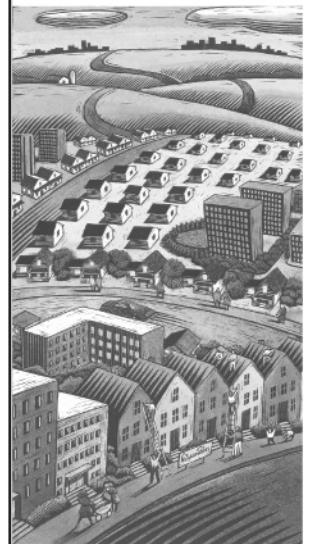


**Strengthening Bonds:  
Partnerships Between  
NeighborWorks<sup>®</sup> Organizations  
and Real Estate Agents**

**May 2004**



**NEIGHBORWORKS® AMERICA,  
THE NEIGHBORWORKS® NETWORK AND  
THE NEIGHBORWORKS® CAMPAIGN FOR HOME OWNERSHIP**

Neighborhood Reinvestment Corporation, now doing business as NeighborWorks® America was established by an act of Congress in 1978 (Public Law 95-557). A primary objective of the Corporation is to increase the capacity of local community-based organizations to revitalize their communities, particularly by expanding and improving housing opportunities.

These local organizations, known as NeighborWorks® organizations, are independent, resident-led, nonprofit partnerships that include business leaders and government officials. All together they make up the NeighborWorks® network.

The NeighborWorks® Campaign for Home Ownership is the largest national initiative of its kind: a joint effort by private industry and government working with community-based NeighborWorks organizations to bring more families into homeownership. NeighborWorks organizations participating in the campaign use the NeighborWorks Full-Cycle Lending® system. Under this system, prepurchase education, innovative loan products and early-intervention delinquency counseling are combined into a system that helps create successful homebuyers who take charge of their neighborhoods as well as their homes.

*Partnerships Between NeighborWorks® Organizations and Real Estate Agents* was written by Ann DiPetta, with layout and editing by Amy Christian, Ampersand Editing & Production Services.

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## **Introduction**

Expanding home-ownership opportunities for people from all economic backgrounds has been, and continues to be, an important objective for many NeighborWorks® organizations. To accomplish this goal, most NeighborWorks® organizations need help from companies and professionals in the housing industry — primarily lenders and Realtors®. The key roles of NeighborWorks® organizations in the process are informing buyers about home-purchase opportunities and flexible financing options, helping lower-income families address barriers to homeownership and helping families to preserve their investment after they purchase a home by teaching them home maintenance and money-management skills.

One of the most important ways to support first-time homebuyers is to link them with the resources they need to search for and select a home in good condition that meets their needs. Their connection to reliable and knowledgeable real estate agents who can guide them through the home selection process is crucial to their long-term success as a homeowner.

## **Partnership Advantages**

There are many advantages for Realtors® who work in partnership with NeighborWorks® organizations. NeighborWorks® organizations can help Realtors® extend their reach and reputation into underserved neighborhoods or communities. NeighborWorks® organizations can connect Realtors® with potential buyers who have been overlooked by conventional lenders. NeighborWorks® organizations can support Realtors'® ability to make a sale with affordable financing and down-payment assistance and can provide homebuyer education for their first-time buyers.

There are also partnership advantages for NeighborWorks® organizations. Realtors® can help NeighborWorks® organizations increase their loan customer base by linking their buyers with the organizations' loan services and education programs. Realtors® can help NeighborWorks® organizations market their programs to other members of the real estate community. In addition, NeighborWorks® organizations that are able to connect their first-time buyers with knowledgeable real estate agents provide a greater service to those homebuyers. Working in partnership with Realtors helps NeighborWorks® organizations to offer comprehensive homebuyer services, increase home ownership and revitalize neighborhoods.

