/Eastern Massachusetts. We intend to continue to serve the communities of Greater Boston, with a special focus on Eastern MA Gateway Cities. To date, NOAH has served 10,733 households in need of housing assistance, 3895 of whom were **from 21 Gateway Cities municipalities**. The majority of ‘Gateway’ clients were served in **Revere** (1,070), **Lynn** (837 households), **Chelsea** (710), **Everett** (440) and **Malden** (318). Our Foreclosure Prevention and Mitigation Education and Counseling Program spearheads the bilingual North Shore Regional Partnership Foreclosure Education Center, which markets to and serves households from 33 municipalities, including the **seven Gateway Cities of Lynn, Revere, Malden, Everett, Chelsea, Peabody and Salem**. In the past five years and ten months of the CIP years, NOAH’s First-Time Homebuyer programming has resulted in **345 households from 14 Eastern MA Gateway Cities buying their first homes, including 90 in Revere, 72 in Chelsea, 55 in Lynn, 41 in Everett, 32 in Malden and others from Quincy (15), Salem (14), Peabody (8), Lawrence (6), Lowell (4), New Bedford (1), Worcester (4), Attleboro (2) and Methuen (1)**. 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, we began serving all neighborhoods of Boston at that time. Emergency 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 homelessness responses to the Mayor’s 311 Hotline for families with no housing 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 in to new units after an eviction. As of July 2016, NOAH became an LCAF in foreclosure for the Mass. AG’s Office, with a special focus on four counties, but able to serve residents from anywhere in the state. 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 above, for 32 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/or new immigrant populations over the next three years and more. The greater part of NOAH's clients are below 80% of the Area Median Income (AMI), with our primary target being low-income households under 60% of the AMI. Most of these families are from diverse cultures. In the last several years, more than 65% of our clients were from an ethnic minority, with over 50% of all clients being Spanish speakers, and with a large segment of our clientele being from new immigrant families. In order to better serve these individuals, all of NOAH's service provider staff members are bilingual. Helping clients at the lowest income levels is more important in the Commonwealth than ever before, as our state's residents are among those highest impacted with the growing income disparity. In our last CIP it was noted that: "While the Massachusetts median wage has risen over time, the gains have not been evenly shared. In 1984, low-wage workers in Massachusetts (at the 20th percentile) earned roughly 41 cents for every dollar earned by a high-wage worker (at the 80th percentile). By 2011, they were earning just 32 cents. That's a drop of more than 20 percent." (*Mass. Budget and Policy Center 2012*). A study released in 2016 indicated that this issue is getting worse in Massachusetts: "The Economic Policy Institute studied the latest available tax returns from 2013, and found that the Bay State's top one percent of earners—\$540,000 and above—make roughly 30 times as much as the bottom 99 percent. In other words, for every dollar you 99-percenters make, the folks at the top make \$30. The top one percent of families takes home 23 percent of all the income in Massachusetts," (<http://www.bostonmagazine.com/news/blog/2016/06/16/massachusetts-income-inequality/>). Boston, where NOAH is headquartered, was considered to be 'the most unequal city in America' five years ago: "In 2014, households earning near the top of Boston's income distribution made nearly 18 times the earnings of households closer to the bottom. Specifically, Boston households earning more than 95 percent of other households made \$266,224 in income in 2014, while households earning more than only 20 percent of other households earned just \$14,942. The ratio between those two figures is what the Brookings Institution calls the "95/20 ratio." In 2014, Boston's ratio was 17 to 8 — tops among big U.S. cities, and ahead of New Orleans, Atlanta, Cincinnati and Providence." <http://www.wbur.org/news/2016/01/14/boston-income-inequality-brookings-2016-update>. While this gap has narrowed somewhat (to 14 to 8 in 2016), our region is still among the top ten in the nation (at seventh) for income inequality between highest and lowest wage earners <https://www.wbur.org/bostonmix/2018/02/08/boston-income-inequality-narrows>. When coupled with the ever-increasing rent/housing cost burden in the Greater Boston area, it is clear that large segments of eastern Massachusetts constituents remain economically/financially disadvantaged, and greatly in need of assistance.

