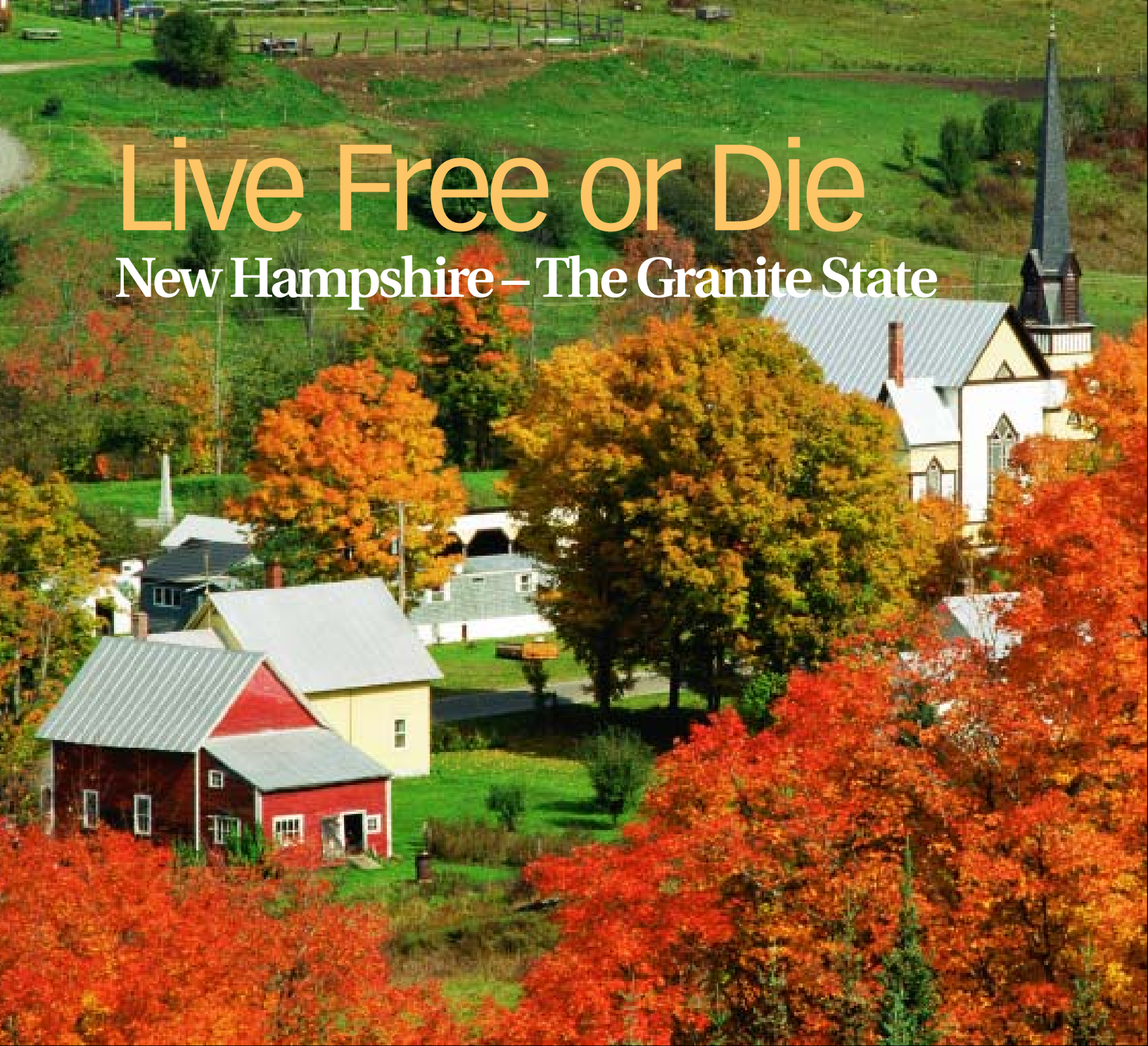


Live Free or Die

New Hampshire – The Granite State



STATE OF THE ART

It used to be that New Hampshire was a state of back roads that wound through valleys, crossed small streams on covered bridges, climbed the steep pitch of a hill, and cut through pastures bordered by miles of stone walls.

There's still much of that New Hampshire around, of course, but now it competes with a network of Interstates, commuters to Greater Boston, and second-home owners from New York.

