

NeighborWorks Southern Mass Community Improvement Plan 2013-16

Mission

NeighborWorks Southern Mass believes that affordable housing and stable neighborhoods help individuals and families realize their full dignity and potential. We are a partnership of residents, businesses and local governments.

Our mission is to help people have a safe and affordable place to live. We accomplish this by developing and managing affordable housing, educating and assisting first time homebuyers, and helping homeowners repair and maintain their homes.

Organizational Profile, History and Accomplishments

NeighborWorks Southern Mass is a nonprofit corporation in the state of Massachusetts and is tax exempt under the section 501(c)3 of the federal internal revenue code. The organization is governed by a board of directors of 21 members who represent neighborhood residents, business and local government. Neighborhood residents and low income representatives make up more than one third of the board.

NeighborWorks Southern Mass has its administrative headquarters in Quincy and branch offices in Brockton and New Bedford and provides services in 25 communities on the South Shore of Massachusetts. NeighborWorks Southern Mass has a staff of seventeen full-time and part-time employees. NeighborWorks Southern Mass has an annual operating budget of \$2 M and net assets of over \$2.8 million. NeighborWorks Southern Mass has developed more than 170 units of affordable housing. We currently own 160 units and manage 169 units of affordable housing, and have an additional 70 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, veterans, people with disabilities and many formerly homeless individuals and families.

NeighborWorks Southern Mass is a charter member of the national NeighborWorks® Network.

Since beginning its Homebuyer Program in 2000, NeighborWorks Southern Mass has educated more than 7,000 prospective homebuyers, assisted more than 3,000 buyers to purchase their first homes, we have provided personal finance training to more than 1000 individuals, and provided lead paint abatement loans to more than 250 households. We have also provided foreclosure prevention counseling services to more than 2,500 homeowners since 2007 and have assisted more than 1,000 homeowners in making necessary repairs to their homes.

In June 2004, NeighborWorks Southern Mass celebrated the opening of its full service NeighborWorks® Homeownership Center on Washington Street in Quincy and in 2007 the opening of its second full service NeighborWorks® Homeownership Center at the MultiCultural Banking Center at Harbor One in Brockton. In 2011, the organization opened

its third office location in the City of New Bedford.

Since its inception in 1981, NeighborWorks Southern Mass has grown from a small, neighborhood revitalization program based in a single neighborhood of Quincy into a large, highly respected organization working in more than 25 communities on the South Shore and providing a wide variety of affordable housing opportunities to low and moderate income residents.

Part 1: Constituency Served/Service Area

NeighborWorks Southern Mass serves low and moderate income residents of the South Shore and Southeastern Massachusetts. The agency's headquarters are in Quincy, MA where we also operate a full-service NeighborWorks Homeownership Center. We also have offices in Brockton (another full-service NeighborWorks Homeownership Center) and in New Bedford.

We primarily serve the following towns which are indicated on our service area map and also provide services to residents of surrounding communities:

Abington, Avon, Braintree, Brockton, Canton, Cohasset, East Bridgewater, Hanover, Hanson, Hingham, Holbrook, Hull, Milton, New Bedford, Norwell, Pembroke, Quincy, Randolph, Rockland, Scituate, Sharon, Stoughton, West Bridgewater, Weymouth, Whitman.

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 property management programs must qualify as low and/or moderate income through income verifications (most are very low income). Clients who access our rehab lending and down payment assistance programs must also meet verifiable income guidelines. Most clients who access our foreclosure counseling program are in great financial distress and qualify as low or moderate income. Approximately half of the clients who attend our homebuyer education workshops are low or moderate income.

Since our service area is so geographically large, we focus our demographic data and market studies for our agency on the communities where we concentrate our services. Typically this includes Quincy, Weymouth, Brockton, and New Bedford. Included as attachments to this plan are copies of recent demographic data we have assembled for these communities which demonstrate that the population served by our agency is economically disadvantaged.

Part 2: Involvement of Community Residents and Stakeholders

NeighborWorks Southern Mass actively engages local residents and businesses in the work of our organization in several ways. In each of the communities we work in, we work closely 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, 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. Our Homeownership Center Steering Committee is made up of local banking partners from Quincy and surrounding communities who meet regularly to help design, market and implement our program activities.

In Brockton, our office space is provided for us in-kind by HarborOne Credit Union 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 are members of the Brockton Foreclosure Task Force and are the primary foreclosure service provider for the City and we are active members of the Brockton Housing Partnership. Several members of the Brockton Steering Committee are also members of our Board of Directors.

