Reflecting on
40 Years of Opportunity

NeighborWorks America
Annual Report, Fiscal Year 2018
Is it possible to have a year that is profoundly shaped by change and consistency at the same time? We think so—and for all the best reasons.

That certainly was true for NeighborWorks America in 2018, a year that marked our 40th anniversary. Four decades is a milestone to be excited about, but for more than just our longevity. Over the years, whether assisting tens of thousands of families with the dream of homeownership, providing affordable rental housing, helping homeowners recover from one of the worst housing and financial crises in recent history, or being on the ground to provide critical assistance and education for communities regrouping and rebuilding after devastating natural disasters, NeighborWorks America has been a leader in working collaboratively to develop innovative solutions for our network’s short-term needs and long-term goals. As we looked back over the last 40 years, we celebrated our role as a reliable, steadfast resource for our network, while at the same time growing and improving the training, technology, programs and services we offer to affordable housing and community development professionals. Our mission to create opportunities for people to live in affordable homes, improve their lives and strengthen their communities, remains unchanged, but how we go about achieving it must evolve, and we must be proactive in that pursuit.

This important work can’t be done without its most essential component: our people. That was as true in 1978 as it is today. Our leadership—NeighborWorks America’s officers and senior team, working hand in hand with our board of directors—is dedicated to ensuring that we’re being good stewards of our government appropriation, continually responding to the needs of our diverse network and delivering value, while also fostering a problem-solving, opportunity-driven culture within NeighborWorks. We have nearly 300 people that come to work every day ready to make a difference. Our people are dedicated to NeighborWorks’ values, and that is a very positive place from which to go forward. We want to ensure that everyone at NeighborWorks America, regardless of position, understands how vital their role is to our mission.

Our people are where the good work begins. And it ends with the thousands of folks working locally in small rural towns, large urban centers and everywhere in between throughout this country. This powerful synergy is critical to building strong communities, nationally and at the local level, where the impact truly is the greatest. Part of that winning formula is making sure that we listen to what is top of mind for people in every household and community we serve, what they’re excited about, what obstacles they face, and where we can find opportunities to thrive together.

As we enter the next chapter in NeighborWorks America’s development, we are encouraged to see this organization become even more adaptive to change, especially in the use of new technologies to reach potential clients and customers, and in our ability to develop revenue streams outside of traditional funding sources. As you read through this annual report, you’ll learn more about what makes us tick—a snapshot of the people, places and programs that make up NeighborWorks America, what we’ve done and what we plan to do.

We are confident that NeighborWorks America will remain at the forefront of affordable housing and the broader community development field as we enter our 41st year of service and long after. Here’s to the next 40 years.

Grovetta N. Gardineer
Chair, NeighborWorks America Board of Directors

Marietta Rodriguez
President and CEO, NeighborWorks America
About Us

Every organization should have its “elevator pitch” about who they are and what they do. That’s the easy part, right?

NeighborWorks America is a congressionally chartered and funded nonprofit. We provide communities—through our network of nearly 250 member organizations in every state, the District of Columbia and Puerto Rico—with affordable housing, financial counseling and coaching, training, and resident engagement and collaboration in the areas of health, employment and education.

That’s the 30,000 foot view. But what’s the deeper dive?

We are an organization that cares deeply about affordable housing and community development. It’s in our DNA. Since 1978, NeighborWorks America and its network have been steadfast in their efforts to create opportunities for people to live in affordable homes, improve their lives and strengthen their communities. You can always visit www.neighborworks.org for more information. Or, you can ask any one of us. It’s a story we’re happy to share.

Our story starts in Pittsburgh, Pennsylvania, with Dorothy Mae Richardson, an African-American housewife turned crusader, who galvanized the residents of her Central Northside neighborhood to fight for the resources they needed to save their homes and community. Her efforts led to the founding of Neighborhood Housing Services of Pittsburgh, which became the national model for NeighborWorks America’s work.

Today, NeighborWorks supports a network of organizations and the broader community development field with grant funding, peer exchange, technical assistance, evaluation tools and training. We are proud of the work we do, but it would not be possible without your annual appropriation from Congress and our generous partners. The corporations and foundations that support our programs and service offerings help ensure that we reach and serve as many people and communities as possible. In fiscal year 2018, nearly $93 million in grant funding was distributed. NeighborWorks network member organizations reported more than $8.4 billion of investment in their communities. This level of investment is possible because for every $1 of federal appropriation we award, NeighborWorks organizations attract another $60 to expand local impact.