More than 10 percent of the state's housing units, according to the 2000 census, are for seasonal, recreational or occasional use.

Median household income is \$49,600; median rent is \$622 a month; median house value is \$138,000. Actual sales prices can escalate to 10 times that, and more. More than 9 percent of related children under 5 lived below the poverty level.

Amid the two New Hampshires are scattered five NeighborWorks® organizations, from Neighborhood Housing Services of Greater Nashua in the south, past Manchester Neighborhood Housing Services, Concord Area Trust for Community Housing, and Laconia Area Community Land Trust, up to Affordable Housing Education and Development in Littleton in the north.

The accompanying stories highlight their efforts. The mini-profiles below outline their history.

Affordable Housing Education and Development

AHEAD was founded in 1991 by a group of northern New Hampshire residents concerned about the availability and affordability in the region of quality, family, rental housing. Because the group also was concerned about the ability for people of limited means to earn a living wage, it decided to combine the provision of family, rental housing with an educational program focusing on building successful families.

AHEAD serves Coös and northern Grafton counties, a rural area with a population of about 35,000. AHEAD develops and operates rental housing for families and elders. Currently, it owns or controls 53 family and 187 elder units. It jointly owns, with two Vermont organizations, a for-profit management subsidiary that manages approximately 900 units, including most of AHEAD's own portfolio.

AHEAD provides the Working Families Program, an innovative life-skill and job-readiness education

service, through which residents also perform community service and learn community organizing techniques. It recently opened the Northern New Hampshire HomeOwnership Center, which educates prospective homebuyers and provides individual counseling and assistance with all aspects of the homebuying process.

Concord Area Trust for Community Housing

CATCH was established in 1989 to create affordable housing and empower low-income tenants to be involved in the solution to their own housing needs. CATCH serves Merrimack County with neighborhood revitalization efforts currently focused within the city of Concord. CATCH creates affordable housing by acting as a developer to acquire, renovate and/or build housing. It helps involve residents as volunteers in its governance, and offers a range of housing options: rental, ownership, and housing with supportive services to help people retain their independence.

Since its inception, CATCH has created 129 units of affordable housing, 40 of them owned, or in process of becoming owned, by residents. CATCH also runs the Home Buyer Education Center for Merrimack County, to help low-income families realize the dream of home ownership.

Laconia Area Community Land Trust

LACLT was formed in 1988 to meet the housing needs of low- and moderate-income citizens in the lakes region around Laconia. Due to the area's housing costs and level of development, the LACLT was formed as a fully volunteer organization, following a series of community meetings of approximately 40 individuals in search of a solution to the spiraling cost of housing. They selected the community land trust model, because of its strong empow-

erment and leadership components for low-income constituents and its provision for permanent affordability of the housing.

LACLT enjoys broad community support for its affordable housing production and neighborhood revitalization programs in the lakes region. It provides support services and training to its tenants and operates a successful Transitional Service Program for homeless families.

Manchester Neighborhood Housing Services

Manchester Neighborhood Housing Services was incorporated in 1992 to combat neighborhood deterioration in the center city of Manchester. MNHS currently services the entire city, providing affordable housing and building renovation and reconstruction, resident-leadership development, and community-building events and programming. MNHS also provides statewide home-ownership seminars and support programs.

Neighborhood Housing Services of Greater Nashua

French Hill NHS (now known as Neighborhood Housing Services of Greater Nashua) was founded in 1991 to address the continued deterioration of this close-knit neighborhood of downtown Nashua.

French Hill was settled by immigrant mill workers from Canada, who came to work in the booming textile mills from the mid-19th century through the middle of the 20th century.

After the mills closed in the 1940s and 1950s, many of the two-family homes in the neighborhood were transformed into four- and five-family homes, and the neighborhood slowly began to deteriorate. In December 1987, a double homicide on Tolles Street finally galvanized the neighborhood to make a stand against the troubles that plagued it. ■

Laconia Area Community Land Trust:

'With a Focus on Friendships First, the Housing Comes'

BY JIM WORD

A former mill town bordered by three lakes, Laconia, New Hampshire, is a resort community dependent on tourism for its economy. Total year-round population is 16,000, with an additional 19,000 seasonal residents. A sharp contrast separates those who enjoy the benefits of resort living and those who service it.

