



Annual Report FY2020

NEIGHBORHOOD OF AFFORDABLE HOUSING



NOAH... By the Numbers

Over the past 34 years, NOAH's programming has created public and private investments worth over \$545.7 million in the Greater Boston region.

NOAH has either rehabilitated or developed 458 units within 83 buildings; and owns/manages 385 affordable rental units & five commercial units in over 43 properties in East Boston, Beverly, Holliston, North Andover, Carlisle, Webster and Middleborough. We continue to add more new workforce units in multifamilies in East Boston. In our active pipeline in East Boston is the Aileron project, which will have 40 units, with 17 units set aside for artist working/living space.

In 2020, NOAH directly served 4,500+ individuals, which was a record high number for us.

In the last eight years, 928+ NOAH first-time homebuyer graduates purchased their first homes in Greater Boston!

NOAH's Foreclosure Prevention team has served 3,000+ households from over 95 communities in the Greater Boston Region during the last eight years, with an 80% long-term positive resolution ratio.

Each year, NOAH serves a broad range of clientele, with over 60% from an ethnic minority household, and the majority being either low-income or low/moderate-income.



Dear Friends:

Over 2020 and into 2021, we served several hundreds of families who became food-insecure and many hundreds more who were at risk of becoming homeless as a result of the COVID-19 Pandemic. Unfortunately, far too many families are no better off in 2021 than in 2020 due to unemployment and other pandemic-related issues. NOAH staff, like many others in our neighborhood, continue to do a compassionate and effective job in helping community residents in distress.

Looking forward into 2021 and beyond, countless numbers of vulnerable folks are either sweltering in the heat, or being swamped in the puddles and pools of daily soakings due the extreme temperatures and heavy rains as a result of climate change. And, with strong political divides, new COVID-19 variants, along with the vaccine hesitancy/debate, it sometimes seems that 2021 cannot go by fast enough. Yet, we cannot give up our efforts as long as residents are at risk.

NOAH is working to promote democratic climate and resiliency solutions as we coordinate, cooperate and collaborate with our neighbors, agency colleagues, City representatives, and elected officials. Such solutions are needed quickly! We have to do this together, now, no matter our political persuasions.

In 2020, NOAH held a Resiliency Assembly which ascertained community interest in climate preparedness and building resiliency in the event of a major storm surge event. In following up, this spring we hired a Resiliency Planning Coordinator who will be reaching out to as many agencies and people in East Boston as possible in order to promote these changes which could also include needed green/gray infrastructure along our vulnerable East Boston shoreline.

Please read here about NOAH's 2020 activities, including climate change efforts. In the emergency, our staff rallied together and switched over to operating in a remote service environment quickly and smoothly. They also spearheaded two new pandemic-related program lines, Hunger Relief and Rent Relief, and most departments saw more clients in need than ever before. In fact, NOAH hit a new high number for individuals served last year, at 4,500; 2,800 were assisted through NOAH's housing-related service lines; and another 1,700 through our neighborhood initiatives. NOAH is very grateful for its dedicated staffers, for its committed volunteers, for so many great neighborhood colleagues, and for the generous investments so many have made in us this past year which have enabled us to serve thousands of people who needed rent relief, food security, and much more.

Many thanks,

Phil

Philip R. Giffie, NOAH Executive Director



Affordable Housing Program Activities

Real Estate Development

Continued pre-development/development activities for 40 units at East Boston Aileron, 38 units at Taunton Union Block, 108 units in two phases in Ayer, and 106 units in Attleboro. Pursued potential pipeline projects in Acton, Ayer, Winchester, Haverhill, Grafton (2 sites), Lynn, East Boston (2 sites), Braintree, Scituate, Weymouth, Hanson, Brockton, Hyde Park, Roslindale, & Middleboro.

Senior Home Repair Services

Served 62 senior or disabled residents with 300+ free safety repairs and emergency/rehabilitation projects and heating system improvements via this City of Boston funded program.

Property & Asset Management

Managed 163 affordable/mixed housing units and four commercial units in 37 properties in East Boston and Carlisle. Continued asset management of 219 third-party managed housing units in suburban areas. Housed 850+ residents; assisted 30+ households to submit applications for rental assistance funds, enabling them to receive past due rent; and helped 245 individuals with grocery gift cards and other aid.

First-Time Homebuyer Program

Held 15 8-hour certified homebuyer courses (half in English, half in Spanish), and continued offering bilingual online courses, with 303 graduates; 88 client families purchased their first homes.