Below are case study examples of partnerships between NeighborWorks® organizations and real estate agents. The case studies highlight information-sharing activities, such as Realtors® serving on NeighborWorks® organization boards and committees, and NeighborWorks® organizations attending Realtor® sales meetings and offering orientations for Realtors®. Joint marketing strategies are highlighted, such as neighborhood-wide open houses, Web site collaborations, and yard signs for Realtor® properties that publicize NeighborWorks® organizations' financing options. There are also financial incentive strategies such as sales commissions for Realtors® and down-payment loans or grants for Realtors'® customers who purchase homes in NeighborWorks® organization service areas. Each case study includes a program description and lessons learned. Contact information for agencies and Realtors® is listed in the appendix.

## **PARTNERSHIP EXAMPLES**

### **Partnership 1: Partnering — Not Competing — To Increase Home Ownership**

**Lafayette Neighborhood Housing Services**, in Lafayette, Indiana, has developed a strong relationship with its local Board of Realtors®, which it sees as a key strategy to increasing home-ownership opportunities for low- and moderate-income buyers. LNHS relies heavily on area real estate agents to market its home-ownership program and newly developed houses. Local agents also assist in teaching the LNHS homebuyer-education classes and serve on LNHS committees.

LNHS staff members attend the sales meetings at local real estate agencies several times per year to keep agents up to date on special financing options. Ongoing contact and communication with Realtors® is vital, since they are inundated daily with information on lending options. LNHS also devised a one-hour orientation session for Realtors® who want to work with their customers, which is presented as part of an annual luncheon. Realtors® who attend the orientation are placed on a referral list that is given to LNHS customers who are ready to buy and are looking for a Realtor® to help them find a home. LNHS also participates in the routine trainings offered to new agents, informing them of the mortgage financing options available in the community.

In addition, LNHS pays a 3.5 percent commission to any agent who finds a buyer for LNHS home purchase/rehabilitation projects. These houses are not listed with a broker, but may be shown by any broker and are listed in the multiple listing service.

**Lessons Learned.** To create a strong partnership, NeighborWorks® organizations and the local Board of Realtors® must work together as allies rather than competitors. Ongoing outreach tactics must be incorporated into the organization's marketing plan, and Realtors® must be compensated for connecting their customers to a NeighborWorks® organization's home rehabilitation projects. Involving reputable real estate agents on the organization's board or committees is also a good strategy for building partnerships.

## **Partnership 2: Partnering with Realtors® to Increase Sales in Target Neighborhoods**

**Neighborhood Housing Services of Baltimore**, Maryland, vigorously reaches out to local real estate agents in order to help them conduct business more successfully in their target neighborhoods. NHSB regards Realtors® as secondary customers and as significant participants in their mission of revitalizing neighborhoods.

NHSB draws on the expertise of area Realtors® by inviting them to participate on their board and committees at the corporate and neighborhood level. (NHSB has four neighborhood program offices in order to provide services and outreach tailored to each area.) NHSB staff make sure that Realtors® understand their lending options through face-to-face visits and direct mailings. NHSB helps Realtors® to market their homes for sale by posting their listings and neighborhood maps in NHSB offices. NHSB refers their customers to partner agents when they are ready to buy a home.

NHSB has also organized neighborhood-wide, multibroker open houses in their target neighborhoods. Staff prepare “listing packets” for agents who are trying to sell homes in NHSB neighborhoods, which include information about neighborhood covenants, special financing, and promotional materials on schools. The event gives potential buyers an opportunity to meet local real estate agents and view the homes for sale in the neighborhood.

**Lessons Learned.** By working in partnership, many area real estate agents are getting more customers to look at, and buy, their urban neighborhood listings. In addition, NHSB service areas are experiencing higher home-ownership rates and greater stability. Working together to plan and market neighborhood events has helped Realtors® to connect with potential buyers and has helped NHSB build relationships with more local real estate agents. Realtors’® success and ability to sell homes in NeighborWorks® organizations’ target neighborhoods is an important component of neighborhood revitalization.

