

NeighborWorks Housing Solutions Community Improvement Plan 2020-2022

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 to merge.

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

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

Part 1: Constituency Served/Service Area

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

Now in the shadow of Boston's housing boom, the entire Southern Massachusetts region faces new economic, transportation, education, and housing challenges. The existing rental housing stock is aging and in need of rehabilitation. Compounding the overall pressures caused by rising housing costs throughout Southern Massachusetts is the fact that suburban communities offer few multi-family rental and affordable housing opportunities. This combination makes it hard to attract and retain the educated workforce that dynamic businesses depend upon to thrive. It also leaves too many people spending more than 50% of their income on housing, a circumstance that creates economic hardships and destabilizes family finances.

The region demands an organization with region-wide reach—one with the capacity to secure a greater share of scarce federal and state development resources and the ability to effectively advocate for policies favorable to expanding moderately priced housing.

The majority of people we serve through our programs are low and moderate-income residents of these communities. For example, all clients whom we serve 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 of them 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 clients who access 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.

The Southern Massachusetts region is large, with 1 million residents living in several small cities, many small towns, and large swaths of suburban and semi-rural areas. The economic, cultural, and racial demographics of our service area varies greatly from town to town with several wealthy communities concentrated largely on the coast and more ethnically and racially diverse communities with large immigrant populations and concentrated areas of economic distress in cities such as Brockton and New Bedford. Since our service area has recently expanded through our merger, we are in the process of conducting a new, comprehensive market analysis, which we expect to be complete in mid-2020.

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. Below are some examples of how our agency engages residents and businesses in our programming and organizational planning.

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 to create and manage supportive housing for formerly homeless residents and residents with special needs. We also participate in the Affordable Housing Trust Committee and work closely

with the City government and local partners on housing development priorities and homeowner needs across the city.

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. 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. We were designated as the primary foreclosure service provider for the City following the 2008 financial crisis and we are active members of the Brockton Housing Partnership. We participate in regular Brockton Partnership meetings with HarborOne Bank, Eastern Bank, Stonehill College, and other local partners to develop innovative solutions to community needs such as the recent creation of the Brockton Venture Loan fund to provide more affordable loans and technical assistance to small business owners in Brockton funded by local lending partners and administered by our CDFI.

In New Bedford, we work in close partnership with Community Economic Development Center (CEDC) and the City to offer complimentary programs and services to the community.

Our current Strategic Planning process is also prioritizing the growth and development of our stakeholder and resident engagement methods across our expanded region for our newly merged organization.

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.

The organization 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 to guide our decision-making processes.

Part 3: Plan Goals

The Board of Directors and staff of NeighborWorks Housing Solutions are in the process of preparing a strategic plan to guide our work over the next three years. We have chosen to continue our approach to our Strategic Planning by following an adaptation of the model from “Achieving Excellence in Community Development”, sponsored by NeighborWorks America in collaboration with Harvard University. In our planning we have focused on two key performance challenges that will be critical to achieving the promise of our recent merger: Optimization and Integration of our Lines of Business *and* Growth of our Fundraising, Public Relations, and Community Outreach and Advocacy Programs. We are currently in the process of setting goals in both of these areas to achieve a dramatic increase in our impact as a result of the successful implementation of our merger. This plan will be a living document and, while it will guide the direction of our greatest growth efforts over the next three years, it will be revisited frequently as we continually address these performance challenges and apply what we learn to this process.

This plan is scheduled to be approved by our Board of Directors at our January 2020 Board meeting and will be available to be shared immediately following the approval.

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

Over the next three years, NHS will accomplish the following:

- 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 the following programs and services:

Housing and Consumer Education, Counseling, and Coaching

Our Housing Consumer Education Center (HCEC) is the “front door” to a range of housing services, through which we serve more than 500 area residents per month. These include tenants, homeless families, landlords, homebuyers, homeowners and other residents with housing related questions. Our knowledgeable and experienced staff can assess a 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.

Our trainings, technical assistance, coaching and counseling services 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, maintaining a housing log, 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.

All of our coaching and counseling programs are offered both in person at one or more of our four office locations and at off-site partner locations across our service area, by phone, and online via online meeting programs depending on client needs and preferences.

Shelter, RAFT, and Home Base Programs

Shelter- NeighborWorks Housing Solutions 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.

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.

Rental Assistance and Family Self Sufficiency Program

*Rental Subsidies-*NeighborWorks Housing Solutions 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 decent 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's, comprise the majority of the rental subsidies we administer. These mobile vouchers allow participants to find housing in the region or elsewhere. Apartments must meet health and safety standards, and the rent must be comparable to rents for similar apartments in the same neighborhood. 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's. These 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, more than 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.