Homeownership Preservation

Counseled 177 families via free foreclosure prevention counseling; with an 80% long-term positive resolution ratio. Continued NOAH's Hispanic housing radio programming.

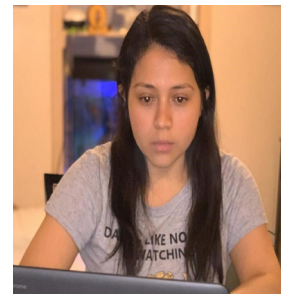
EHAP/Rent Relief/Rental Housing Counseling

Our City-funded Emergency Housing, Homelessness Prevention and Financial Assistance programs awarded over \$120K of grant funding to 51 households to obtain or retain apartment homes; as well as providing counseling, referrals, or emergency FSNP and EHAP hotel stays; and altogether serving over 311 at-risk households. Our new City-funded COVID-19 Rent Relief Program paid \$2.1 million to keep 590 households safe in their homes during the pandemic.

Financial Capability & Tax Prep.

Provided free education/counseling to 115 individuals in establishing financial goals, budgeting, credit, and more. Coordinated free VITA tax preparations for 95 families.





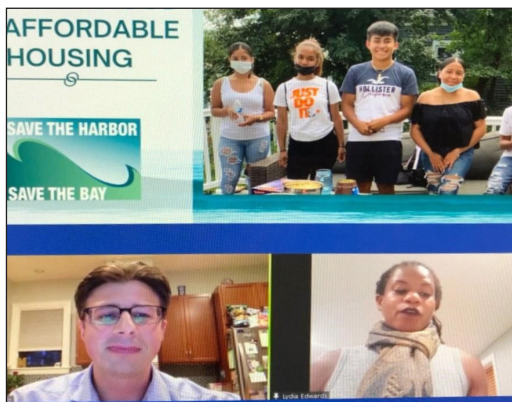
Neighborhood & Community Program Activities

Climate Change Resiliency Engagement

Large sections of East Boston are at major risk of flooding and extreme temperatures. East Boston ClimateCARE funded by The Kresge Foundation, and East Boston SCALE-UP funded by The Robert Wood Johnson Foundation continued working to reduce these threats via resident-driven projects and planning. New climate leadership curriculum was developed, and 25 youth were trained. A climate risk residential survey was administered with 270 completed. Another survey was also completed, and a network-analysis of 132 agencies was made. An East Boston Resiliency Assembly was held which premiered a video vividly demonstrating the impact of an anticipated storm-surge flooding in Central Square and the highway tunnels to and from mainland Boston.

English for Speakers of Other Languages

Held three semesters of classes of Beginners I & II with 93 students and provided one-on-one tutoring, as needed. Continued 'Intro to Citizenship' courses and 'Tech Goes Home' computer education programming for new Bostonians.



Youth Leadership Crew

NOAH Youth Organizers (N-YO) continued their popular tree canopy expansion/maintenance and anti-littering campaigns. Although held at reduced levels due to the pandemic, they also offered their ongoing initiatives of community gardening maintenance projects (to 15 households) and the NOAH Boating Safety & Learn to Kayak (to 200 residents).



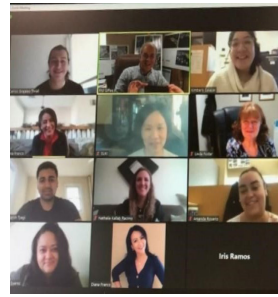
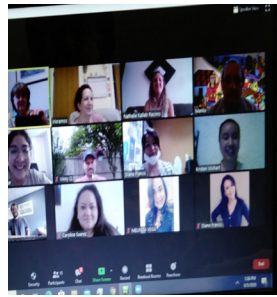
East Boston Environmental / Grupo Ambiental Latino

Continued to focus on deepening leadership skills of residents and the Youth Crew. Engaged and empowered 25 community leaders on justice issues, including environmental, climate, racial and resilience topics, as well as building/restoring strong and sustainable natural and built environments.

New Hunger Relief

In 2020, NOAH initiated a major Hunger Relief effort, and invested \$90,800 in providing food and essential household supplies. We also donated funds to eight local non-profits to assist in food distribution, and distributed food/grocery cards; with 500 families directly served by NOAH and several thousand more by the East Boston food resiliency network of which we are a part.