### **Partnership 3: Working with Realtors® to Market Neighborhoods**

**Salisbury Neighborhood Housing Services**, in Salisbury, Maryland, partners with the real estate community in a variety of ways in order to increase home ownership in its target neighborhoods. SNHS helps agents to connect with new buyers and provides bilingual support for Spanish-speaking customers. SNHS helps Realtors® to market their listings in SNHS neighborhoods by providing them with yard signs that announce the availability of special financing through SNHS. The signs direct the buyer to call the real estate agent for more information. SNHS also provides Realtors® with agency brochures, which they can distribute at their properties.

SNHS staff regularly attend sales meetings at various real estate agencies to make sure Realtors® have the most up-to-date information on agency products and services. This provides SNHS with an opportunity to introduce new loan products and gather feedback from agents on the best ways to serve them and the clients they are working with.

SNHS has also developed interactive components on its Web site — providing links to Realtors'® homes for sale in SNHS neighborhoods. Any person searching the SNHS Web site can click on a listing and be linked to the official multiple listing for the property, which includes a picture, details on the house and Realtor® contact information.

**Lessons Learned.** Realtors® are strong and vital partners in revitalizing neighborhoods. They provide a high level of customer service, which creates a positive experience for first-time homebuyers. In addition, NeighborWorks® organizations and Realtors® working together to promote neighborhoods doubles the marketing opportunities for each. Consistent and ongoing communication is vital to a strong partnership.

#### **Partnership 4: Involving Realtors® in Sales in Target Neighborhoods**

**Neighborhood Housing Services of Great Falls**, Montana, recognized early in its development that partnering with Realtors® was the best method of promoting real estate activity in its service area. Many real estate agents in Great Falls had negative perceptions of NHSGF target neighborhoods, which made it difficult to establish partnerships. NHSGF therefore began contracting with agents to sell its house rehabilitation projects, and included a three percent commission to the agent. In the short term, this strategy resulted in an increased sales price (to compensate for the commission), but NHSGF determined that in the long run, its target neighborhoods would be better served if Realtors® were comfortable and motivated to sell homes there.

The special financing available at NHSGF, which makes home purchase more affordable and attractive to many buyers, also serves as an incentive for Realtors® to get involved in NHSGF neighborhoods. This special financing is marketed to Realtors® through newsletters, broker meetings and Realtor® association luncheon speeches.

In an additional effort to strengthen relations with Realtors®, NHSGF invited a number of well-respected agents to serve on its board and committees, including the loan committee. This has enabled NHSGF to obtain valuable input regarding its programs and services from the brokers' perspective and has provided the participating Realtors® with information on affordable financing options.

Realtors® also participate in NHSGF's annual fund drive; typically about four percent of NHSGF's annual contributions come from the real estate community. Each time a home is sold using an NHSGF loan product, the listing and selling agents are sent a letter from NHSGF, thanking them for their efforts in strengthening the neighborhood. The letter also contains a request for a donation and a donation envelope.

**Lessons Learned.** The most successful method for NHSGF to strengthen relationships with Realtors® was to involve them in the sale of its properties. The benefit of having more agents working and succeeding in NHSGF neighborhoods has greatly offset the costs of the commission. In addition, real estate agents feel good about helping NHSGF fulfill the mission of helping lower-income buyers and can see the important role that they play in revitalizing neighborhoods.

## **Partnership 5: Joint Marketing Helps the Underserved**

**Neighborhood Housing Services of Waco, Texas**, has implemented several strategies to enhance partnerships with the real estate community. Realtors® are a strong referral source for NeighborWorks® organizations, and NHS of Waco wants local agents to think of them first when working with lower-income buyers. To connect with Realtors®, NHS holds an annual luncheon for area agents and agencies, which includes a presentation on NHS of Waco programs and services. The goal of the program is to dispel any sense of competition between Realtors® and NHS, as well as inform Realtors® of the NHS programs that can help them sell more homes.