*East Boston's Residents:* In our historical service area of East Boston, 10.4% of families live below the poverty level. Compounding economic challenges, there are environmental issues and language barriers to overcome. Due to a combination of strong industry interests and income disparities, East Boston is the fifth-most environmentally burdened community in the state. 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 2010 Census found that East Boston now has more Latinos than any other neighborhood in the City, and is its only Latino-majority neighborhood. The Latino population in East Boston increased by 42% over the past census decade years, and 270% over the last 20 years, today comprising 52.8% of the entire East Boston population. Of residents aged five and older, 55% do not speak English as their native language, and over 57% of residents are considered linguistically isolated. To meet the changing needs of our home base of East Boston, NOAH began hiring bilingual (English and Spanish) staff. As 'word of mouth' marketing about our programming and service areas grew, the fact that we had Spanish-language programs led to 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 through Spanish-language Radio Shows, flyers, social media, web postings and more.

*Greater Boston/Eastern Mass. Region's Residents:* In our extended service area, we serve housing-related clients who are economically disadvantaged and/or of low- through moderate-income. Again, a majority of those served are new immigrants who speak Spanish as their first language. In our housing development, NOAH focuses on providing affordability in municipalities that have not reached a 10% affordability threshold and on providing and retaining affordable housing in communities designated as **Gateway Cities** by the Commonwealth, and will continue to do so from 2020-2022. As noted elsewhere, we have real estate developments pending in **Haverhill** and in **Taunton** at present; and are exploring sites in additional Gateway cities, including one in **Lynn**. In regional municipalities which have not achieved the 10% affordability threshold, NOAH will most often 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 2011-2015 American Community Survey, **Haverhill** had an individual poverty rate of 12.2%, above the latest state average of 10%. Its housing had a 61.0% rate of homeowner-occupancy in comparison with the state's 62.1%. Of its residents, 18.6% had been Hispanic, and now have increased to 21.1%, versus the new state average of 12.3%. In the latest ACS, poverty levels had increased by .1%, and the homeownership-occupancy had decreased to 59.1%. **Taunton** had an individual poverty rate of 12.4%, which has now increased to 13.8% in the updated ACS, remaining above the state average of 10%. Its housing had a 62.8% homeownership rate, and has increased as of the latest ACS to 63.6%; both better than the state average of 62.1%; while 6.5% of residents now are Hispanic (down 2% since the prior ACS), versus the new state average of 12.3%.

*The North Shore Communities' Residents:* In both the foreclosure avoidance and first time homebuyer service line, we have a special focus on working in the 36 neighborhoods served by the North Shore Regional Partnership for Foreclosure Prevention (managed by NOAH and funded by the Mass. Division of Banks), including the seven **Gateway Cities** of **Lynn, Revere, Malden, Everett, Peabody, Chelsea and Salem**, listed in order by highest to lowest number of foreclosure petitions. The other neighborhoods (also in order from highest level of foreclosure petitions to lowest) include Medford, Saugus, East Boston, Woburn, Somerville, Beverly, Gloucester, Winthrop, Danvers, Wilmington, central Boston, Wakefield, Stoneham, Melrose, Cambridge, Swampscott, Reading, North Reading, Marblehead, Arlington, Lynnfield, Middleton, Winchester, Charlestown, Rockport, Topsfield, Hamilton, Nahant, Manchester, Essex, and Wenham. Our counselors work to educate and counsel residents having trouble making high mortgage payments. NOAH has tracked the ongoing Foreclosure Petition statistics of these communities since 2007 via Warren Group data. In 2018, Lynn\* (at 2,577), Revere\* (1,387), Malden\* (at 1,086), Everett\* (877), Peabody\* (771), Salem (716), and Chelsea\* (684), were the seven NSRPFP communities with the highest numbers of foreclosure petitions – and all are designated Gateway Cities. NOAH utilizes targeted marketing such as targeted mailings and radio programming to clients from these municipalities. Three years ago, Lynn, had seen a significantly higher level of foreclosure petitions historically since 2007; this number has now gone down, thankfully, and foreclosure rates have done so throughout the region. Lynn's poverty rate has also gone down slightly over the last few years, to 18.2% from 20.2%. Lynn's homeownership rate has gone down slightly over the last three years, however, by .5%, to 44.5% VS the state average of 62.4%. The percentage of Hispanic residents in Lynn has grown to 38.9% from 32.1% three years ago. **NOAH will continue to focus on and perform outreach to these communities for foreclosure prevention/mitigation, first-time homebuyer and financial capability services.**