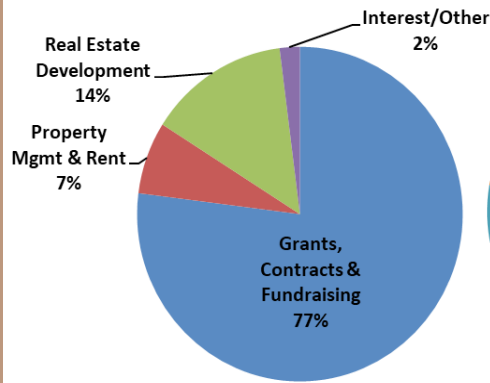
NOAH Staff

Jorge Correa, Maintenance Supt.
 Anthony D'Andrea, Senior Homeowner Services Mgr.
 Diana Franco, Director of Homebuyer Services
 Philip Giffee, Executive Director
 Carlos Grajales-Thrall, Rec./Property Management Coord.
 Thomas Granara, PT Asst. Carpenter
 Krystal Krespo, NWA VISTA
 Suki Li, Senior Staff Accountant
 Manlio Mendez, Senior Community Organizer
 Linda Foster, Director of Admin. & Fundraising
 Mal Nelson, Director of Property Mgmt.
 Vinny Qualtieri, Director of Finance
 Nathalie Kallab Racimo, Foreclosure Prevention & FinCap Counselor
 Iris Ramos, Rental Housing Case Mgr.
 Jeffrey Rosa, Maint. Custodian
 Amanda Rosario, NAIP AmeriCorps
 Kimberly Salazar, Rental Housing Case Mgr.
 Scott Shaw, Director of Acquisitions & Asset Management
 Carolina Suarez, First-Time Homebuyer Counselor
 Melinda Vega, Community Bldg. & Engagement Coordinator
 Kristen Wishart, HBS Admin. Asst.
 Juan Zapata-Suarez, Maint. Custodian

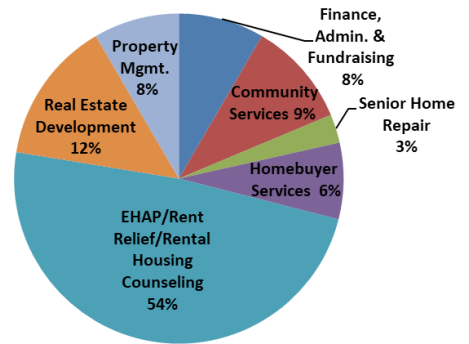
Board of Directors

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 Lauren DeMayo CPA, Treasurer
 Rick High
 Michael Lake, President
 David Lank
 Orlando Pacheco
 Ricardo Patron
 Joe Ruggerio
 Marc Savatsky, Vice President
 Robert Schmidt, Clerk
 Carrie Tennant, Esq.

Operating Income FY20



Operating Expense FY20



2020 Top Donors

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 Boston Private Bank & Trust Company
 Cambridge Savings Charitable Foundation
 Campbell and Hall Charity Fund
 Capital One
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 NeighborWorks America
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 Pulte Mortgage
 Resolution Architects
 Robert Wood Johnson Foundation
 Rockland Trust Charitable Foundation
 Sailors' Snug Harbor of Boston
 Santander Bank Foundation
 People's United Community Foundation
 Marc Savatsky, New Boston Ventures, NOAH Board
 Save the Harbor, Save the Bay
 TD Charitable Foundation
 United Way of Mass. Bay & Merrimack Valley
 Perry/Wood Family Trust
 Wickman Family Foundation

FY2020 Operating #s

Revenues & Income	Expenses
\$6,621,782	\$5,869,440

Investing in Mass. CDCs

The Massachusetts Community Investment Tax Credit (CITC) is 'designed to support high-impact community-led economic development initiatives through a market-based approach that leverages private contributions and builds strong local partnerships'. NOAH was awarded \$250,000 in state Community Investment Tax Credits for 2021 to use to attract up to \$500,000 in private investment. The credits are equal to 50% of the donation made by a corporate or individual taxpayer. Donors can typically obtain their usual federal deduction, as well. NOAH CITC donor and President Michael Lake states: "As a long-term Board member and as an investor in our CITC program, I am acutely aware of how useful and valuable these unique funds are to the work NOAH does. Where else can you make a substantial donation, get half of it back and feel great about what you've been able to accomplish! At NOAH, we've been able to hire more staff to work on Foreclosure Prevention, Financial Fitness and our comprehensive Climate Change work. I urge all those who are able to invest in NOAH through CITC. We need you!" The minimum donation is \$1,000. Please consider participating in this exceptional philanthropic investment program.

For More Information

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