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# Fostering Strong, Equitable Communities

Creating healthy, vibrant, equitable communities requires comprehensive approaches that address the myriad economic, health, and housing stresses facing families and communities across the country. NeighborWorks America promotes community-driven initiatives that are responsive to local conditions and priorities, employing cross-sector strategies and capitalizing on local strengths to enhance quality of life. Network organizations employ comprehensive approaches that address an array of neighborhood revitalization issues, including access to housing, transportation, infrastructure, safe places for children to play, high-quality schools, healthy food, and employment opportunities to help communities thrive.

The success of place-based community development efforts hinges not only on the strength of community development organizations and the quality of their services, but on their ability to engage and empower community residents and stakeholders to work toward a shared vision. Community stakeholders are best positioned to articulate local priorities, define a community's needs, and identify the most promising opportunities. Inclusive resident engagement is vital to ensuring the success and sustainability of community development initiatives, and NeighborWorks is committed to supporting the work of network organizations, residents, and community stakeholders with grants, training, investment, leadership programs, and data and evaluation tools.

As part of its commitment to comprehensive community development (CCD) and scaling solutions, NeighborWorks also supports organizations' efforts to measure and assess long-term change and elevate stories of positive impact in communities across the country. Tracking long-term change enables organizations to better understand the impact of their work, assess community needs and priorities, and launch new strategies to address emerging challenges.

# **Community Initiatives**

Throughout its history, NeighborWorks America has pursued resident-driven and comprehensive community development efforts to build vibrant, healthy communities that provide equitable opportunities for people to thrive. NeighborWorks focuses on the physical, social, and economic vitality of urban, suburban, and rural communities across the nation and offers a diverse portfolio of services tailored to support community-based organizations working to address their unique needs, including:

 Place-based community stabilization strategies aimed at restoring physical conditions, redeveloping abandoned or distressed properties, improving infrastructure, supporting economic vitality, and uplifting the image of communities;

- Engagement strategies that celebrate the diversity and strengths of communities and ensure investments reflect the priorities of residents, neighborhood businesses, and other key stakeholders;
- Investments in housing and community assets that improve the health, safety, and general well-being of residents;
- Systems-level strategies that bring together community stakeholders to address complex challenges; and
- Targeted focus to meet the needs of rural and underserved communities, including a growing focus on Native lands and rural areas confronting persistent poverty.

# Comprehensive Community Development and Neighborhood Revitalization

In FY 2023, 196 network organizations were engaged in multifaceted and cross-sector approaches aimed at improving lives and strengthening and revitalizing communities. For just over two thirds of these organizations, comprehensive community development is a fundamental orientation that guides their overall strategy. The remaining third are engaged in CCD specifically in particular target geographies. These efforts fall along a spectrum, from organizations that are just starting out, to organizations that have a robust plan in place.

Neighborhood revitalization efforts seek to stabilize real estate markets, improve physical conditions, and enhance community image. The intention is to reverse destabilizing trends, including declining property values, the loss of homeowners, a lack of financial and economic opportunity, a decline in social connectivity, and an increase in vacant properties and blight. These goals are often advanced through a comprehensive set of strategies that are outlined in a community-led plan.

Within the network, neighborhood revitalization efforts often aim to achieve a set of common goals and outcomes including:

- A strong and balanced real estate market, where demand for homeownership is solid and prices are not declining (nor rapidly appreciating);
- A positive reputation where current and prospective residents feel confident in the future direction of the neighborhood; and

• Engaged residents who lead and contribute to activities that create a high quality of life.

In Linden, OH, NeighborWorks network organization Homeport is partnering with public and private-sector partners to revitalize the historic downtown. Homeport's Mulby Place development brought 100 new units of affordable housing to the neighborhood, which has struggled to retain the population needed to support a vibrant commercial center. With additional investments like the Linden Fresh Market, the One Linden partners are drawing on the area's rich history to usher in a new era of vitality.

NeighborWorks provides a range of resources including grant support, technical assistance, training and peer-to-peer learning to assist organizations that are interested in deepening and expanding their comprehensive approaches to maximize community impact. Examples of local efforts supported by NeighborWorks include:

- **GROW South Dakota (Sisseton, SD)** continues to support rural communities through leadership development, the uplifting of community building activities and organizations, and partnership development. They are working to deepen partnerships, build leadership, and provide training to the Sisseton-Wahpeton Oyate Economic Development (SWOED) Office, as well as continuing to work with the development corporation to secure housing lots and promote arts and culture. A key priority and strategy to advance equity and respond to the pandemic through this partnership will assist SWOED in the delivery of American Rescue Plan Act funds to Native businesses with the goal of building additional community resiliency.
- Southwest Solutions (Detroit, MI) serves as the convening agency for the East Chadsey-Condon Empowerment Alliance (ECCEA), a partnership of 12 cross-sector organizations, to address historic structural and social determinants of wealth inequities that exist for Detroit residents. In an effort to put community economic development in the hands of the community, they are working to create opportunities for residents to "buy back the block" in an affordable way. Their approach is centered around a resident-driven plan, which includes elevating community voice through community organizers, providing professional development opportunities around financial capability, and coaching community leaders to sustain these efforts in the long term.
- Mission Economic Development Agency (San Francisco, CA) has
  identified two priorities from their comprehensive community plan to guide their
  work in response to the ongoing and disproportionate challenges the pandemic
  has created for low-income, Latino immigrant families. To help children and

youth succeed in school and empower San Francisco's Latino/a residents as decision-makers in the institutions that affect their lives, MEDA is working to implement a Community Report Card, a community-driven effort to engage residents in designing solutions to meet their identified needs for equitable pandemic recovery, and the Parent & Youth Leadership Council who will implement the Community Report Card and activate residents as leaders.