*Economically Disadvantaged:* According to the 2015 Census ACS survey, Massachusetts had a poverty rate of 11.6%, and an unemployment rate of 5.1%. Per the newest reporting, the state had a poverty rate of 10% in 2019. 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 reporting years, **over 45% of NOAH's clients have earned less than 50% of the Area Median Income (AMI).**

*Recent Immigrants:* According to a study entitled "Massachusetts Immigrants by the Numbers, Second Edition" published by the Immigrant Learning Center, immigrants make up 14.4% of the Massachusetts population; Mass. immigrants make, on average, 11.735% less than native-born residents. However, the immigrants most in need are those newest to the US;

once here for 10 years or more, immigrant families and non-immigrant families do not have any high statistical disparity in income. Some 5.3% of the State's population is comprised of new/recent immigrants. Of the top 12 Mass. municipalities with the **highest numbers of foreign-born residents**, six are communities that NOAH focusses on serving residents from: **Chelsea\***, **Malden\***, **Everett\***, **Lynn\***, Boston and **Revere\***; five of which are **Gateway Cities\***. Over 50% of NOAH's clientele each year represents new immigrant and/or Latino households; and it is anticipated that this will continue in 2020-2022.

## 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, and organizing a yearly Chelsea River Revel festival, multiple youth education concerts and workshops, monthly Chelsea Creek Action Group meetings; along with engaging in numerous ongoing meetings with residents and town officials throughout our service area. Over the last 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, and Boating Safety/Kayaking Lessons to the activities. In addition, NOAH volunteers and/or Youth Leaders continue to meet periodically with elected officials at the State House and at City Hall. Furthermore, NOAH's Board of Directors is comprised entirely of residents from the Greater Boston Region, with half or more at any given time from East Boston, and with four or more Latinos who represent our Hispanic community constituents. We also continue to conduct various resident surveys in both English and Spanish related to resident preferences.

*Assessments of constituency/region's priority needs:* We have just completed two major bilingual resident surveys in fall 2019. 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; and completed its latest regular Success Measures project this fall. One major component of this project entails resident surveying obtaining input as to what the primary concerns of community members are. Physical block and parcel surveying was performed, as well. The other survey was one funded by the Robert Wood Johnson Foundation, and is part of a joint project NOAH and New York University, called 'SCALE UP', which stands for **S**ocial **C**ohesion, **A**daptation and **L**eadership in **E**mergencies in **U**rban **P**laces. Some 400 surveys were completed, with questions concerning emergency preparedness planning, climate change, and other related issues impacting East Boston residents. Results will then be 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; in the East Boston Environmental and *Grupo Ambiental Latino en 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. (For instance, as noted before, we track foreclosure petition data regularly via the *Warren Group*.) Our many partners and fellow collaborators (who also double as stakeholders) serve to inform the Plan and its activities on an ongoing basis. 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, often collaborating closely with city municipal Housing Trusts or 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 is on 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 forms our Community Investment Plans. Stakeholder input, for example, helped direct NOAH to its current focus on **Gateway Cities** real estate development, resulting in real estate

development pipeline projects in the **Gateway** communities of **Haverhill and Taunton, as well as a potential pipeline project in Lynn; 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 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 'workforce' housing, as well as affordable housing. 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 and rental housing counseling; very low-cost first-time homebuyer classes with free counseling; eviction and homelessness prevention grants and grants to rental fire/disaster victims to help them resettle in new rental homes; no-cost repairs for the elderly and disabled; and more - as very important to community residents. The data further showed that 65% of our clients viewed financial education/capability classes as also very important; so NOAH reinstated this programming in mid-2014; and has served over 413 individuals in this service line, to date (with 186 of these from Gateway Cities).