In New Bedford, our offices are shared with South Shore Housing and are located at Ingraham Place in an affordable housing project developed by the Women's Institute and shared with North Star Community Learning. Our New Bedford Steering Committee is made up of local residents, business representatives and community service providers. We also have assembled a team of New Bedford residents who have attended a Community Leadership Institute program sponsored by NeighborWorks America and have partnered with other local agencies to create a beautification program for City residents. Members of this group have recently been added to our Board of Directors as well.

Planning Process

NeighborWorks Southern Mass's 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 advisory councils and from the Board and councils back to the committees.

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

The organization conducts an annual Operating Plan update and creates a new Strategic Plan every three years. The Strategic Plan is created with the involvement of the entire Board, the staff, 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 Southern Mass have prepared a strategic plan to guide our work over the next three years. We have chosen to continue our approach to our Strategic Planning in 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 three key performance challenges: Regionalization of Lines of Business, Community Outreach/Marketing and Branding Strategies, and Fundraising. We have set goals for improving performance in all of these areas and achieving a dramatic increase in results. This plan is 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. The summary of the goals addressed in this plan for 2014-2016:

1. Regionalization and Growth:
 - a. Lines of Business
 - i. Homeownership Services/Counseling
 - ii. Real Estate Sales
 - iii. Lending/CDFI
 - b. Organizational Development
 - i. Board Growth/Excellence in Governance
2. Community Outreach/Marketing and Branding Strategies:
 - a. Branding of new name
 - b. Community involvement in Brockton and New Bedford
 - c. Ongoing outreach and communication with homeowner and buyer clients to develop relationships and support
 - d. Volunteerism
3. Fundraising
 - a. Community Development Partnership Act (CDPA) Tax Credits
 - b. Individual Giving

Outlined below are our organizational goals based on this strategic plan which are reviewed and updated annually, most goals detailed here are for Year 1 of the Plan:

Organizational Management

Our goals in this area included:

Goal #1: Acceptance into and successful participation in the NeighborWorks Sustainable Homeownership Pilot Phase 2.

We were accepted into this pilot in September 2013 and attended the first group meeting with the other participants in October 2013. Until the Pilot goals are more fully defined, it is challenging to design SMART goals for this goal. For now, we will define success as acceptance into the pilot, implementation of a new client data tracking system, hiring of the right person to run that tool and oversee our technology, and our attendance at and participation in all of the Pilot events (live and via web) between September 2013 and September 2014.

Goal #2: Create a committee to explore new programs and services to replace declining foreclosure counseling services over time and create a business plan for new programs and services by December 31, 2014.

Goal #3: Contract with an outside firm to conduct a review of our Financial Department staffing and operations and make recommendations for any changes needed by June 30, 2014.

Goal #4: Hire a new staff person to manage all of the database and technology needs of the agency by October 31, 2013. (accomplished)

Board Governance

Our goals in this area include:

Goal #1: Continued participation in the Excellence in Governance program and completion of all components of the program by June 2014.

Goal #2: Creation of a Governance Committee of the board to review board performance, oversee the board's effectiveness and manage the nomination and orientation process for new board members by December 2013. (accomplished)

Goal #3: Hold a second annual board retreat by August 31, 2014

Resource Development

Goal #1: Apply for and receive Community Development Partnership Act Tax Credit Allocation of \$150,000 by February 28, 2014.

Goal #2: Implement all phases of the Fundraising Plan called for by June 30th including the creation of a fundraising database and conduct initial outreach to current constituents and wealth advisors by June 30, 2014. (See Fundraising Plan for timeline of activities)

Goal #3: Implement new contact management database with all old data migrated and updated into the new system by June 30, 2014.

Goal #3: Apply for and receive \$150,000 in Organizational Underwriting funding from NeighborWorks America by March 31, 2014.

FY2014 Production Goals

Home Ownership Promotion

Goal #1: Hold 40 First Time Homebuyer Workshops and educate 1200 prospective homebuyers by June 30, 2014. Assist 400 to purchase their first homes this year.

Goal #2: Assist 25 new homebuyers to purchase a home through our Real Estate Sales Line of Business using our Buyer Agent by June 30, 2014.