By building the capacity of network organizations and resident leaders, NeighborWorks America ensures that community development strategies are locally responsive and sustainable. Professional training is a core element of this work, and NeighborWorks offers 35+ courses on neighborhood revitalization, from the essential tools and strategic collaborations to impact evaluations. In just the past five years, over 800 participants have completed these courses through NeighborWorks Training Institutes alone, with additional participants enrolled through online virtual training.

In 2022, NeighborWorks developed a new training curriculum to promote CCD as a strategy for aligning programs and services. The series explores the fundamental benefits and strategies supporting CCD work, spanning a variety of areas and focusing on the history of approaches to and the benefits of CCD. The curriculum elevates CCD best practices and resources to advance this work, exploring the benefits of a placed-based approach. The series includes training on how to complete an organizational assessment to identify areas for opportunity, provides coaching and tools to help strategize new ways of leveraging existing lines of business to achieve place-based outcomes using insights from data, and provides assistance in accessing, mapping and analyzing secondary data to help define and refine programs and partnerships to achieve place-based outcomes.

In times of crisis, the tools and cross-sector strategies at the heart of CCD are key components of an effective response, and NeighborWorks has an established track record of providing support to network organizations as they respond to emergent needs of local communities. For example, in the aftermath of the Great Recession, NeighborWorks supported network organizations as they deployed more than \$230 million in Neighborhood Stabilization Program (NSP) funding to acquire and rehab foreclosed and vacant properties, provided foreclosure counseling services to more than 2.14 million homeowners as part of the National Foreclosure Mitigation Counseling Program, and administered two rounds of the \$35 million Capital Funding for Rehabilitation of Affordable Housing program.

In FY 2021, as communities reeled from the economic effects of the pandemic, NeighborWorks provided Small Business Revitalization grants totaling \$840,000 to network organizations to support locally-owned, small businesses in recovering from the pandemic and civic unrest. The grants promoted neighborhood revitalization by investing in physical infrastructure including façade enhancements and public space beautification along key commercial corridors or districts as well as critical repairs and enhancements that improve the sustainability of the businesses. These projects supported a total of 56 businesses, 98 percent of which were owned by people of color and over half of which were women-owned.

CDC of Tampa used a NeighborWorks' Small Business Revitalization grant to invest in a row of four businesses in a central commercial corridor through façade improvements, signage, lighting, HVAC updates, and security improvements. The businesses, which included a nail salon, a restaurant, and a barbershop, had been struggling after multiple pandemic-related closures. CDC of Tampa also utilized a local contractor from the community to do most of the upgrades, multiplying the local impact of the investment.

# **Shared Equity Housing**

Launched in FY 2019, NeighborWorks' Shared Equity Housing Initiative builds the capacity of network organizations to use shared equity housing as a place-based strategy to pursue community stabilization and stave off displacement. By supporting the use of shared equity strategies such as community land trusts (CLTs), deed restrictions, limited-equity cooperatives, and resident-owned manufactured housing communities that keep land and housing affordable over the long term, network organizations are able to both increase access to homeownership for neighborhood residents and ensure that their investments continue to benefit lower-income residents in the community over time. NeighborWorks America supports the use of these strategies through training, capacity building programming, grants, and by providing evaluation services to help organizations capture the impact of their shared equity programs.

With support from NeighborWorks, Housing Development Fund (HDF) launched a new community land trust in the South End neighborhood of Stamford, CT to address rapid development and soaring housing prices that threatened to displace limited-income residents. Through a peer exchange grant with Champlain Housing Trust in Burlington, VT in 2020, HDF worked to establish their CLT. By November 2022, HDF had completed construction and selected buyers for the inaugural 22-unit property. With a subsequent planning grant in FY 2022, HDF developed a stewardship plan and business plan to support the ongoing management of the assets in the CLT and to create a strategy to establish a pipeline of properties to grow the Trust.

## Middle Neighborhoods

In FY 2020, NeighborWorks began a partnership with the National Community Stabilization Trust to co-lead the Middle Neighborhoods Initiative to address the unique needs of neighborhoods that are neither clearly healthy and thriving nor overtly distressed. Long seen as stable communities for middle- and working-class families, many middle neighborhoods now find themselves teetering on the border of growth or decline. By bringing attention and resources to middle neighborhoods, this initiative supports the continued health and vitality of these places so that they can remain safe, affordable communities that offer a high quality of life and access to opportunity for their residents.

"What's important now with these neighborhoods is to get them back to being neighborhoods of choice, where people really want to live," said Deborah Moore, Director of Neighborhood Strategy and Planning for Neighborhood Housing Services of Chicago. "We have to keep them from eroding and move them toward thriving. We used to talk about saving the middle class in America. This to me, is the next step; we have to save middle neighborhoods."

As part of this initiative, NeighborWorks supports the Middle Neighborhoods Community of Practice, which brings city officials and neighborhood-based organizations from across the nation together with policymakers, academics, financial institutions, and foundations interested in these efforts. The Community of Practice, which includes over 1,000 members, convenes for peer-to-peer learning and to share local best practices for supporting middle neighborhoods. In particular, NeighborWorks is focused on convening practitioners working in Black middle neighborhoods and growing the Community of Practice in currently under-represented regions like the Southwest.