The recent 2019 NeighborWorks America Success Measures surveying covered a wide variety of topics such as: the respondent's level of satisfaction with his/her neighborhood, the frequency with which the respondent participates in certain community activities, the respondent's assessment of municipal services, and how safe the respondent feels in the community when performing various daily activities. Based on this data, which we continue to collect every two 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 also 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. When asked what family income levels should be targeted in developing new housing nearly 60% chose '\$30,000 to \$60,000' (the lowest- income range offered). In an open-ended question as to how NOAH could best protect long-time and moderate- and lower-income East Boston residents, the four most common responses were: -Helping control the rising rent costs, -Adding new low-income housing, -Home repairs; and -Providing education on home-buying. These are all activities that NOAH decided to pursue/maintain as a result, and we have made progress. In mid-2016, NOAH's new East Boston Acquisitions program was launched, and NOAH purchased has now purchased 17 'for sale' multi-families, looking to keep the current families in their homes. In 2019, the Coppersmith Village project in East Boston was completed, a transit-oriented development with 71 units. NOAH's free bilingual FSNP/EHAP/FAP/Rental Housing Counseling programming works to help retain Boston clients in their homes, or to help place them in new homes, if that is not possible; and its Senior and Disabled Home Repair service line continues to assist Boston residents with no-cost home safety repairs, heating system repairs/replacements, and rehabilitation projects. In addition, NOAH owns/manages its own rental property units, some 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 six years, NOAH's CBE (Community Building & Environment) Department expanded its outreach to community residents via a 'Supported Community Planning Process' or SCPP. This has proven extremely effective at reaching and engaging East Boston residents in NOAH's new ClimateCARE initiative, largely as a result of ongoing funding (2015-2019) from The Kresge Foundation. This allows us to hold early evening community meetings with residents, generally at the public library (a neutral space), with free dinner and babysitting provided, and with a small stipend offered to residents who actively participated over several meetings. After specific neighborhood issues are reviewed by technical

experts (such as scientists or representatives from the City or other agencies), the attendees are broken into smaller groups for guided discussions of resident priorities and of possible solutions, with resident consensus decisions recorded, so as to shape future planning. NOAH has expanded its general community outreach surveys and canvasses, periodically obtaining 'man/women on the street' opinions about specific community topics/issues areas, which then help shape CBE and other NOAH work. Lastly, in 2016, NOAH successfully launched the 'Adaptation Planning Working Group', comprised of East Boston residents as well as government and industry stakeholders, to help advance equitable climate change adaptation/mitigation strategies.

*Monitoring and Implementing Plan Activities:* The changing nature of resident and community needs requires a circular process of both obtaining input into programming and obtaining feedback and monitoring of the results of Community Investment Plan activities. Accordingly, NOAH continues to do both; and considers its Community Investment Planning somewhat fluid. For example, once a real estate project is initiated, there continues to be ongoing community and stakeholder engagement, both of municipal committees and also of neighborhood residents. NOAH's real estate development process is, fundamentally, an ongoing, back and forth, community-input driven one; and we always work with communities, and their housing committees and residents, to pursue, plan and implement new affordable housing projects. Concerning our housing promotion and preservation and other programs, we periodically survey and/or canvas past NOAH housing clients, as well. NOAH ensures that its Board of Directors has various constituent and community resident representatives, who keep one ear close to the ground and are able 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 1,792 active Facebook participants), and NOAH Youth and/or staffers participate in major neighborhood group meetings at least once per quarter; and we 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 CIP Goals (2020-2022)**

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 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, and foreclosure prevention services for those who want to obtain homeownership.

**Goal 1: Expand and Preserve the Supply of Housing.** We will increase and preserve the supply of housing in East Boston that is considered affordable (incomes up to 80% of area median income) from 15% of the housing stock towards the citywide average of between 18%-19% after 5 years (at .6% annually each of 3 years, for this plan). We will also increase and preserve the supply of housing in other communities in Eastern Massachusetts (i.e. east of Springfield) with a special focus on Gateway Cities; developing or preserving 270 units over three years. In addition, RED will sustain an active pipeline of projects that secures \$500,000 per year in unrestricted revenue, which will help support the programs and services of the organization.

**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 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 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 over three years.** We intend to work with the City of Boston, neighborhood and civic groups, and other 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, NOAH will 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 leading the Adaption Planning Working Group 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 is 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 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**

\*East Boston acquisition/anti-displacement program: goal of 90 units and 30 buildings acquired over 3 years. Prevent displacements in at least 2 properties and 5 families in East Boston.