Goal #3: Hire a consultant volunteer to evaluate what the NWSOMA market share is of the First Time Homebuyer market in our Service area by June 30, 2014. (An application for technical assistance for this project is being submitted to NeighborWorks America and is intended to be combined with an analysis of our lending potential).

Home Ownership Preservation

Goal #1: Provide foreclosure prevention services to 200 homeowners by June 30, 2014.

Goals #2: Provide home rehab loans and grants to 12 households by June 30, 2014.

Community Building and Organizing

Goal #1: Residents of New Bedford attend the NeighborWorks Community Leadership Institute in Sacramento, CA in October 2013. (accomplished)

Goal #2: Members of the CLI team and the New Bedford Neighborhood Working Group successfully collect more than 170 resident surveys from the South End Neighborhood as part of the Community Impact Measurement project by November 15, 2013. (accomplished)

Goal #3: Members of the CLI team and the New Bedford Neighborhood Working Group continue the Flower Power Project with a Wreath project during the holiday season and deliver wreaths to all of the residents who participated in the survey by December 25, 2013. (accomplished)

Goal #4: NWSOMA receives \$50,000 grant from MA Department of Housing and Community Development for partnership Community Organizing project with UMass Dartmouth in New Bedford's South End by December 31, 2013. (There is a verbal agreement for this grant in place at this time.)

Goal #5: NWSOMA receives \$50,000 for an additional year of geographic expansion funding in New Bedford by June 30, 2014.

Goal #6: Members of the CLI team design and implement a project to be conducted during NeighborWorks Week in June 2014.

Goal #7: Identify new resident leadership in our Winter Gardens development and invite at least one resident to join a NWSOMA committee or project team by June 30, FY2014

Asset and Property Management

Goal #1: Use the positive net aggregate cash flow of our portfolio to double the replacement reserve contributions for four more of our properties from \$300 to \$600 annually per unit by June 30, 2014.

Goal #2: Continue to improve asset management and property management by adding a resident representative to our Asset Management committee by June 30, 2014.

Lending

Goal #1: Apply for and receive technical assistance funding from NeighborWorks America to hire a consultant to examine our lending practices and ensure that we are compliant with all local, state and federal lending regulations by March 31st, 2014.

Goal #2: Receive formal certification as a CDFI by March 31, 2014 (application submitted October 2013)

Goal #3: Apply for and successfully receive CDFI Technical Assistance by June 30, 2014.

Real Estate Development

Goal #1: Receive State Tax Credits for a 78 unit expiring use property at Kendrigan Place in Quincy (directly across the street from our Winter Gardens development) and \$150K in development capital funds from NeighborWorks America to fully fund this project by December 31, 2013. (Tax credit application is currently in second round.)

Goal #2: Apply for and receive \$250K in Affordable Housing Trust funds and \$130K in development capital funds from NeighborWorks America and complete construction of twelve affordable rental units at East Howard Street in Quincy by June 30, 2014.

Goal #3: Hold a successful Veteran's Day Ribbon Cutting Celebration on November 7, 2013 at our new Veteran's Homes at Sea Street in Quincy and achieve occupancy of the units by Dec. 31, 2013. (accomplished)

Goal #4: Research and apply for new sources of funding for Veterans' homes by June 30, 2014.

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

NeighborWorks Southern Mass Program Production	
Business Lines	2013-14 Planned
Housing Development	Through 2015
Preserved Units	78 (Kendrigan Place- ext 2015)
Veterans Housing	14 (Sea Street 2013, East Howard 2015)
Total New Units Produced New to Ownership Portfolio*	92 92
Property Management	
New Units Managed	14
Projected Total Units in Ownership Portfolio	252
Projected Total Units Managed	183
Housing Rehabilitation	
Rehabilitation Projects	12
HomeOwnership and Financial Education	2013-14
Workshops Held	40
Homebuyers Educated	1200
Assisted Purchases	400
Percent of Educated who purchased	30%
Real Estate Assisted Purchases	25
Number of Foreclosure Clients Counseled	200
VITA Program	400
Money Smart Clients (Harbor One)	125
Credit Coaching (Harbor One)	400
ESOL (Harbor One)	500
Citizenship Prep (Harbor One)	50
Basic Computer (Harbor One)	100
Smart Shopper (Harbor One)	60

Part 5: Success Measurement/Evaluation

NeighborWorks Southern Mass is a National NeighborWorks Chartered Member and receives multi-year funding from the United Way of Massachusetts Bay and Merrimack Valley. Through these relationships, we have extensive experience measuring success and evaluating program outcomes for more than thirty years.