NHS of Waco created a Realtor® Referral Form to assure Realtors® that they will be paid a commission if they find a buyer for one of NHS's new or rehabilitated home projects. The Realtor® Referral Form includes the agent's name, phone, fax and address as well as the buyer's information. Any Realtor® who sends a buyer to NHS of Waco with this referral form is guaranteed a three percent commission if the buyer purchases an NHS house. (A copy of the letter is included in Appendix A.)

NHS also distributes yard signs and riders that fit into the yard signs, which state that assistance for down payments and closing costs is available through NHS of Waco. Realtors® place the signs or riders in the lawns of their homes for sale, so potential buyers know that there are affordable financing options available for that property. Yard signs are an affordable way to build connections with Realtors®, and also offer an additional marketing strategy for both the Realtor® and NHS.

**Lessons Learned.** NeighborWorks® organizations need to make an effort to connect with real estate agents and agencies. Realtors® typically have early contact with first-time buyers and it's important that they are familiar with the homebuyer programs available for lower-income buyers and those not eligible for conventional financing. Realtors® need to know that the services and lending options at NeighborWorks® organizations will support and enhance their business. It is also important to offer a commission to Realtors® who help to sell the organization's new and rehabilitated homes. Commissions are the leading source of income for Realtors® and must be recognized as such. Offering a standardized process, such as a Realtor® Referral Form, helps agents to feel more comfortable "sharing" their clients because it ensures that they will receive their commission if the buyer chooses to purchase an NHS home.

Contact between NeighborWorks® organizations and the local real estate community needs to be ongoing. Luncheons should be scheduled as an annual event so Realtors® will anticipate it every year. Signs should be made available year round and information-sharing strategies need to be ongoing. Inviting Realtors® to participate in educational programs is another great way to enhance partnerships. Their participation helps the organization, is beneficial to the class participants and connects agents with new, potential customers.

## **Partnership 6: Funding Down-Payment Assistance with Contributions from Association of Realtors®**

**Homewise, Inc.**, located in Santa Fe, New Mexico, began its relationship with the Santa Fe Association of Realtors® (SFAR) in 2003 with a goal to provide better services to first-time homebuyers and address the affordable housing crisis in Santa Fe. SFAR was aware of the local shortage of affordable housing and decided to help by contributing \$100,000 to Homewise's down-payment assistance program. The funds will be distributed over the course of two years: \$50,000 in 2003 and \$50,000 in 2004. The down-payment assistance for 2003 was used within three months of the contribution date and helped 10 families to buy homes. Homewise plans to use the second half of the contribution to help an additional 10 households in 2004.

Qualified households can receive up to \$5,000 in the form of a zero-percent, deferred loan from Homewise, which is due upon sale or transfer of the property. Borrower's income can not exceed 80 percent of area median income and the buyer needs to keep the home as their primary residence. The down-payment assistance can be packaged with other Homewise lending products to make the entire mortgage affordable if the borrower is eligible for these programs.

This partnership has greatly enhanced the local real estate community's knowledge of the programs and services available at Homewise, which has been a great benefit to the organization as well as to Realtors® and their customers. The Santa Fe Association of Realtors® is mainly responsible for marketing the program to its members, though Homewise has helped by printing up pamphlets and distributing them to local real estate agencies.

**Lessons Learned.** It is important for NeighborWorks® organizations to understand that many Realtors® and real estate agencies want to help alleviate the affordability issues facing their local housing markets. Be creative when forming partnerships and outline the overall benefits of working together. NeighborWorks® organizations and Realtors can provide a great deal of support to each others' businesses and together have an immense impact on a community.

The donation to Homewise from the Santa Fe Association of Realtors® was the largest of its kind in this country. The donation has strengthened the relationship between Homewise and the local real estate community and clearly demonstrates SFAR's commitment to serving the housing needs of the less wealthy of Santa Fe.