\*Eastern Massachusetts: develop or preserve a minimum of 270 units over 3 years (not 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**

\*1122 or more MA residents are able to retain their homes or obtain new ones

\*90 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: 300 Massachusetts residents

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

-Rental Housing Counseling: 200 Boston residents

-Senior home repair: 65 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.

\*66 NOAH tenant families connected to community building and climate initiatives over five 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 approves our East Boston Refi One Stop in '20, allocates soft debt and other resources necessary for rehab, 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 in two years (2021) from Peabody Properties.

\*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 five years - 3 Year Success Measures**

\*300-450 trees planted and maintained over three years (City of Boston provides at least 150 trees/ year)

\*City 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 the Human Resiliency Network

\*6 leadership training sessions held

\*30 residents trained

\*6 households receiving audits and benefiting from retrofits ((pilot))

\*Adaption Planning Working Group's (APWG) inter-agency plans adopted and funded by the City

\*250 people participate in the Emergency Preparedness Summit

\*City agrees to participate in table top exercises at the Summit including local First Responders

**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 funds to increase the number of youth hired for the N'YO Crew from 6 to 10 on a yearly basis

\*20 Climate Delegates sustained per year and supported by NOAH staff for their role in APWG

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

\*Eight youth entities annually prepare for and participate in the Youth Summits

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

\*Increase by 20% in 2020 the number of agencies, stakeholders, and Climate Delegates participating in APWG

\*Up to 378 surveys distributed to neighborhood residents in three flood zones; estimated 30% return rate

\*Research by the RWJF team on equity and social cohesion mapping in 2019/20 is shared with the public in early 2020 and informs the Summit and efforts to create an effective Emergency Preparedness plan

\*Emergency Preparedness plans are developed in a participatory manner and adopted by the City of Boston in late 2020/21

\*NOAH makes yearly recommendations on details which could be included in the City's existing Climate Action Plan

\*NOAH is recognized for its leadership role in climate change advocacy, equity by Foundations which will fund NOAH's Climate work 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 in 2020

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

\*1,600 East Boston residents annually participate in kayaking program and other youth-led programming

\*980 participate in movies in the park, annual regatta, soccer, and schoolyards annually

**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.

\*200 East Boston residents educated each year through ESOL, US Citizenship and/or Tech Goes Home education.

\*Refer higher level ESOL students to a class at another program (Umana School): average of 20 per year (East Boston does not have easy access Level 3 classes)

\*Average of 15 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.**

\*165 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 an average of 50% or more of NOAH's revenues over the three-year period

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

\*In 2020, increase the number of individual donors by 10%

\*In 2021, increase the percentage of funds raised from individuals by 10%

\*CITC credits will be 'sold', 90% in the year granted; United Way continues as a fundraising source but perhaps lowered to 25% if NOAH finds other donors to invest

\*\$50,000 in new climate funds secured by 2020

**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 the assessment to be completed early in 2020; likely focus will include hiring a Real

\*Estate Director and fundraising staff may add additional help for individual donors and possibly for grant writing

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

\*Leadership Team explores new ways to create program connections by 2020 and staff retreat meets by the end of 2020

\*Leadership succession plan adopted by end of 2020

**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 2020, Board maintains full composition with skills, expertise and backgrounds it needs for effective governance  
Succession plan in place by end of 2020

\*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% per year

\*Create a 'media splash' with new logo, website, brand, not later than 2021

**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 a plan is in place to address needs by 2020.
- \*The 2020 NOAH Budget adds funds for inter-office connectivity and for any equipment needed, including video.
- \*Cyber-security report given to the Board each year.

## **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/15-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 Law School interns; and, to a lesser degree, Senior Home Repair Services, managed by 32 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 **EHAP/FSNP/FAP/Rental Housing Counseling Lines of Business** are fulfilled by two full-time experienced counselors, three contracted night/weekend/holiday FSNP case workers, and volunteer/s, including one AmeriCorps. The activities are directed by NOAH Director Linda Miller-Foster, who has been with NOAH since 2006. Linda has a BA and MA, and 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.** Manlio Mendez has led NOAH's ESOL and children's programming since 2003. Melinda Vega has worked at NOAH and one other CDC, and has served on the Chelsea School Committee and is now on the Chelsea City Council. We also have several PT experienced ESOL instructors; PT summer asst. teacher staffers and coaches; and, each year, wonderful Youth Leaders.