NeighborWorks is a thought leader in this space, bringing national attention to the issue through an August 2021 virtual Symposium entitled "Investing in the Future: Realizing the Opportunity of Middle Neighborhoods." Additionally, NeighborWorks sponsored research by a 2022 Gramlich Fellow on "Middle Neighborhoods in the Mountain West." Through a series of case studies, the research highlighted the erosion of middle neighborhoods in the region, due in part to market pressures resulting from in-migration during the pandemic. The study also highlighted several solutions that NeighborWorks network organizations are exploring in response to this trend, including shared equity housing models. The report brought new attention to a geographic area that was previously underrepresented in the Middle Neighborhoods Community of Practice. Recent Community of Practice webinars have also focused on topics including attracting capital, supporting homeowner renovation projects, and preserving long-term affordability in Middle Neighborhoods.

# **Building Resident Leaders**

NeighborWorks America's Community Building and Engagement (CB&E) program works to help network organizations systematically develop the potential of local resident leaders and support community-led initiatives. The CB&E program supports the efforts of residents and resident associations to engage in planning processes and take action to improve the vitality and safety of the communities they call home. In recognition of the importance of resident leadership in effective CCD strategies, NeighborWorks is developing a series of case studies to be released in FY 2024 that demonstrate best practices for embedding CB&E in all lines of business.

#### **Community Leadership Institute**

The Community Leadership Institute (CLI) is the cornerstone of NeighborWorks America's work to cultivate resident leaders by developing their knowledge, skills, confidence, and collective ability. The CLI experience consists of team building, onsite training, networking, and a year-long action project. NeighborWorks network organizations and other partners bring together teams of eight community residents, along with staff from their sponsoring organization, to attend the annual training event. At the CLI, participants attend workshops, participate in plenary sessions with their peers, visit local community projects, and begin action planning for a project in their community. These projects are then eligible for a \$4,000 grant from NeighborWorks America to support implementation over the following year. Past participants have had great success attracting and leveraging additional resources to support a wide range of community-based projects.

As a result of 14 national CLIs, as well as many similar events at the local and regional level, over 15,000 community leaders have come together to work with their neighbors to bring about positive change through collaborative planning and decision making at the local level. In 2023, the CLI brought together 67 teams of residents for a weekend of skill-building workshops, peer learning and recognition, and five resident leaders were honored with the <u>Dorothy Richardson Award for Resident Leadership</u>.

#### **CLI Success**

Trellis (Phoenix, AZ) sponsored a CLI team of Latino residents from the Coronado neighborhood, where rising prices have begun to exert displacement pressures on residents. The team project focused on collecting stories from community members to document the neighborhood's history and the stories of those who lived there. The project had an intergenerational component in partnership with GRoad, a local organization that supports young people on their road to adulthood through creative programming and intentional relationships. Youth received training from GRoad on how to conduct interviews and then recruited participants, focusing on elders, for this project. The stories collected are preserved electronically, via murals, and via reading at a community event.

Wayfinders in Springfield, MA is working with their Resident Leadership Team to organize accessible, bilingual community building events in two Holyoke neighborhoods in partnership with the Chestnut Community Alliance (CCA), a group of more than 30 residents working to transform their community so it is healthy, safe, and full of life. They aim to reclaim and revitalize neighborhood parks so they can be used by residents for events, recreation, and relaxation. Two events will bring together residents and representatives from the city, the police department, the library, nonprofit agencies, and community groups. The third resident-driven event will be a CleanUp of parks adjacent to Library Commons and affordable housing developments.

### **Building Leaders, Building Communities**

Relevant, timely, and engaging training is a cornerstone of NeighborWorks' ongoing strategies for resident-led community engagement. In 2021, NeighborWorks refreshed its *Building Leaders*, *Building Communities* (BLBC) resident leadership curriculum and adapted it for virtual use. The revised BLBC curriculum promotes a shared learning experience where the group facilitator is part of the team learning experience. The new curriculum also features a stronger emphasis on race, equity, diversity, and inclusion and how each of these dimensions show up in community spaces. Additionally, the updated BLBC curriculum includes templates for planning, budgeting, marketing, and facilitating the training. Training on the BLBC curriculum is offered at both in-person and virtual events.

Between 2021 and 2022, NeighborWorks America awarded grants to 31 network organizations to participate in a year-long facilitator training program to bring the BLBC experience to their community, with residents participating alongside network organization staff from design through training and evaluation. Over 100 individuals, mostly resident leaders, have participated to date and found that the training helped to build connections among community members. Based on this experience, in 2023 NeighborWorks debuted a new BLBC course at the Community Leadership Institute. This

course equips resident teams to launch the BLBC experience in their own communities to activate additional resident leaders.

<u>J'Tanya Adams</u> knows that "Community leaders can recognize community needs and identify pain points and potential wins. They have their fingers on the pulse of what a community needs." As a participant in several NeighborWorks Community Leadership Institutes, she has helped inspire other resident leaders to dream big and develop the skills and tools to chart a course for impact in their own communities. Along with other resident leaders, Adams set about revitalizing the heart of her community, starting with an open-air cultural market on a formerly blighted piece of land and then building to eventually transform the heart of the community through public art, economic development projects to attract and revitalize neighborhood-serving retail, and more. To future resident leaders, she says, "Get it done. Because you can."

# **Healthy Homes and Communities**

Housing, community development, and health are inextricably linked, and <u>research shows</u> that social determinants such as these have a greater influence on health than either genetic factors or access to healthcare services. With this in mind, NeighborWorks supports efforts to address the range of factors including housing, employment, income, and access to transportation and education, among others, that shape a person's length and quality of life. In a 2021 survey, nearly 70 percent of NeighborWorks network organizations reported implementing health strategies within their organizations. The most powerful, transformative work happens when organizations anchor their health efforts in a deep understanding of community history, priorities, and aspirations. To be successful, health programs and partnerships need to be grounded in this mindset and orientation.