Employment is comprised largely of low-paid service jobs. Land is unavailable and costly. Forty-five percent of households are renters, living in housing built mostly about 1900. The vacancy rate is near zero. Area median income is approximately \$36,000, with about 20 percent of households earning less than 50 percent of it.

Laconia Area Community Land Trust (LACLT) was formed in 1988 by a diverse group of citizens concerned about affordable housing. The community land trust model was chosen to permanently preserve the land as affordable and available.

Working closely with the community, LACLT identified safe and affordable rental housing as the largest need, and three distressed neighborhoods were targeted for revitalization. Grossly substandard buildings were acquired and transformed into safe, decent and permanently affordable housing. The housing stock is primarily two- and three-family homes. LACLT moves through the neighborhoods, selecting the eyesores on each street for improvement.

Linda Harvey is the founding executive director of LACLT. Under Harvey's leadership, LACLT has successfully developed and established 80 self-managed scattered-site

units. Through LACLT's efforts, affordable housing has been permanently secured, and streetscapes and neighborhoods have been dramatically improved.

The land trust was the developer, general partner and manager of three low-income housing tax credit projects, known in the greater-Laconia area as Avery Hill (14-units) Pine Hill (18-units) and Laconia Neighborhood Initiative (19-units, scattered site). Combined, the three projects created 51 units of affordable housing that otherwise would not have existed.

LACLT also provides extensive support to the families it serves. A full-time resident trainer is available to assist families in maintaining their homes and achieving family goals. LACLT provides skills training around budgeting and home management, and support services around issues of employment, education, parenting, health, mental health, finding more affordable health care or day care, and more. The services assist families to retain their housing, strengthen family stability, and enhance economic self-sufficiency.

In 2001, LACLT launched a variety of education and training programs to assist families in becoming homeowners. LACLT's HomeOwnership Center conducts monthly education programs. LACLT also is a partner in the New Hampshire financial literacy collaborative and in a statewide individual development account program. It currently is assessing the potential of expanding its homeownership program in 2003.

LACLT's transitional service program serves families, primarily women and children, who are homeless or at imminent risk of becoming homeless. Families receive

affordable rent and develop aggressive family self-sufficiency plans to recover from homelessness and become economically self-sufficient.

LACLT has a strong reputation in the state for thoughtful partnerships and effective work. In fact, this is demonstrated by the multiple partnerships it has formed. LACLT has deep support from the city and county governments, and is especially regarded because it pays full property taxes on its units.

LACLT is a democratically controlled membership organization and is supported with donated cash, services and goods by an extensive array of local citizens, banks, businesses, civic groups, media, and church groups. Volunteers from children to the elderly regularly provide services. Local civic groups, United Way, and the radio station conduct fundraisers on its behalf.

The community gives LACLT outstanding support and has rewarded the organization with its highest honors and accolades. In a state where other regions are actively working to block affordable housing, LACLT has three communities asking it to work with them, on donated land.

Linda Harvey says the phenomenal success that LACLT has experienced can be attributed to its multiple partnerships. "We have always put more energy into building friendships than building housing," Harvey says. "With a focus on friendships first, the housing comes." ■

Jim Word (jword@nw.org) is Neighborhood Reinvestment's state coordinator for New Hampshire and the lead management consultant for Laconia Area Community Land Trust.



In an effort to revitalize the community through the arts, Manchester (New Hampshire) Neighborhood Housing Services (MNHS) in 1999 formed an innovative partnership with the Currier Gallery of Art and created the youth-run Yo Gallery on Cedar Street in Manchester's center city.

Previously, MNHS had offered a number of educational opportunities for community residents, and a series of neighborhood festivals that celebrated improvements advocacy had brought to the downtown community. But we did not have any programs that specifically addressed the needs of high school youth, identified in the community as idle and noncontributing members.

Together, we built a successful after-school program and new art gallery in our target neighborhood.

Since 1993, we've helped hundreds of families work toward their dream of owning a home. We've helped grow neighborhoods, repair and renovate old buildings, and rebuild the community. We've helped bring more than \$10 million in public and private investment to the center city area of Manchester. In short, we've helped change Manchester for the better.

We decided to locate the Yo Gallery in vacant commercial space in a 23-unit affordable rental property that was in development. The Currier and MNHS raised money from a variety of foundations and corporate supporters, and MNHS also used a small portion of its developer fees, to make the gallery a reality.