**Asset & Property Management Line of Business:** Experienced NOAH PM Director, Mal Nelson, has been with NOAH for 11 years now. He is CMH, CMM, COS and TCS certified by The National Center for Housing Management. There are also 3 other experienced PM staffers. NOAH Director of Acquisitions & Asset Management, Scott Shaw, has over 20 years of related experience.

**Real Estate Development:** is led by NOAH ED Phil Giffie, 32-year-tenured NOAH ED, with 40+ years of housing experience, a BA degree from Xavier, and with several community and industry awards. He is assisted by Josh Kasten, who began at NOAH 4 years ago as an AmeriCorps volunteer, and was hired full-time at the end of his service term.

**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. NOAH's Fundraising and Communications activities are directed by Linda Miller-Foster (also noted above); and she is assisted by Chantal English. Chantal has a BA, and was also an AmeriCorps volunteer at NOAH prior to being hired full-time.

**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, and include 2 CPAs and an attorney.

## **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 or more often) 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 of Directors evaluates the organization's overall performance regularly, including its financial performance, both via monthly or bi-monthly departmental reporting, including a Program/Contracts Dashboard Report, as well as through specific Board Committees with specialized focus areas, such as Real Estate, Finance, CBE/Programming, Fundraising, etc. NOAH's Leadership Team staff (the ED and department directors) meet monthly, also, to report to one another and receive feedback. There are regular all-staff meeting luncheons. 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 submitted to the NOAH Board of Directors and Finance Committee for review/analysis.

*Evaluating and/or Measuring Success – Community Building & Organizing:* The short-term annual goals and the long-term multiple year outcomes are measured as to whether or not they are actually completed within the time-frame set (quantity of events/clients, etc.); and also as to the quality of the completed activities; as determined not just by NOAH, but also by surveying and via feedback and monitoring of residents, students, youth, community stakeholders 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 Housing Counseling, client cases are reviewed weekly by the Director prior to the weekly submission of the Weekly Vendor Report to the City of Boston Office of Housing Stability (a majority funder of this programming); as cases are updated weekly in the Report.

*Evaluating and/or Measuring Success – Property & Asset Management:* The short-term annual goals and the long-term multiple year outcomes will be measured as to whether or not they are actually completed within the timeframe set (quantity, etc.); and also as to the quality of the completed activities; as determined not just by NOAH, but also via feedback and monitoring of residents, community stakeholders and partners and funders. One of the tools that helps us manage and evaluate property management activities is the Yardi software and its reporting capabilities.

We also compare and weigh our results against industry standards and principles; for example, in the case of our Asset Management Plan, we analyze its content areas and quality against the NeighborWorks America suggested industry

minimum standards; and, similarly, we report quarterly within the online NeighborWorks America Multifamily Initiative system, and receive detailed reporting back from NeighborWorks on our own portfolio, and also as to how it is performing against all of the NeighborWorks American rental portfolios nationally.

*Client Case Measurement:* One measurement method/tool includes the use of the online NeighborWorks America CounselorMax software system for full client intake, processing and reporting; including over 40+ data points. NOAH uploads reports via CounselorMax directly to HUD 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).

*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 our services.

#### **Section 6: Collaborative Efforts to Support Implementation**

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

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

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

**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 yields good input as well as healthy, trust-building long-term relationships; and this is how NOAH performs community development in the region. These types of partnerships help us to reach out to **Gateway Cities** communities and to others that may have less than 10% affordable housing and/or that have some financing/infrastructure to help provide more opportunities for low/moderate income residents. These communities are heavily involved in the planning and development process; NOAH views their input as indispensable, and regards these partnerships as true collaborations, enabling local leadership to have a voice in the process and strengthening the communities in which we work. NOAH works with and through municipal and resident partners within such towns/cities to provide neighborhood-friendly affordable housing. At present, we are working on pipeline developments in **Haverhill** and **Taunton**, and one potential project in **Lynn**.