NeighborWorks' Healthy Homes & Communities (HHC) initiative recognizes that collaboration and coordination are critical for true system change and leverages these interconnected systems to improve health and well-being by providing resources and facilitating partnerships to build the network's capacity to create healthier places. Now in its tenth year, the initiative focuses on working "upstream" to improve living conditions and address social inequities while supporting efforts to document and communicate health outcomes.

NeighborWorks partners with a wide range of national organizations to support work at the intersection of health, housing, and community development. For example, NeighborWorks is engaged in a partnership with the Build Healthy Places Network to assist network organizations to understand the roles and stakeholders in health partnerships and leverage these opportunities to align work and attract investment. Additionally, NeighborWorks is working with the Center for Community Investment to build NeighborWorks' and the network's capacity to apply a systems lens approach to developing and implementing community investment strategies.

In 2024, NeighborWorks will mark the 10-year anniversary of the Healthy Homes and Communities Initiative. Over the past decade, NeighborWorks has forged groundbreaking partnerships, infused fresh capital resources, and introduced innovative programs and services aimed at bolstering community health and overall well-being. Even with these successes, the pandemic demonstrated there is still more to be done to make sure that everyone has a fair and just opportunity to be healthy. In many places the opportunity to live healthy, fulfilling lives is still limited by social and institutional inequities such as poverty, disinvestment and racism. To mark this anniversary and explore new horizons, NeighborWorks will host a <a href="mailto:symposium">symposium</a> in February 2024 to identify actionable strategies for creating healthy, vibrant places of opportunity.

#### **Health Sector Investment**

Over the past decade, the health sector has increasingly recognized the importance of housing in improving health outcomes. Across the country, several affordable housing and community development organizations have secured lending capital from the health sector to create and preserve affordable housing. Recognizing the opportunity to build on this success, the HHC initiative is providing technical assistance and training to network organizations to prepare them to secure health sector capital investments for projects that meet resident-driven priorities. To demonstrate their impact, NeighborWorks is training the cohort on best practices for evaluating health outcomes of residents within their affordable housing developments.

Working with the Build Healthy Places Network, NeighborWorks completed a regional scan to identify a targeted list of health partners to engage in investment partnerships. NeighborWorks is also partnering with the Center for Community Investment to cofacilitate the Health Partnership Investment Learning Action Lab to support network organizations as they advance strategies to secure health sector capital for affordable housing. As part of their participation in the Action Lab, each organization developed and refined their pitch for potential investors, and several have already opened new conversations with health care partners and potential investors. Based on these early successes, NeighborWorks will debut a new training course on health partner investment in FY 2024.

Based on the learnings from this initiative, NeighborWorks developed a toolkit to demystify the process of securing health investments and increase the number of community-based organizations that are able to pursue these capital resources. The toolkit, released early in FY 2023, includes a readiness assessment designed to help affordable housing and community development organizations prepare their leadership

teams to engage health care institutions in investment partnerships. In FY 2024, NeighborWorks also launched a Health Equity Resource Hub to provide on-demand technical assistance to fifteen network organizations to assist them in expanding partnerships and developing or expanding health investment strategies.

#### **Community Health Workers**

During the pandemic, NeighborWorks organizations stepped up to provide critical health services to their communities. Combined with their preexisting resident services, community engagement, and health programs, this experience positioned the network to take on an expanded role in facilitating access to health care and other essential services. Sixty-three NeighborWorks organizations have a Community Health Worker (CHW) program, employing frontline public health workers who, as trusted members of the community they serve, act as a liaison between the community and health and social service providers to facilitate access to services and improve the quality and cultural competence of service delivery. To support this work, NeighborWorks launched the Community Health Worker Learning Lab where a cohort of network organizations that are interested in piloting or expanding CHW programs are receiving training, coaching, and technical assistance. In addition to exploring how CHW programs can improve health within their individual communities, the cohort developed a toolkit that launched in FY 2023 to guide others in implementing these programs. NeighborWorks is also developing a new training course that will share best practices from the CHW cohort.

#### **Health Equity**

To assist organizations in integrating a health equity focus into their community development efforts, NeighborWorks is launching a Health Equity Action Lab (HEAL) in FY 2024. Organizations participating in this program will: (1) Explore their community's health data in the context of its history to understand how health barriers and inequities were established; (2) Study health equity narratives and system change as a springboard to engage residents in identifying and implementing equitable solutions to create thriving communities; and (3) develop an implementation plan to guide their organization's health equity work.

#### **Rural Initiative**

Two thirds of NeighborWorks organizations serve the unique needs of rural Americans. Many rural communities face complex challenges including entrenched poverty, substandard and insufficient housing stock, a lack of infrastructure and affordable housing, economic shifts, declining and aging populations, isolation, and the increased prevalence of natural disasters. Support services are dispersed over large geographies, and funding and capital are scarce in many rural and Native communities.

NeighborWorks America's network of rural-focused organizations brings together specialized understanding, talent, tools, and capabilities. In recognition of the unique needs of these communities, NeighborWorks' Rural Initiative promotes, supports, and enhances comprehensive rural community development through a combination of affordable housing, economic development, and other locally driven strategies that strengthen and revitalize rural communities.

The Federal Reserve Board (FRB) released a compendium of writings by rural leaders in the fields of housing, community, and economic development in November 2021, titled "Investing in Rural Prosperity." The NeighborWorks Rural Initiative contributed a chapter that highlighted capacity building strategies that positively impact people, places, and systems in rural communities. Additionally, several NeighborWorks network members contributed chapters. Two of these organizations, REI Oklahoma and Oweesta, described how they are building prosperity and cultivating capital in their communities, highlighting their work around coalition-building and the importance of offering a range of resources to serve their larger communities.