Participants work with the FSS Program Coordinator and Case Manager to complete a comprehensive assessment of their educational and vocational abilities, needs and interests. The participant and FSS counselors develop a service plan tailored to the participant's goals. Staff meets with each client regularly to evaluate progress and to assure that each participant is receiving the supports and the referrals to services, institutions 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 have also recently begun administering 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 was created in 2019 by several local lenders including HarborOne Bank and Eastern Bank through a \$1M loan pool commitment.

Volunteer Income Tax Assistance (VITA)

NHS worked as a program manager for the VITA program offered in Brockton by HarborOne's MultiCultural Banking Center (MCBC) from 2007-2014. In 2015, NHS took over the program when it was at risk of no longer being offered in order to continue to provide this vital resource to the community and has served more than 2,400 low-income taxpayers since then. The VITA program is designed to offer income tax preparation assistance to residents who qualify for the Earned Income Tax Credit and is provided by trained volunteers under the direction of our staff. Each year, this program serves approximately 500-700 individuals and families, saving them \$100,000 or more in tax preparation fees and ensuring the maximum refunds on their tax returns.

Real Estate Development

NHS offers a comprehensive Real Estate Development and Construction Management program, which includes acquisition and rehab services as well as new construction of affordable housing. Our housing developments are most often produced in partnership with local municipalities and partner social service agencies. Many of our residents are formerly homeless individuals and families, homeless veterans, and people with disabilities. In these properties, residents receive supportive case management services as needed from our partners and we work to create a sustainable home environment, which offers a foundation of support to bring individuals and families past the crisis point of homelessness and forward into building healthy and fulfilling lives.

Our most recently completed and largest project to date, The Watson, in Quincy, was developed in partnership with Winn Development and created 140 units of mixed income workforce and affordable housing on a formerly blighted property in the Winter Street neighborhood. The Winter Street community is the heart of our Community Stabilization Program and Community Building and Engagement work, and this property is a central next step to the growth and improvement of this neighborhood.

Property Management and Affordable Housing Portfolio

NHS currently owns and manages 789 units and manages an additional 9 units of affordable housing. We have an additional 471 units of affordable housing in various stages of development.

Our portfolio includes single and two-family units, multi-family apartment buildings and SRO (Single Room Occupancy) units. 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. A large number of our residents are provided with supportive services by Father Bill's/MainSpring and other agencies. This model of partnership and supportive case management has resulted in a high degree of success for our properties and our residents.

Our 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.

Part 5: Success Measurement/Evaluation

NeighborWorks Housing Solutions is a National NeighborWorks Chartered Member, a member of the Housing Partnership Network, and we receive multi-year funding from the United Way of Massachusetts Bay and Merrimack Valley. Through these relationships, we have had extensive experience measuring success and evaluating program outcomes for nearly 50 years.

Our programmatic outcomes are monitored and measured through our client management systems and we produce reports both monthly for internal purposes and quarterly for NeighborWorks America to track program success. We also report twice each year to the United Way and are monitored regularly by other contractual partners such as DHCD, HUD, and local municipalities.

Our progress against organizational goals and broader community outcomes are tracked through regular reports to the Board of Directors including both quantitative and qualitative progress against our annual goals in our operating plan and progress against goals in our three-year strategic plan. If adjustments to plan goals are needed, changes are made throughout the process as necessary.

Our relationship with NeighborWorks America also requires us to report on our overall progress against both programmatic and organizational goals annually.

Part 6: Collaboration

NeighborWorks Housing Solutions was founded on a partnership model of residents, businesses, and local government working together to help us to achieve our mission. Since 1981 as NeighborWorks Southern Mass and since 1970 as Housing Solutions, we have always worked in collaboration with community members and other organizations to achieve our goals. The

following are just some examples of the ways we collaborate to best serve our communities and achieve results.

In Quincy, we have 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.

We also have strong established partnerships in both Brockton and New Bedford that support our current programs and provide opportunity for marketing new programs and services to prospective clients.

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. 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. We were founding members of the Brockton Foreclosure Task Force and were designated as the primary foreclosure service provider for the City following the 2008 economic crisis and we are active members of the Brockton Housing Partnership.

In New Bedford, we work in close partnership with both Housing Solutions for Southeastern Massachusetts and Community Economic Development Center (CEDC) to offer complimentary programs and services to the community.