## **Partnership 7: Promoting City Living Through Realtor® Ambassadors**

**The HomeOwnership Center® of Greater Cincinnati**, Ohio, has partnered with the city of Cincinnati and the Cincinnati Area Board of Realtors® to create the Cincinnati Real Estate Ambassador Program. Through this program, 52 Realtors® are chosen by the mayor (with input from a selection committee) to be “ambassadors” for the city and promote city living. Realtors® who are interested in the position apply to the mayor and are selected based on the number of homes they have listed and sold in the city, as well as their overall motivation for applying. The ambassador position is considered a distinguished one and provides Realtors® with a wealth of information on city programs, services and opportunities as well as prestige and free publicity. The program began in 1997.

The 52 real estate ambassadors serve a two-year term, during which they receive specific training on Cincinnati issues. Trainings include neighborhood tours, school tours, updates on new developments, tax-abatement programs, and so on. The trainings are sponsored by the Board of Realtors®, the city of Cincinnati and the HomeOwnership Center, and take place about every two months. A variety of presenters (including staff of the HomeOwnership Center) provide information on city issues and local programming. Ambassadors can also request program topics based on their individual needs and interests. Each ambassador is expected to share the information they learn with other Realtors® and become a “point person” for city news.

In 2002 and 2003, the Real Estate Ambassador Program, with help from the HomeOwnership Center, the city of Cincinnati and the Board of Realtors®, held fundraisers to create a down-payment grant program for first-time homebuyers in the city of Cincinnati. Three fundraising events raised \$64,000 to fund the program, which offers down-payment grants of \$1,000 to any first-time buyer who purchases a home within the city limits. To be eligible for the down-payment grant, the buyer must complete the homebuyer training at the HomeOwnership Center and hire a Realtor® from the local Board of Realtors®. The HomeOwnership Center administers the program and is responsible for holding the funds, determining eligibility and making the grants.

Twenty-four grants were made in 2003, and more grants were made available in January 2004. The program has increased the number of referrals from Realtors® to the HomeOwnership Center, and has also provided Realtors® with a tool to help them sell more homes in the city.

**Lessons Learned.** Financial incentives are an effective way to strengthen ties between NeighborWorks® organizations and the real estate community. These incentives create a positive opportunity for the buyer, the Realtor® and the NeighborWorks® organization, plus contribute to the overall revitalization of the community by supporting and increasing home ownership. NeighborWorks® organizations must incorporate ongoing communication strategies so that Realtors® stay well informed of the options available to first-time homebuyers. Gathering support from prominent partners such as city officials and the Board of Realtors® will enhance partnerships between NeighborWorks® organizations and individual real estate agents.

## **Partnership 8: Maintaining Connections with Realtors® in Small Towns**

**Neighborhood Housing Services of Richland County**, Wisconsin, works with local real estate agents and agencies to serve its small, rural community in a number of ways. As an ongoing communication strategy, NHS collects e-mail addresses from area real estate offices and agents and about every other month sends out an update on its programs and services.

NHS has also implemented a local competition in which Realtors® win recognition for referring customers to their homebuyer-education classes. At every class, NHS asks participants who referred them and keeps track of the results. Then, every three months, NHS honors the Realtor® who gave the most referrals and presents him or her with a certificate, the Partnership Recognition Award. NHS also sends an electronic message to all of the Realtors® on its e-mail list with the winner's name and number of referrals. Winning is an honor for Realtors® and offers them free publicity.

NHS staff members make face-to-face contact with real estate agents as often as possible. Staff members stop at real estate offices to view their listings and talk to Realtors® about home sales. This helps NHS to stay informed of the Realtors'® business activity while providing NHS with an opportunity to discuss its programs as well.

**Lessons Learned.** Strategies for strengthening partnerships with the real estate community vary from small towns to large cities. In rural areas, word of mouth works, and having face-to-face contact is the best method for building a relationship. In any community, NeighborWorks® organizations must realize that building partnerships with Realtors® will be difficult if their purchase process is cumbersome or considered a hindrance. The lending process should be kept simple and straightforward. NeighborWorks® organizations need to demonstrate to Realtors® how their programs can help them sell more homes.