Our programmatic outcomes are monitored and measured through our client management system (currently Counselor Max) and we produce reports both monthly for internal purposes and quarterly to report to NeighborWorks America to track program success. We also report twice each year to the United Way.

Our progress against organizational goals are tracked by our organizational leadership and Board of Directors regularly by reports to the Board tracking 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 requires us to report on our overall progress against both programmatic and organizational goals annually.

Part 6: Collaboration

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

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 nearly 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, we are the lead agency on the City's Foreclosure Task Force and our Brockton program director has recently served as chair of the Brockton Housing Partnership. We also have close working relationships with community organizations such as BIC (Brockton Interfaith Community) and the local YMCA.

In New Bedford, we share office space and collaborate with South Shore Housing to make financial education available to their more than 600 Section 8 tenants in the City, we also have a partnership with an established afterschool program through our shared office space developed by the Women's Institute for Housing and Economic Development and work with the City of New Bedford to provide foreclosure counseling services and outreach services for their local energy saving program.

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

In Quincy, Brockton and New Bedford, we work closely with city government 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 designed with community input and participation to be in alignment with the community's vision.

The following outlines the organization's operating procedures regarding NeighborWorks Southern Mass' 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 Southern Mass' service area covers 25 cities and towns across the South Shore of 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 25-member Board of Directors includes 9 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 Southern Mass' financing strategy has been largely successful for many years in supporting our programs and services. Our operations and programs are supported with a combination of earned income from real estate development projects, property management fees, contracts and fees for service along with annual fundraising efforts. The ratio of these sources of revenue varies from year to year but we typically rely on 50% of our revenue to come from earned income and 50% from fundraising.

Our fundraising efforts are generally derived from approximately 70% government grants, 30% corporate and small foundation donations and less than 10% from individuals and small businesses. This has been a largely successful strategy for us but it also represents a missed opportunity for broader and more diverse support for our programs and services through individual donors which could lead to less reliance on changing government programs and priorities.

According to Giving USA, in 2011, individuals (including bequests) were responsible for more than 81% of private giving in the USA while foundations gave 14% and corporations just 5% of private dollars. While NeighborWorks Southern Mass has performed very well financially over the years, we have long recognized that the creation of an individual giving program for the agency is in the best interest of the long term health and growth of the organization. We have not had the resources to devote to this endeavor in the past but we believe the Community Investment Tax Credit Program in Massachusetts makes it imperative that we now find the resources to create an individual giving program.

Fundraising goals for each year are created while we are developing our Annual Operating Budget and our Resource Development Director meets twice monthly throughout the year with both our President and Executive Director to examine program needs and fundraising opportunities and measure progress against goals. Grant tracking and reporting requirements for funders are also reviewed at monthly staff meetings using our annual reporting schedule and monthly fundraising tracking sheet. The Executive Committee meets regularly to review these goals and our progress and advise the organization on future fundraising efforts.

Following is an overview of some of our major sources of operating income and our plans to sustain, increase, or diversify them. **Please also see the Fundraising Plan attached** to this submission for a more detailed overview of our plans to fully utilize the Community Investment Tax Credit Program and significantly increase our fundraising from private sources in the next three years.

NeighborWorks America – In FY2010, we achieved Exemplary Status following our Program Review and have maintained that status. We have recently received our highest ever annual operating underwriting grant from NeighborWorks. This support in the amount of \$122,000 was the highest award this year to a New England NeighborWorks Organization.

In 2011 we also successfully applied to NeighborWorks America for expansion funding to New Bedford. This \$300,000 investment over three years has a significant impact on our efforts in the City and has also assisted us in scaling our organization to size and streamlining some technology and operations to make us more effective and productive.

National Foreclosure Mitigation Funding (NFMC)- We have successfully completed six rounds of NFMC funding now and are more awaiting our seventh allocation. We also participate in the EHLP program and HUD Housing Counseling Program through NeighborWorks America.

Other resources for foreclosure funding- Since 2010, we have received several grants totaling more than \$1M in support for foreclosure counseling and homebuyer assistance from the MA Attorney General's office. We also receive regular funding annually between \$40,000- \$105,000 for these programs through the MA Division of Banks (DOB).

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. In FY2010, we were happy to learn that we have been approved for our second three-year allocation. The allocation for this three-year funding cycle (FY2011, 2012, and 2013) is \$55,000 per year and we were recently notified that this funding will continue into 2014. Our application for the next three years is currently being reviewed by the United Way.