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

We work 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 the organization's operating procedures regarding NeighborWorks Housing Solutions' 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 23-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 low-income board members, we solicit advice and input from low-income members of the larger community in several ways including:

- Participation in public hearings for our various programs such as CDBG and HOME programs
- Use of our website for announcements of meetings and new 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 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 has 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. Now that we have merged, we project approximately 75% (\$5M) of our revenue to come from earned income and 25% (\$1.6M) from grants and fundraising in FY2020.

Our grants and fundraising resources come from approximately 56% public sources and 44% private sources. Our private fundraising success has grown gradually since the introduction of the Community Investment Tax Credit in 2014 (for many years public sources accounted for about 70% of NeighborWorks Southern Mass' grants and fundraising efforts each year). 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 while our former Resource Development Director transitioned to be our current Director of Grants and

Special Projects. Our efforts will now be focused 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 goals for each year are established while we are developing our Annual Operating Budget and our Director of Resource Development and Director of Grants meet regularly throughout the year with our CEO to examine program needs and fundraising opportunities and measure progress against goals. The Resource Development Committee meets regularly to review fundraising goals and our progress and to advise the organization on future fundraising efforts.

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

NeighborWorks America (NWA) – In FY2010, we achieved Exemplary Status following our Program Review and have maintained that status ever since. In 2019, we received our highest ever annual, unrestricted grant from NeighborWorks of \$396,000. This award also includes support of our Community Stabilization efforts in the Winter Street Neighborhood in Quincy and our Community Building and Engagement programs. 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 \$30,000 in support each year with the funds currently allocated to our financial coaching programs. In 2019, this support expanded to include an additional \$20,000 for financial coaching in the Taunton and Attleboro area. We have also received 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 we have received annual funding averaging \$100,000 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- We receive annual support from HarborOne Bank, Dedham Savings Bank, Bank of Canton, South Shore Savings Bank, North Easton Savings Bank, and other local lending partners. In 2019, through our merger campaign, we received significant funding from Wells Fargo, Eastern Bank, State Street Foundation, Citizens Bank, Rockland Trust, the Mabel Louise Riley Foundation, and the Seachange-Lodestar Fund for Nonprofit Collaboration. We have also held an annual golf tournament for the past 20 years which attracts 150 guests and brings in more than \$50,000 in support through sponsorships, raffles, and auctions. Our annual Gala is also a great success, raising between \$100,000-\$150,000 each year with more than 250 guests in attendance. In the case of all of our private support, the opportunity presented by the Community Investment Tax Credit has had a significant positive effect upon the growth of our 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 organization has developed nearly 900 units of affordable housing and currently owns and manages nearly 800 homes and apartments with an additional 471 units of affordable housing in various stages of development. Our portfolio includes single and two-family units, multi-family apartment buildings, and SRO (Single Room Occupancy) units and serves low-income families, seniors, veterans, people with disabilities, and many formerly homeless individuals and families.

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

Each year, we educate more than 700 prospective homeowners and typically assist more than 200 individuals and families in becoming first time homebuyers and improving their financial futures every year. We also provide free income tax preparation services to 500-700 taxpayers each year. Since 2012, we have housed over 5,000 formerly homeless families, and have assisted 500 of them to secure employment through partnerships with workforce development partners.

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

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 Winter Gardens project in Quincy demonstrates our strong commitment to these principles. In the case of this project, we were able to concentrate development in an appropriate way and reuse an existing, underdeveloped and blighted site to create a building that integrated perfectly with the existing neighborhood design. We also incorporated a family friendly design with safe play space for children and green space for families.

This project also reduced waste and was an efficient use of land by turning a former single-family lot into a home for 24 families which still fit the neighborhood very well. It expanded housing opportunities by creating homes for low-income families and for individuals with disabilities in a way that is highly compatible with the community character.

The project is smart growth compatible and is located on a bus line and provides transportation choice as well as parking for residents. The project also incorporates expanded access to training and educational opportunities by providing a large community space in the building for educational workshops and social gatherings for residents and neighbors. Winter Gardens also uses clean energy sources by employing solar powered hot water for the building and energy star appliances. The project also contributed to the neighborhood as a whole by providing a new water main for the entire street during construction.

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.

Attachments:

Demonstration of Credit Utilization

Community Partner Statement of Progress for 2019

The following documents are in the process of being developed as part of our current Strategic Planning process following our recent merger and will be available to share in January 2020:

Strategic Plan 2020-2022

Community Stabilization Plan 2020

Community Building and Engagement Plan 2020