The Yo Gallery opened in November 2000, and has hosted nine exhibitions, providing a completely new experience for center-city residents.

The program now offers instruction in drawing, painting, sculpture and pottery, under the tutelage of practicing professional artists at the Currier Art Center on Pearl Street. The resources and

collections of the Currier support the educational goals of the program. Acceptance into the program is through referral, application, and portfolio review.

The Yo Gallery hosts several exhibitions a year. In addition to curating and installing all exhibitions, participants also are responsible for marketing, advertising and staffing the gallery.

With creation of the Yo Gallery project, organizers from the Currier and MNHS hoped that through a center-city art gallery involving community residents, people from all over Manchester would be attracted to the area. This would eventually result in a safer neighborhood, with more activity and more attention focused on improving it further.

Among community leaders attending events at the gallery, there has been a positive change in their perceptions about living in the center city, as well as in their perceptions of young people.

A large number of community and regional artists now view this "community" exhibition venue as an available resource. Many artists feel that the Yo Gallery is a spark to New Hampshire's contemporary art scene – a place where they can potentially exhibit artwork in our own community, where such opportunities had not previously existed. ■

The Yo Gallery: Revitalizing a Community Through Art

BY FELIX TORRES



Felix Torres is executive director, Manchester NHS.



Exhibits in the Yo Gallery help revitalize an historic building.

PHOTOS BY DARRYL FURTKAMP

School Conversion in Nashua Renews Parish's Role in Community



Senior apartments and wellness center bring new life to converted school.
COURTESY OF NHS OF GREATER NASHUA

In founding the St. Louis de Gonzague parish in Nashua, New Hampshire, Monsignor Jean B. H. V. Milette was a visionary. He served for 45 years, building schools, an orphanage and a hospital for the community.

Over time, however, the community changed. One effect was that not all the parish's resources – including a school on Vine Street – were being fully used. So it was that Bishop John B. McCormack and the parish came to donate the school to the Greater Nashua Housing and Development Foundation for conversion into low-income, senior, rental housing. The foundation later merged into **Neighborhood Housing Services of Greater Nashua**.

Renamed J. B. Milette Manor, the renovated school now provides 22 apartments for low-income seniors. The units are handicapped-accessible. Each residential floor includes individual storage rooms, a laundry, and common rooms, with a full kitchen, for resident social functions.

In addition to providing permanently affordable housing, the building also contains a "Wellness Center" on the lower level for residents and seniors in the surrounding neighborhoods. The center is operated by the St. Joseph Hospital Parish Nurse Program.

Wellness Center programs include exercise classes, nutrition, weight and stress management, strength training, health screenings, and social activities. The lower level also includes four meeting rooms that are permanently leased to St. Louis de Gonzague Church.

"It's a tribute to Monsignor Milette's vision," says Bridget Belton-Jette, executive director of NHS of Greater Nashua, "that the school, in its new life, can once again meet the needs of the community." ■



CATCH Spearheads

Statewide IDA Collaborative

BY MARY DOWNES

With one of the hottest real estate markets in New England, New Hampshire housing groups are turning to individual development accounts (IDAs) to help low-income people attain their dream of home ownership. And they are doing it in collaboration with a number of partners.

In 2000, the **Concord Area Trust for Community Housing (CATCH)** put a bug in the ear of the New Hampshire Community Loan Fund, a community development financial institution, about bringing IDAs to the state. Home-ownership staff had learned that these newly developed, matched savings accounts were helping people across the country pay for down payments and closing costs, and instilling good savings and money-management habits in the process.

With the New Hampshire Community Loan Fund on board, CATCH asked Provident National Bank to help fund a pilot program for low-income residents in the capital region. (For background on the New Hampshire Community Loan Fund, www.nhclf.org.)

Seven households participated in the pilot, helping CATCH and the community loan fund learn how best to structure and monitor the program. Using what they had learned, the Community loan fund sought and obtained funding to take the program state-wide. With match money from Provident, Citizens Bank, the Community Development Finance Authority, and the State of New Hampshire, the Community Loan Fund successfully applied for an IDA demonstration grant, under the Assets for Independence Act, from the U.S. Department of Health and Human Services.