Realtors® enjoy the acclaim they receive from NHS's referral competition. Most local real estate agencies and agents are well aware of NHS services and are happy to direct buyers to NHS for purchase assistance. The challenge for NHS is to find fun and interesting ways to maintain its connections and communicate new or revised programs or services. E-mail listservs are a great forum for ongoing communication.

## **Partnership 9: Strengthening Partnerships with Annual Realtor® Breakfast**

**Neighborhood Housing Services of Phoenix**, Arizona, holds an annual Realtor® Breakfast to strengthen and maintain partnerships with local real estate agents and inform members of the real estate community of the products and services available through its organization. During the breakfast, NHSP provides a brief overview of its goals, services and accomplishments then demonstrates how Realtors® can utilize NHSP services to support their own business. In addition, a keynote speaker presents on a topic of interest to real estate professionals. Every year, one agent is selected as Realtor of the Year for his or her effort in helping low- and moderate-income families achieve home ownership.

The Annual Realtor® Breakfast takes place every year during National NeighborWorks® Week. Seven events have been held since the program began in 1997, each with 50 to 100 people in attendance. Bank One is the sole sponsor for the program; it covers the dining expenses and holds the event at its dining facility. NHSP covers all other program costs, including mailings, marketing and program materials.

**Lessons Learned.** Holding an annual event for Realtors® greatly strengthens partnerships between NeighborWorks® organizations and the real estate community, and also provides an opportunity for Realtors® to learn about or be reminded of the organization's programs and services. NeighborWorks® organizations should invite the agents who work with low- and moderate-income buyers and who sell homes within their target areas. Formal invitations should be followed up with a phone call to encourage attendance. It is also important to provide incentives, such as a meal and door prizes. Presentations need to be interesting and should clearly demonstrate to Realtors® how the NeighborWorks® organization's services can help their homebuyers.

By helping Realtors® to better understand the affordable-home purchase programs and services available, both Realtors and NeighborWorks® organizations can improve and increase their businesses, while strengthening neighborhoods and helping lower-income buyers achieve the dream of home ownership.

## APPENDIX A: SAMPLE REALTOR® REFERRAL LETTER



# HomeOwnership Center

PUTTING FAMILIES IN HOMES

July 3, 2002

Dear Realtor,

Neighborhood Housing Services (NHS) of Waco's HomeOwnership Center is here to assist low- to moderate-income families obtain the dream of owning a home of their own. In order to accomplish this, we assist families with credit/homebuyer counseling, homebuyer/financial education, down payment or other lending assistance and/or constructing a new or rehabilitated home for them to purchase.

We want you to be a partner with us as we strive to accomplish this very worthwhile effort of assisting these families that are many times overlooked as having the ability to own a home of their own. We work with families with income ranges up to 200% of median income. Many of these families also have credit issues that need to be addressed, and we will work with them to repair their credit flaws.

**Enclosed is a *Client Referral Form*** that we would like for you to use when referring your customer to us. Most of our referred clients purchase existing homes. However, we do build and sell several homes each year. If your customer should decide to purchase one of our homes, the form will ensure that we will pay a commission to your broker. This form spells out to you the conditions in which we will pay a 3% commission to your broker.

We thank you for your past referrals to our organization, and we look forward to many years of business working together to provide homeownership opportunities to low- and moderate-income families in the greater Waco area.

Sincerely,

Roy Nash  
Executive Director

Enclosure – *Client Referral Form*



Neighborhood Housing Services of Waco, Inc.  
922 Franklin Ave ■ PO Box 610 ■ Waco, TX 76703 ■ 254.752.1647 ■ Fax 254.752.6472 ■ www.hocwaco.org

*Referral letter courtesy of Neighborhood Housing Services of Waco, Inc.*

## **APPENDIX B: NEIGHBORWORKS® ORGANIZATION AND REALTOR CONTACT INFORMATION**

### **Lafayette Neighborhood Housing Services**

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### **Neighborhood Housing Services of Great Falls**

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