Local Public Support- Our programs in Quincy, Brockton and New Bedford are supported annually by local CDBG and HOME funds.

Workshop Fees and Sponsorships- We charge \$20 per participant for in-person First Time Homebuyer Workshop fees, \$95 for online homebuyer education and \$2,500 per class sponsor for these workshops.

Foundation and Corporate Donations- We receive annual support from the State Street Foundation, Citizens Bank Foundation and South Shore Savings Bank Foundation as well as generous support from Harbor One Credit Union. We also receive annual support from other local banks including Bank of Canton, Dedham Savings Bank, Rockland Trust, Bank of America and TD Bank.

Part 9: Other

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

NeighborWorks Southern Mass' 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 most recent project demonstrates our strong commitment to these principles. In the case of our Winter Gardens 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 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 Southern Mass' 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 organization history at the beginning of this document. Additionally, the following is a sample of our recent approach to housing development:

Rental Housing Development Accomplishments 2011-13

Winter Gardens -45 Winter Street, Quincy

This project, our largest to date, consists of 24 affordable rental units in Quincy and recently won a national community development award. The project created 18 two-bedroom apartments, 3 one-bedroom apartments, and 3 three-bedroom apartments. All units are affordable to residents at or below 60% of the median area income. Three of the units are for residents with "traditional" disabilities (such as blindness or physical disability) through funds provided by Mass Rehab Community Based Housing (CBH) funding.

All units are handicap accessible and the grounds contain a "tot lot" playground for the family residents. The project utilizes solar power for domestic hot water and is Leadership in Energy and Environmental Design (LEED) certifiable. The project was a "prevailing wage project" and created 49 new jobs. This project included the removal of an abandoned property (a blighted, single family home), one of very few remaining in the City of Quincy. This project also allowed the City of Quincy to utilize stimulus funds to install a new water main for the entire street the project is located on, an estimated \$100,000 benefit to the City and local residents. Funding for this \$8M projects came from a variety of sources including \$4M in investor tax credits, \$1M in Mass Housing Affordable Housing Trust Funds, \$1M in Department of Housing and Community Development (DHCD) HOME funds, \$540,000 in DHCD Low income Tax Credits, \$500,000 in Mass Rehab Community Based Housing (CBH) funds and a \$970,000 mortgage through Mass Housing Partnership. This property is owned by NeighborWorks

Southern Mass and Property Management services are outsourced to a property management company.

Disabled Veterans Housing- 51 Empire Street, Quincy and 63 Lake Street, Weymouth and 1116 Sea Street, Quincy

These three properties are now owned by NeighborWorks Southern Mass and were rehabbed to be affordable rental homes for veterans and their families. The Empire property is a single family home funded by Quincy HOME and Community Preservation Act funds. The Weymouth property was in foreclosure and being illegally operated as three rental units at the time we purchased it and it became one single family home and one separate studio home on the same grounds. It was funded by Weymouth HOME funds. Sea Street was new construction that transformed a former American Legion Post into 2 three-bedroom units with outdoor space for families with children. Through our ongoing partnership with Youth Build, NeighborWorks Southern Mass worked with young people on these projects to build job skills and create affordable housing.

Supportive Housing- 150 Quincy Street, Quincy

NeighborWorks Southern Mass purchased this single family home and rehabbed it to become home to three women over-55 under our supportive housing model. The residents were placed and supported by our partner, Father Bill's/MainSpring.

Homeownership Housing

Over the past several years, NeighborWorks Southern Mass has purchased five foreclosed properties in Quincy and Brockton to rehab and resell to qualified, educated homebuyers. Through a variety of funding sources including Neighborhood Stabilization Program and Affordable Housing Trust funds, NeighborWorks Southern Mass purchases and rehabs these properties that would otherwise likely remain vacant and in disrepair, rehabs them and sells them to new homeowners.

Construction Management

NeighborWorks Southern Mass frequently partners with Father Bill's/MainSpring to provide construction management such as a recent 6 units of new Veteran's Housing in Hingham and 9 units of affordable rental housing for formerly homeless persons in Brockton.

Pipeline/Predevelopment Project

NeighborWorks Southern Mass has recently received state funding for construction of 12 units of veteran's housing in Quincy and is in our second round for State Tax Credits to preserve 78 units of affordable housing in an expiring use property in Quincy.