As the nation’s leading trainer of community development and affordable housing professionals, providing in-person, place-based and online training options, we distributed nearly 15,000 training certificates in FY 2018. Under our training umbrella, we continued to offer certification from the NeighborWorks Center for Homeownership Education and Counseling, which shows employers, peers, potential clients and customers that network organization staff and industry professionals have mastered a specific knowledge area in the fields of financial capability and housing education/counseling.

To ensure that our network organizations are strong and healthy in their operations and that we conduct rigorous assessment before acceptance into NeighborWorks and every year after that, we also offer programs and support that help network organizations to assess and improve their operations, measure the impact of their efforts, expand their program offerings to meet community needs, and move toward long-term stability and growth.

As you flip through the pages of our annual report, the stories and data will provide a glimpse of the work we do. By exploring our programs and reading about some of our recent accomplishments, we hope you’ll learn more about our hand-in-glove collaboration in the areas of health, employment and education.

We hope to be interested to learn more about NeighborWorks America and our efforts to create opportunities for people to live in affordable homes, improve their lives and strengthen their communities. You can always visit www.neighborworks.org for more information. Or, you can ask any one of us. It’s a story we’re happy to share.
NeighborWorks America is pleased to report that it has received the Annual Audit Report with the expected unmodified (or “clean”) audit opinion. This is a great testament to the diligence and attention to detail of NeighborWorks’ leadership and financial team, who work to ensure that the organization complies with all the policies, standards and regulations that govern its operations and financial reporting.

The 2018 financial summary was compiled from the annual audit of Neighborhood Reinvestment Corporation (d.b.a. NeighborWorks America).

The complete audited financial statements are available at www.NeighborWorks.org.

### 2018 Financial Summary

<table>
<thead>
<tr>
<th>Neighborhood Reinvestment Corporation (d.b.a. NeighborWorks America)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Condensed Statement of Financial Position and Statement of Activities</strong> (Amounts in 000’s)</td>
</tr>
</tbody>
</table>

#### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Period ended September 30, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current assets</td>
<td>$105,855</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
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<tr>
<td>Short term investments</td>
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<tr>
<td>Contributions receivable</td>
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<tr>
<td>Grant and contract receivables</td>
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<td>Other receivables-net</td>
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<tr>
<td>Prepaid expenses and other assets</td>
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<tr>
<td><strong>Total current assets</strong></td>
<td><strong>$105,855</strong></td>
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<tr>
<td>Noncurrent assets</td>
<td>56,338</td>
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<tr>
<td>Deposits</td>
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<tr>
<td>Property and equipment, net</td>
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<tr>
<td><strong>Total noncurrent assets</strong></td>
<td><strong>56,338</strong></td>
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<tr>
<td><strong>Total assets</strong></td>
<td><strong>$162,193</strong></td>
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</table>

#### Liabilities and Net Assets

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<thead>
<tr>
<th>Description</th>
<th>Period ended September 30, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current liabilities</td>
<td><strong>$142,839</strong></td>
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<tr>
<td>Accounts payable and accrued expenses</td>
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<tr>
<td>Personnel</td>
<td>5,744</td>
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<tr>
<td>Professional services</td>
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<td>Other operating costs</td>
<td>659</td>
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<tr>
<td>Depreciation and amortization</td>
<td>409</td>
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<tr>
<td><strong>Total current liabilities</strong></td>
<td><strong>$142,839</strong></td>
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<tr>
<td>Noncurrent liabilities</td>
<td>216,277</td>
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<tr>
<td>Deferred rent liability</td>
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<td>Foreclosure prevention</td>
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<td>Registration Fees</td>
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<td>Depreciation and amortization</td>
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<td><strong>Total noncurrent liabilities</strong></td>
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<td><strong>Total liabilities</strong></td>
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<td>Commitments and contingencies</td>
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<tr>
<td>Net assets</td>
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<td>Unrestricted net assets</td>
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<td>Temporarily restricted net assets</td>
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<td>Permanently restricted net assets</td>
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<tr>
<td><strong>Total net assets</strong></td>
<td><strong>$162,193</strong></td>
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</tbody>
</table>

#### Revenues, gains and other support

<table>
<thead>
<tr>
<th>Description</th>
<th>Period ended September 30, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Congressional appropriations</td>
<td><strong>$142,839</strong></td>
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<tr>
<td>Contributions</td>
<td>14,145</td>
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<tr>
<td>Grants and contracts</td>
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<tr>
<td>Trading registration fees</td>
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<tr>
<td>Interest income</td>
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<tr>
<td>Publications and subscriptions</td>
<td>659</td>
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<tr>
<td><strong>Total revenues, gains, and other support</strong></td>
<td><strong>$162,193</strong></td>
</tr>
</tbody>
</table>