### 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 26 Gateway Cities for funding, especially through MA Works, infrastructure investments, expedited permitting, HDIP and more. The State wants to expand housing choice for not only affordable but for mixed-income individuals and families. The State will make further investments where projects are in close proximity to transportation nodes, especially in Gateway Cities. NOAH has several potential projects in the works in **Gateway Cities** 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. That is, their goals aim towards 1. Production of housing to keep younger workers in the Commonwealth retaining intellectual capital after college years, and 2. Building housing for LMI families in Areas of Opportunity outside of high density, impoverished census tracts ('Equity Goals'). The Governor's planned five-year goal to produce 5,000 units of affordable housing; while Mayor Walsh/the City of Boston said it is a City goal to produce 53,000 units of housing by 2030. NOAH would help meet City/State production goals because we

have several mixed-use, mixed-income pipeline and/or potential projects, including in Haverhill, Taunton, Boston and elsewhere; with a newer potential projects in Lynn and Framingham. In Boston, our mixed-income, 71-unit ownership/rental project was completed.

In **Haverhill**, we responded quite some time ago to the City's RFP for vacant riverfront industrial land near the commuter rail to build over 100 units of mixed-income rental units; the TOD project located across from the train station would connect to the new Rail Trail and provide public access to the Merrimack. NOAH was originally designated by the City 5+ years ago; and we received an official letter from the Mayor noting that he would sell us the property and that he was submitting the project to the City Council for approval; however, the Council didn't approve this, at that time. This project/site was recently put out to bid again by the City of Haverhill; and NOAH has re-submitted. In **Taunton** (for the TOD Union Block project in the Downtown) the MOU has been signed by the majority-owner, Jay Dorsey, as well as by the others, and it has now received ZBA approval. NOAH applied for funding in the DHCD mini-round. We have also been working on potential projects/sites in **Lynn** and in Framingham. 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**

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 10 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 for the last several years, audits have had no significant findings.

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

Through 2022 each of NOAH's programs will aim to bring in sufficient revenue to independently cover its direct costs, as possible. As an organization, NOAH aims to have a minimum of three months or more of operating expenses available cash at all times. In FY 2018 NOAH operated at a surplus for the **10<sup>th</sup> straight year**; and our goal is to continue this practice through FY22. Finally, NOAH will continue to conduct regular and timely audits each fiscal year; looking to maintain our long record of having *no* material findings.

### **Fund Development Planning**

Annually, overall, NOAH will continue raising funds successfully from 35+ foundations and corporations, building on our organization's recognized strength in crafting compelling proposals and producing funding-related reports and surveys on a timely basis. 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 two years is to raise the number of individual funders by 10% each year, 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 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 has done successfully for the last 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) the same year allocated, with the long term goal of raising \$200,000+ annually in-house (and with another \$200,000 raised by United Way).

NOAH proposes to finance the implementation of our multi-pronged planning as noted. For our Gateway Cities-related real estate development, for the production of mixed-income, mixed use housing in Gateway Cities and in Boston, we will use the Commonwealth's traditional funding set-asides for housing production. These funding set-asides include tax credits, soft debt, permanent financing, bonds, MA Works, Brownfields/EPA funds, HOME Consortiums, CDBG allocations and Linkage/Inclusionary Zoning funds and, where applicable, Community Preservation Act investments. NOAH has significant, successful experience acquiring and implementing projects using these many and varied sources. Second, we will continue

to steward our existing CITC donors, maintaining positive relationships; while also working with and soliciting CITC funds from additional individuals, banks, investment firms, insurance companies, bio tech firms, Massport, certain corporations, construction companies, hospitals and more. In addition, we will seek funding from important CDC industry stakeholders among the trades, professions and services such as accountants, attorneys, environmental services and property managers.