Recognizing the need for housing in rural Washington, the Low Income Housing Institute (Seattle, WA) is leveraging grant funding from NeighborWorks to expand its capacity to develop affordable multifamily rental housing in the communities of Oak Harbor, Hoquiam, and Olympia. These projects involve building in coastal, post-industrial towns often located on poor or contaminated soil in areas with high seismic risk near former Native American settlements, which leads to additional flood, environmental, structural, and archaeological issues.

Low-wage workers, particularly those in seasonal occupations, are often relegated to the "last, least" housing – overcrowded, in poor condition and last to be leased. In South Florida, Rural Neighborhoods, Inc. (Florida City, FL) is expanding their **Employer-Assisted** innovate Rural Community Housing (REACH) shared housing model to serve an additional 128 farm, fishing, and other workers, assisted in part by employer subsidies. This innovative model provides safe, affordable housing for these workers, solving many of the main problems they typically face.

## Manufactured Housing

Across the country, communities are struggling with a dearth of supply of affordable housing. Manufactured housing is a critical strategy for addressing this challenge, both now and in the future. NeighborWorks continues to leverage its partnerships with USDA Rural Development and other Federal and regional entities to connect organizations serving rural communities with resources and tools to utilize manufactured housing strategies to create sustainable, affordable homeownership opportunities.

NeighborWorks staff serve on the governance board of ROC USA, an organization that assists homeowners in manufactured home communities to achieve affordable and environmentally sustainable self-governing cooperatives. Resident-owned communities are also one of the models that NeighborWorks supports through its work on shared equity housing opportunities. As federal resources to support infrastructure investment in resident-owned communities begin to flow in FY 2024, NeighborWorks will support network organizations and partners to deploy this capital for maximum impact.

Using learnings from a Rural Initiative-supported Manufactured Housing Learning Community, NeighborWorks developed a tailored toolkit in 2021 to assist organizations to remove barriers to increasing utilization of affordable, high-quality manufactured housing. The *Blueprint for Affordability and Community Impact*, which was updated in 2022, is designed to bridge knowledge gaps by providing general information about the manufactured housing space, financing considerations for clients, and development and acquisition costs for organizations. The *Blueprint* also includes PowerPoint templates designed to provide critical educational information about manufactured housing development to both nonprofit boards and local community boards such as councils, zoning, and planning boards.

Following the release of the *Blueprint*, NeighborWorks provided expert coaching support for twelve network organizations to advance application of the toolkit across the network as well as provide groups with tailored assistance. Next Step, Inc. served as the subject matter expert and offered trainings and customized technical assistance to the cohort members. In FY 2022, select members of the first coaching cohort received grants to fund specific, tangible actions to establish or expand their manufactured housing line of business. In FY 2023, NeighborWorks also partnered with Clayton Homes to host a site visit at a manufactured housing production facility to highlight recent innovations in manufactured housing design and construction.

Cohort-member Housing Resources of Western Colorado (HRWCO) used their grant to perform extensive due diligence with local manufacturers of innovative affordable housing types across their 15-county service area in western Colorado. HRWCO's larger goal is to expand their Real Estate Development Line of Business while reducing costs and time to delivery for new buyers. NeighborWorks' grant enabled HRWCO staff to visit many manufactured and modular housing manufacturers across the state of Colorado, gathering information about critical timelines, product details and costs, and required coordination logistics while also beginning to develop the relationships needed to support this newer type of affordable housing development.

#### **USDA 502 Direct Mortgages**

Since 2012, NeighborWorks America has increased access to low-cost mortgages in rural areas for low- and very low-income people by developing and strengthening a network of

high-capacity USDA-certified Section 502 Direct Nonprofit Loan Packagers. Nonprofits offer the most cost-efficient pipeline for loan packaging, and by training network organizations to fill this critical niche, NeighborWorks has enabled them to earn fees sufficient to support a sustainable line of business while providing a valuable community service. To advance USDA's efforts to increase usage of the Section 502 Direct program, shorten the timeframe required for low-income rural Americans to complete a home purchase, and expand access to both homebuyer education and loan-packaging service, NeighborWorks supported five initial regional USDA pilot demonstrations, including four with NeighborWorks organizations.

Over the years, NeighborWorks members have continued to make a significant contribution to rural homeownership using the USDA Section 502 Direct home mortgage program. In FY 2023, 44 NeighborWorks organizations packaged and/or facilitated 1,100 loans totaling over \$260 million.

#### **Rural Lenders Collaboration Grant**

Rural network organizations frequently cite the lack of access to capital as a barrier to addressing community needs. To tackle this challenge, the Rural Initiative conducted a gap analysis with rural-serving CDFIs in the NeighborWorks network to prioritize recommendations for financing options, loan products (existing or proposed), and pilot programming to support identified capital needs. The assessment highlighted the need to convene and provide training, technical assistance, and grant support to cohorts of rural lenders that are interested in pursuing new collaborative models to pool strengths and attract larger scale investments. These collaborative models are logistically challenging to implement and establish, and identifying capital willing to invest in such an arrangement is a greater hurdle still.