#### Total expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Period ended September 30, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants and grant commitments</td>
<td><strong>$105,855</strong></td>
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<tr>
<td>Personnel</td>
<td>42,458</td>
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<tr>
<td>Professional services</td>
<td>9,606</td>
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<tr>
<td>Other operating costs</td>
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<td>Occupancy</td>
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<td>Travel</td>
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<tr>
<td>Conferences and workshops</td>
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<tr>
<td>Depreciation and amortization</td>
<td>223</td>
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<tr>
<td><strong>Total expenses</strong></td>
<td><strong>$216,277</strong></td>
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</tbody>
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#### Statement of Activities

<table>
<thead>
<tr>
<th>Description</th>
<th>Period ended September 30, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues, gains and other support</td>
<td><strong>$162,193</strong></td>
</tr>
<tr>
<td>Expenses</td>
<td><strong>216,277</strong></td>
</tr>
<tr>
<td><strong>Net assets released from restrictions</strong></td>
<td><strong>$54,016</strong></td>
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<tr>
<td><strong>Total revenue, gains, and other support</strong></td>
<td><strong>$162,193</strong></td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>$216,277</strong></td>
</tr>
<tr>
<td><strong>Net change in net assets</strong></td>
<td><strong>$(54,084)</strong></td>
</tr>
</tbody>
</table>

Rebecca Bond
Executive Vice President & Chief Financial Officer
Residents are the building blocks providing the structure, bonds and energy that create vibrant communities. While residents are the best authorities on what makes their community thrive, they often do not have the resources or opportunities to develop and implement solutions.

NeighborWorks America’s Community Building and Engagement (CB&E) program works to help local NeighborWorks organizations develop the fullest potential of resident leaders. The program supports the efforts of residents and resident associations to plan and accomplish the change they envision, improving the vitality and safety of the communities they call home.

An important component of the CB&E program is the Community Leadership Institute (CLI) — a cornerstone of our work to build resident leaders and strengthen communities. The CLI enhances the capacity and commitment of local organizations to create community leaders and increase their knowledge, skills, confidence and collective ability. The CLI experience consists of team building, onsite training, networking and a yearlong 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 in-person training. Participants attend workshops, network with their peers, visit local community projects, and begin action planning for a project in their community. The projects are then eligible for a $4,000 NeighborWorks America grant that supports implementation over the following year. The cumulative effect is community-driven solutions, ongoing resident participation and investment, and the community leadership necessary to create and maintain strong communities.

When Noel Halvorsen was hired as president and CEO of NeighborWorks Green Bay in Wisconsin, his very first trip was to the national CLI. Halvorsen brought with him a team that included volunteers and staff members from partner agencies, faith-based organizations and local government agencies. They attended a variety of courses, learning how to sharpen community engagement and nonprofit management skills to address challenges in communities like theirs. In addition, they began to build a network of peers from which they could continue to share and learn.

For Halvorsen and his team, the CLIs have proven to be immensely valuable in strengthening their efforts. NeighborWorks Green Bay, working with community partners, now offers Saturday workshops modeled on the CLI and aimed at sharing skills and building networks among community leaders. The workshops operate on the assumption that many local nonprofits have deeply committed staff and volunteers who could benefit from additional training to write successful grant applications, compile a community asset map or plan for leadership successions.

To help groups like NeighborWorks Green Bay achieve their vision, NeighborWorks America offers several different types of peer-learning opportunities, trainings and workshops, resources and tools on best practices, grant funding, and measurement and evaluation support.

Together, these efforts inspire and support resident leaders in their work to transform their neighborhoods.

Building Blocks of Resident Leadership

Johnny Carter, walking in his new neighborhood in Moorhead, Minnesota, was recognized in 2018 with a NeighborWorks America Dorothy Richardson Award for Resident Leadership for his efforts to resolve water quality issues in his community.
Nonprofits are finding it increasingly difficult to survive on grants, government funding and philanthropic contributions alone. Sustainability requires a new way of thinking.

As NeighborWorks organizations across the country sit down to do their long-term planning, more of them are coming to the same conclusion: the traditional nonprofit business model is ripe for innovation.

“AHSTI’s Hope Insurance Agency provided services that led directly to a 17 percent drop in delinquencies among its customers.”

Leaders at Affordable Homes of South Texas Inc. (AHSTI), one of the first organizations to participate in SBI, had crunched their numbers and saw that AHSTI would not survive without adapting. “The thought of not being able to make an impact in the community left us with a sense of desperation,” AHSTI Deputy Executive Director Myra Martinez said. “Where else would these people go?”