With \$2.2 million from the federal grant and matching monies, New Hampshire Statewide IDA Collaborative is now a statewide program that supports a community organization's ability to offer individual matched savings programs for low- and moderate-income individuals. Participants develop savings goals and plans, access economic literacy training and education, and plan for asset management. The collaborative now consists of 17 community-based partners, including CATCH and five other NeighborWorks® partners.

Under the collaborative, the program contributes \$3 for every dollar saved by IDA participants (up to a maximum match of \$6,000). Participants must make a deposit each month and attend classes on how to purchase a home and how to manage personal finances.

NeighborWorks® organizations' home-ownership training programs were a perfect match for the homebuyer training requirement. For financial management training, collaborative participants turned to their local Cooperative Extension, a program of the University of New Hampshire.

The Cooperative Extension already offered an excellent financial management course, called "Making Money Work for You." Better yet, the course was offered throughout the state, so others in the IDA Collaborative could take advantage of it as well. Cooperative Extension staff eagerly agreed to participate in a Neighborhood Reinvestment financial-literacy training.

In March, Neighborhood Reinvestment took its training course on the road to Nashua, New Hampshire, to make it easier for collaborative partners as well as Cooperative Extension staff to attend. Twenty-seven people completed the training. Organized by staff at CATCH and the New Hampshire Community Loan Fund, the training was sponsored by the New Hampshire Housing Finance Authority, the community loan fund and Neighborhood Reinvestment.

Through creative partnerships, CATCH has helped to implement one of the largest IDA programs in the country. Over five years, the collaborative intends to serve up to 500 households – most with a goal of home ownership. Others are aiming for post-secondary education or small business development.

That's up to 500 low-income households that will receive financial literacy training and homebuyer education. That's 500 low-income households that will one day achieve financial independence. ■

Mary Downes is CATCH director of education.

Training the Trainers

New Hampshire Organizations Partner on In-State Financial Fitness Training

“Financial Fitness: Teaching Financial Management Skills,” is structured to help attendees identify essential components of an effective financial literacy program and provide tools the participants could use in designing programs in their own communities, using adult-learning models and techniques.

In New England communities where the conflicting pressures of seasonal tourism and low-wage, year-round jobs leave local economies in turmoil, skill in managing personal finances can mean the difference between survival and homelessness for year-round residents.

Demand for financial fitness training, as a result, far outstrips capacity.

In New Hampshire, key players came together in an imaginative response. In March, Neighborhood Reinvestment’s New England District and the **Concord Area Trust for Community Housing (CATCH)** collaborated with the New Hampshire Housing Finance Authority and New Hampshire Community Loan Fund in spearheading a statewide train-the-trainer course on financial fitness.

Training sessions for financial fitness professionals are not new in the NeighborWorks® network, according to George Montgomery, a Neighborhood Reinvestment management consultant in the New England District office. What made the New Hampshire initiative unique was Neighborhood Reinvestment and CATCH collaborating with key state partners in bringing the training to New Hampshire.

Entitled “Financial Fitness: Teaching Financial Management Skills,” the course specifically targeted experienced financial fitness trainers and counselors around the state. More than 33 counselors and trainers from both NeighborWorks® and non-network organizations throughout New England met in Nashua, New Hampshire, for an intensive three-day

workshop. It was structured to help attendees identify essential components of an effective financial literacy program and provide tools the participants could use in designing programs in their own communities, using adult-learning models and techniques.

The curriculum was based on the “Teaching Financial Management Skills” course in regular Neighborhood Reinvestment Training Institutes. All course requirements were the same as at a regular institute. Participants had to attend the full, three-day session and successfully complete the course of study. Those successfully completing it received a certificate of completion from Neighborhood Reinvestment Training Institute.

Facilitators and trainers for the workshop were selected from institute trainers with experience in teaching financial fitness and literacy. Christi Baker of Chrysalis Consulting was the lead instructor; Neighborhood Reinvestment’s George Montgomery was co-instructor.

Demand for instructor training in financial literacy is very high in New England, according to Montgomery. Often, in fact, he said, applicants for such training have been bumped from Training Institute courses for lack of space.

The best way to meet the demand, he said, seemed to be bringing training opportunities into the district. Partnering with local public housing authorities and state housing financial agencies significantly leveraged Neighborhood Reinvestment resources, Montgomery said. ■