In response, in FY 2021, NeighborWorks' Rural Initiative launched the first round of the Rural Lending Collaboration, a competitive grant opportunity to support network organizations in exploring and implementing collaborative models to support lending. The five participating organizations undertook projects including lending technology tool development, state government partnerships to build lending opportunities, expansion of

In 2022, Neighborhood Partnership Housing Services, Inc. (Rancho Cucamonga, CA) used Rural Lenders Collaboration Grant resources to expand their newly formed manufactured housing social enterprise, bringing their services to a rural community outside of Los Angeles. NPHS is using its expertise as a developer, financier, and manufactured housing specialist to partner with community nonprofit Unidos to assist an established manufactured housing community upgrade its water and sewer infrastructure as well as redevelop the housing with new, safe manufactured housing models. This vertical integration of NPHS's areas of expertise provides an opportunity to test the outcomes of applying the full range of NPHS's services and resources to one complex redevelopment scenario.

revolving loan funds, lending on tribal lands, and development of lending tools and partnerships in communities of persistent poverty. NeighborWorks launched a second round in FY 2022, assembling a cohort of organizations who mostly service the rural cities that experienced some of the greatest increases in population and housing prices from the COVID-related urban outmigration the previous year. The participating organizations expanded their footprints deeper into surrounding rural communities, recognizing the needs of a larger and more diverse service area.

# **Native American Partnerships and Strategy**

Native communities have long faced unique and intractable housing and community development challenges. In recognition of the need for intentional focus and action around these issues, NeighborWorks undertook a process, informed by Native stakeholders at the national and local level, to develop a Native Strategy Report. In service of its commitment to Native communities, NeighborWorks America is focused on building and nurturing partnerships between Native American communities and Native-serving affordable housing and community development agencies and organizations and advancing comprehensive strategies to address systemic challenges in providing housing and community development to Native communities. Four members of the NeighborWorks network primarily serve Native communities and tribal lands. In addition to the direct service these organizations provide to their communities, they also make valuable contributions within the network's peer-to-peer learning environment to help other organizations hone their service offerings for Native communities.

NeighborWorks recognizes that the most effective solutions are those that value tribal self-determination and culture while building the internal capacity of Native communities, including Native-led organizations. Helping to support the Native Strategy is a dynamic collaborative, cross-divisional working group called Akwe:kon (a Mohawk word meaning "All of Us"). Externally, the collaborative guides strategy, planning, and implementation in and around Native housing and community development topics across the network. This includes an effort to charter more Native and Native-serving organizations into the NeighborWorks network. Internally, Akwe:kon works to increase the cultural competency and understanding of NeighborWorks staff regarding the profound effects of U.S. policy on Native housing and community development.

From 2021-2023, NeighborWorks provided 39 Native Partnership Grants totaling \$800,000. These grants support network organizations' efforts to build partnership programs with Native communities with the intention of increasing housing and homeownership opportunities. Some grantees pursue new relationships, while others deepen their impact through current programs and services. Selected example of grantees include:

- First Nations Oweesta Corporation (Longmont, CO) received funding to provide training to eleven Tribal organizations participating in Oweesta's Native Homeownership Network to increase their internal capacity for data tracking.
- Homewise, Inc. (Santa Fe, NM) received funding to engage in outreach to Native communities to increase the number of Native families receiving homeownership education and counseling.
- Native Partnership for Housing (Gallup, NM) received capital support for their second mortgage loan product, which aims to fill the financing gap for affordable homeownership.

In August 2023, NeighborWorks hosted a day-long Native Partnership Gathering, where network organizations shared their best practices and lessons learned from their partnerships with Native communities. Through a facilitated process, they identified challenges and explored solutions. In 2024, the group will develop a cohort to create a virtual space to share resources, workshop challenges, and build relationships to strengthen this ongoing work. A report outlining the feedback and input from the Native Partnership Gathering will be released in January 2024.

In addition to continued direct engagement with Native communities, NeighborWorks engages with policymakers, government officials, intermediaries, and others through a range of programs, services, and partnerships including:

- Developing and delivering Native-specific training to support homeownership in Indian Country through partnerships with national Native partners such as the National American Indian Housing Council and Native CDFI Network. In 2023, NeighborWorks embarked on a partnership with the Oweesta corporation (a Native-led network organization) to develop curriculum specifically to support certification of Native CDFI organizations;
- Collaborating with the Federal Reserve Bank of Minneapolis' Center for Indian Country Development to lead the National Native American Homeownership Coalition Lending Systems Focus Group which provides a virtual forum to engage the broader lending industry around innovations and streamlining lending systems in tribal areas. In 2023, NeighborWorks assisted with launching a subcommittee of the Fous Group to focus on data and analysis to understand the market and mortgage capital needs throughout Indian Country;
- Participating on the OCC's Project REACH Native American Homeownership Financing Sub-Committee, which is working to establish opportunities for larger financial institutions to invest in housing in Tribal communities. This work

includes the development of a white paper and a forum focused on connecting financial institutions with tribal projects ready for financial investment.

- Working with the National American Indian Housing Council to develop a curriculum & trainings to increase the capacity of tribal housing programs who are transitioning LIHTC units to homeownership after the 15-year compliance period. There are an estimated 31,000 LIHTC units in Indian Country and conversion of these units to homeownership is a promising wealth building strategy;
- Engaging in thought leadership through press interviews on homeownership in Tribal communities and presenting at conferences and convenings to share insights on issues regarding Native American housing and community development.

NeighborWorks has continued to expand its training offerings tailored to Native housing and community development. In 2023, NeighborWorks co-authored "Housing and Community Development Training Resources and Opportunities for Indigenous Communities" with the Seven Sisters Community Development Group exploring strategies to foster partnerships and collaboration to develop more innovative community development training for Indigenous communities.

NeighborWorks also serves as a thought partner and technical advisor to government agencies and policymakers working on programs affecting Native Americans. Technical experts from NeighborWorks are working closely with the federal banking agencies to advance mortgage lending on Native lands and Congressional offices call on NeighborWorks to advise on legislative, regulatory, and administrative solutions to a range of issues, including increasing access to credit by reducing delays in mortgage processing for homes and bringing to bear innovative financial tools like New Markets Tax Credits to build schools on tribal lands.