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

**History & Track Record:** Neighborhood of Affordable Housing, Inc., (NOAH) is a non-profit community development corporation providing a range of housing and community development programs and services in East Boston and the Greater Boston region. It is an award-winning non-profit corporation organized under Chapter 180 and is exempt from taxation under Section 501(c)3 of the Internal Revenue Code. Founded in 1987, NOAH initially focused on serving the East Boston community, with several programs operating in northern Boston neighborhoods. Although NOAH served every disadvantaged client who came to it for assistance, its special focus was on aiding new immigrants in need. Today, all NOAH counseling/program staff members are bilingual, most in Spanish and English. 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 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 26+ full- and part-time staff members are governed by its professional and neighborhood activist Board of Directors, who are both diverse and skilled. 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/coaches, as well as approximately 70 volunteers annually. At present, NOAH has two full-time AmeriCorps volunteering in our programs, as well.

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

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

**Housing: Real estate development and housing-related preservation and other asset development related services to promote and sustain both homeownership and rental housing efforts,** with a focus on Boston and Greater Boston communities, and with a special focus on **Gateway** communities. Many 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 counseling, homelessness prevention services (including Emergency Housing Assistance Program/EHAP; Financial Assistance Program/FAP; Family Safety Net Program/FSNP; and foreclosure prevention and mitigation), and first time homeownership counseling efforts. These help families/individuals/seniors retain or obtain affordable homes, including pursuing ownership opportunities in the private sector. Its Property Management and Asset Management activities help NOAH to maintain its own affordable housing (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 the English language, provide children’s programming, and cultivate the next generation of environmental and youthful



community leaders while partnering with like-minded civic, advocacy, governmental, academic and cultural groups in the neighborhood and the region. Programs include English for Speakers of Other Languages courses, U.S. Citizenship classes, bilingual children's and youth programs, ClimateCARE East Boston, Chelsea Creek Action Group and other resident-led and/or EJ projects, and more.

**In the course of its 32-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 \$470 million in the Greater Boston region (largely via Real Estate Development and First-Time homeownership activities).

- \*Created or preserved 529 units of attractive, affordable/workforce housing in 85 buildings; and has more in the pipeline (including three in **Gateway Cities** and Aileron in East Boston).

- \*Educated an average of more than 200 families per year for 26+ years and assisted nearly 2,200 families in the purchase of purchase their first homes; with 840 buying their first homes in the last seven years.

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

- \*Helped 3,300+ seniors and disabled individuals since 1987 to remain in their homes by performing more than 10,300 critical safety repairs.

- \*Provided rental housing counseling/placement/retention/homelessness prevention services to nearly 4,900 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 12+ 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, boating safety and kayaking lessons, a summer family movie night series, community salsa dancing, the Battle of Chelsea Creek Re-enactment, a Maize/Corn Festival, and themed youth-led activities, as well as 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 and East Boston within the past decade. Holliston, North Andover, Carlisle, Webster, Middleborough and Coppersmith 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  $\frac{3}{4}$  mile of the town center and town government. The Town of Carlisle, with less than 1% affordable units, wanted to expand its affordable housing supply. Since this is a densely forested town with no building re-use possibilities, in 2002 it began researching potential acquisition sites. In 2004, it allocated \$2.5M of its CPA funds to purchase a 45-acre parcel, a former farm, Benfield Farms, to **Protect Land and Eco Systems** as well as **Use Natural Resources Wisely**. The Town set aside 10%, 4.5 acres, of the 45 acres for housing and the rest for wetlands protection, future recreation fields and passive conservation land abutting a large pond, Spencer Brook. It was especially important in Carlisle to protect the ecosystem and habitats. The Conservation Commission and Health Commission were actively involved in siting and approvals. From the beginning we kept all Town committees abreast of the project. We spent over a year jointly designing the project with Town members before it even went to the ZBA for approval. By the time it got to ZBA, Benfield had passed muster with nearly everyone in Town. So, **Planning Locally and Regionally** was a hallmark of this particular project. We also preserved land and rock deemed sacred by the Wampanoag Tribe. In the end, 26 affordable units of senior housing, with a community room for use by the Council on Aging and the Minuteman Senior Services Council, 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. Of 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  $\frac{1}{2}$  a high-tide cycle in some of the last large storms to hit Boston. Any one of these storms at high tide/full moon would push water well into the neighborhood, flooding homes and businesses. NOAH is actively working on Sea-Level Rise adaptations and mitigations with our East Boston neighborhood residents via our Kresge Foundation-funded ClimateCARE programming and APWG (Adaptation Planning Working Group), including residents. 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.