# **Measuring Community Impact through Success Measures**

Evaluation is essential to assuring impactful, successful comprehensive community development. NeighborWorks supports outcome evaluation for the community development field through <u>Success Measures</u>, a fee-for-service social enterprise program. To date, Success Measures has supported more than 1,200 community-based organizations and funders, including members of the NeighborWorks network, to evaluate a range of community revitalization initiatives and related community development outcomes.

Success Measures offers an integrated set of evaluation, capacity building, advisory, and technology services for organizations seeking to assess the results of their programs and investments. The Success Measures participatory approach engages residents and other stakeholders in the evaluation process and equips them with the tools to document outcomes, measure impact, and inform change.

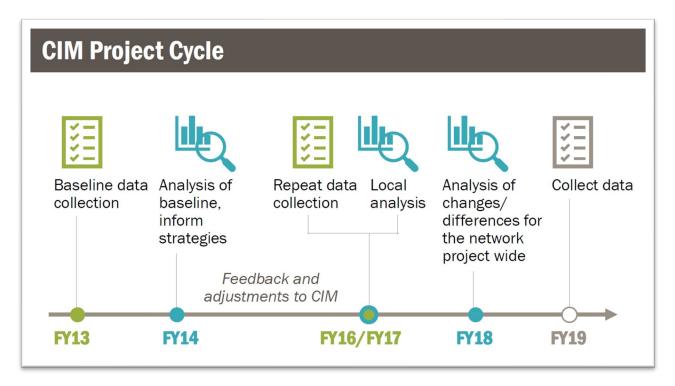
The Community Impact Measurement (CIM) project is an ambitious effort across NeighborWorks to more fully capture, document, and share rigorous data about the

impact NeighborWorks organizations have over time in their communities, beyond the immediate housing production and investment. This involves deploying tested community data collection tools methods to survey residents and assess physical conditions in a selected area. CIM provides network organizations rigorous local primary data as evidence to demonstrate the impact of their community-level work and refine their

"The Community Impact Measurement Survey has been a very important tool in guiding our development decisions. It has enabled us to reflect upon the diverse perspectives held by residents, not just those who proclaim to represent the community's interests."

> -Isaac Hammond-Paul Director of Community Development, Homewise

programmatic strategies in partnership with residents and community stakeholders. Participants in the project, which launched in FY 2013, collected robust baseline data on physical conditions (by block and property) and quality of life (perceptions of community, safety, neighborliness and engagement) in their target communities.



Follow-up data for Round 2, collected from FY 2016-2017, showed positive change in 80 percent of the participating communities. Nearly half of the communities recorded a measurable increase in resident satisfaction with living in their community, while in 87 percent of communities, one half or more of the residents expressed optimism that the community will improve in the next three years. In FY 2020-2021, 98 participating organizations completed a third round of community data collection and analysis, allowing for further understanding of how these organizations impact their communities over time in terms of resident quality of life, social connection, community, engagement and physical conditions in the neighborhood. In FY 2023-2024 over 70 organizations are participating in a fourth round of Community Impact Measurement data collection and analysis to examine change over time and continue to refine strategies for positive impact.

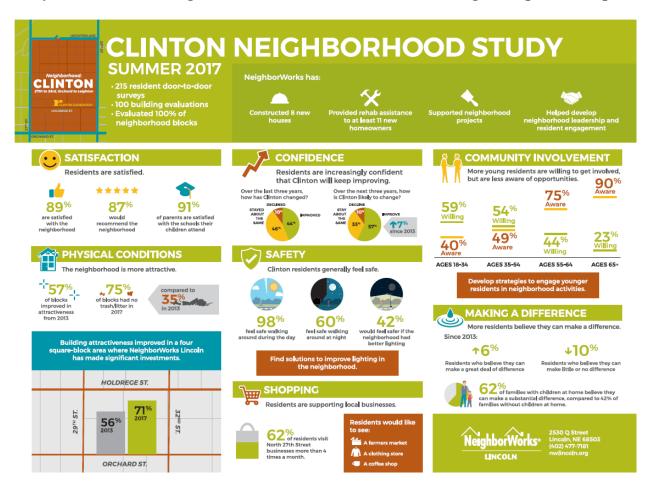


Figure 1. Example CIM Summary

In addition to the Community Impact Measurement project, Success Measures supports organizations in measuring other outcomes of their work. For example, Success Measures has played an integral role in NeighborWorks' strategy to spotlight shared equity housing strategies. Through Success Measures, NeighborWorks provided evaluation services to four network organizations that had deep experience in shared equity housing

development using a variety of models. These evaluations solicited feedback from residents on their satisfaction with their homes and communities and helped the network organizations understand how shared equity affected resident outcomes. Overall, the evaluations revealed that residents in the shared equity housing communities had experienced positive outcomes related to quality of life, economic security, housing stability and more. Three additional NeighborWorks organizations are receiving similar evaluation support in FY 2024 to better understand the outcomes and demonstrate the value of their shared equity strategies.

Success Measures also provides innovative evaluation consulting services on a fee basis to a wide range of local, state and national organizations beyond the NeighborWorks network. For example, Success Measures recently developed measurement frameworks and evaluation plans for the housing and community development grant and lending programs of state/regional intermediary organizations and health systems including the Virginia Housing Development Authority, the Greater Minnesota Housing Fund and the Bon Secours Mercy Health System. Success Measures also delivers, through philanthropic funding, a range of evaluation technical assistance services that are tailored to the varied needs of the grantees of the Robert Wood Johnson Foundation's Healthy Communities program and the awardees for AARP's Purpose Prize, an award to individuals over 55 who have created innovative programs to address community needs. These evaluation services help ensure that these organizations have the support needed to document results and learn from their program implementation.

# **Disaster Recovery**

NeighborWorks and its network organizations have deep, on-the-ground experience helping residents and communities prepare for, survive, and recover from natural disasters such as hurricanes and floods. Despite not being a first responder organization, NeighborWorks is deeply committed to restoring communities' long-term health and actively engages in the rebuilding of disaster-stricken communities or communities recovering from acute disruptions. NeighborWorks offers training, resources, and assistance that residents and organizations need to rebuild, remediate, and recover.

In communities impacted by disasters, NeighborWorks network organizations make long-term commitments, providing services, counseling and referrals to aid in a recovery that can span multiple years. Network organizations serve a critical role as a hub for information and communication, helping residents understand what resources are available and determining which programs and services they may be eligible for. Network organizations strive not only to rebuild what was, but to build stronger, healthier, more resilient communities.

In recent years, NeighborWorks has <u>awarded grants</u> to organizations working in communities impacted by floods, wildfires, earthquakes, hurricanes, <u>public health emergencies</u>, and other natural disasters. Some of these grants are used for immediate disaster relief efforts, while other resources support staff capacity to administer grant funding and client management services as well as long-term recovery efforts, including grants and loans to repair and rebuild affordable housing and develop community resilience.

After Hurricane Harvey displaced 30,000 Houstonians and damaged over 100,000 homes, Avenue CDC created a long-term recovery plan that includes replacement housing designed with resiliency in mind. Avenue CDC leveraged a grant from NeighborWorks America to ramp up housing production of single-family homes by 47 percent and build their capacity to respond to an RFP for the \$1 billion in CDBG-DR disaster funds designated for Houston.

In 2023, through a partnership with the state of New York, network affiliate RUPCO was tasked with distributing \$3 million in aid for critical repairs to homes that suffered damage in a 1,000-year flooding event. Kevin O'Conner, executive director of RUPCO, noted that the organization is experienced with home repairs and administering disaster relief funding. With time being of the essence, he promised to deliver the funds quickly to help people restore their homes and resume life stability.

Based on experience from Hurricane Katrina and Superstorm Sandy, NeighborWorks America developed the comprehensive *Navigating the Road to Housing Recovery* disaster guide, currently in its 6<sup>th</sup> edition and available in English and Spanish for communities to help plan for—and recover from—natural disasters. In addition, NeighborWorks offers a suite of <u>professional development</u> certifications and <u>place-based training</u> to help prepare practitioners and their partners for disaster management and recovery. Training courses focus on business continuity planning, strategic crisis management, and recovery planning.

NeighborWorks has long focused on disaster recovery and resilience in Puerto Rico through strategies designed to enhance coordination among stakeholders working to rebuild and restore communities affected by Hurricanes Irma and Maria and more recently, a series of earthquakes, and create a stronger future. In early 2019, NeighborWorks, along with the Community Foundation of Puerto Rico and Enterprise Community Partners, launched the Puerto Rico Nonprofit Leadership Development Initiative, a partnership engagement to increase the capacity of nonprofits in Puerto Rico by providing training, networking opportunities and funding to meet critical community needs including housing, education, health, and resilience. The Initiative offered skills development for organizational leadership, staff and

"NeighborWorks is honored to be part of this important work that leverages our 30 ofcommunity uears development investment in Puerto Rico and supports tireless efforts nonprofits on the island that continue to help rebuild infrastructure, homes, businesses and lives after the devastating hurricanes of 2017."

> -Marietta Rodriguez, CEO NeighborWorks

boards, while focusing on the fiscal and operational health of the organizations.

The initiative kicked-off with a workshop that brought together over 100 partners representing nonprofits, private developers, consultants, banks, and the Department of Housing (Vivienda) to learn about recovery from previous disasters, discuss the CDBG-DR action plan, and learn about what local nonprofits have been doing on the island. In FY 2020, the Federal Reserve Bank of New York joined the initiative as a partner. Additional cohort meetings, as well as nonprofit leadership training and Board Source trainings, rounded out the first phase of the initiative, which concluded in April 2021.

In the summer of 2023 NeighborWorks funded network member Ponce NHS to host a Community Leadership Initiative for Puerto Rico-based residents and nonprofits. The event attracted 125 participants representing 28 municipalities across the island, who came together for three days of learning, sharing and celebration. Participants chose from eight workshops, which were all led by local trainers on topics including leadership and team management, proposal writing, fair housing rights, community development and sustainability. In addition, Ponce NHS led bus tours to their new resiliency center, transformed from an abandoned school, and to Agricultores Forjando Una Exitosa Agricultura (Farmers Forging Successful Agriculture), founded by a 2022 Dorothy Richardson Award Honoree Jaime Pellicier.

One notable success of the Puerto Rico Nonprofit Leadership Development Initiative is the enduring relationships that originated in the first cohort. Based on their partnership, Ponce NHS was able to contract with INDESOVI, another Puerto Rico-based nonprofit, to train a select group of staff members in property management, new construction, and rental development. These trainings support Ponce NHS's efforts to stand up a new Property Management line of business to support further rental development expansion efforts.

The program also provided an invaluable training experience to leadership and the board of directors of Ponce NHS, giving them a stronger understanding of board governance and clarifying the expectations, roles, and responsibilities. With this foundation, the board became significantly more involved to provide greater support as Ponce NHS continued its rapid expansion. The organization has tripled its staff, using the additional capacity to expand their service area to intentionally reach the rural areas of Puerto Rico which are some of the hardest communities to serve.

When Hurricane Fiona hit in 2022, Ponce NHS's service area was heavily impacted. Ponce NHS immediately took on a leadership role on the ground, utilizing their organizational strength to lead response and recovery efforts while managing to continue providing their regular services without interruption.