AHSTI discovered that there were others in the community who recognized the value in its services and were willing to support them through investments and partnerships. A revamped business model and entrepreneurial mindset helped AHSTI plan for long-term sustainability and provided the tools to further its mission. When AHSTI staff noticed that some customers started defaulting on their loans, for instance, they traced the problem back to a recent hailstorm in the McAllen area, causing a spike in homeowners’ insurance rates.

“They weren’t shopping around for services and, as a result, had very high payments and couldn’t make them anymore,” Martinez said. “We thought, ‘There’s got to be a better way to get the coverage they need without raising their insurance so high.’”

Using tools learned through SBI and leveraging private sector partnerships, Affordable Homes of South Texas Inc. now offers an independent brokerage, Hope Insurance Agency, to help customers compare insurance rates. Providing that service led directly to a 17 percent drop in delinquencies among its customers, Martinez said.

Successes like AHSTI’s are not unique to SBI participants. The program is now available to all NeighborWorks network organizations looking to pursue business models that support sustainability.

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NeighborWorks launched the Sustainable Business Initiative (SBI) to help organization leaders learn and adopt best practices used by entrepreneurs and others in the private sector. NeighborWorks staff and business coaches work with SBI participants to understand how to modernize, monetize and find investors to support their work.

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Moving to a Model That Can Last

Among the many ways that NeighborWorks America helps network organizations interested in building a Sustainable Business Initiative model is by providing in-depth coaching during NeighborWorks Training Institutes held throughout the country.

AHSTI’s Hope Insurance Agency provided services that led directly to a 17 percent drop in delinquencies among its customers.
Rural communities on the rise

Residents of West Rutland, Vermont, (above) celebrate at an annual community day event. NeighborWorks of Western Vermont has served West Rutland residents and the surrounding areas for over 33 years.

The NeighborWorks network works for and with rural residents and communities in areas such as Appalachia, the desert Southwest, the Plains states and Louisiana bayou country.

From villages in New England and areas of the deep south, to small Midwest farming communities and the desert Southwest – and everywhere in between – the community development needs of rural communities are as unique as their geographies. And they certainly have special needs requirements compared to larger urban centers.

That’s why NeighborWorks America’s Rural Initiative seeks to create vibrant communities by delivering a range of tools and resources through 119 network organizations, and we are committed to advancing comprehensive community development and combating persistent rural poverty. Our strong rural network is the linchpin to serving many rural communities.

Rural communities often lack the resources to tackle challenges such as entrenched poverty, substandard housing, a lack of affordable housing, economic shifts, declining and aging populations, isolation, and the increased prevalence of natural disasters. Support services are spread over large geographies, and finding and capital are scarce in many rural communities. In addition, basic infrastructure needs such as water and sewer systems, roads and electrical lines, frequently need to be built when building affordable housing, adding significantly to the typical cost of construction. That’s even more significant when you consider that 20 percent of the U.S. population lives in rural areas.

NeighborWorks America’s network of rural-focused organizations brings together specialized understanding, talent, tools and capabilities to address these needs. In addition, our network organizations are adept at forging cross-sector partnerships in order to have broader impact.

One such organization, NeighborWorks of Western Vermont, was incorporated in 1985 and provides residents with financial and homeownership education, help finding homes to purchase, purchase loans, and assistance renovating existing homes to make them healthy, safe, efficient and sustainable.

“The biggest town in our three county area has a population of 15,000,” explains Ludy Biddle, executive director of NeighborWorks of Western Vermont, which has offices in West Rutland and Bennington. “Most of the towns in our region have less than 2,000 residents. So, even for Vermont, we are very rural.” Biddle says NeighborWorks’ understanding of rural issues has been “invaluable” to the group’s efforts.

“In just about everything we do, there’s some NeighborWorks assistance,” she says. In addition to grant funding and technical assistance, “we’ve had all kinds of business planning and capacity building for our organization.”

She added that this kind of support has been essential because of scarce resources. “I think, in general, rural areas just get less attention from public policy makers, and access to capital, access to credit, access to grants are just less,” Biddle says. “There are no other agencies serving the rural community the way we can with our NeighborWorks resources.”

NeighborWorks America’s rural work has grown since its start in 1981, with just five network organizations, but there’s still much to accomplish. When rural communities thrive, the whole country benefits. Empowering rural organizations is a clear national imperative. We have committed to the expansion of our rural work, and to respond to the unique needs and challenges of families in rural communities, providing much-needed resources, and finding better ways to understand and serve rural populations.

“Raising Voices for Rural Communities

Rural communities on the rise

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From villages in New England and areas of the deep south, to small Midwest farming communities and the desert Southwest – and everywhere in between – the community development needs of rural communities are as unique as their geographies. And they certainly have special needs requirements compared to larger urban centers.

That’s why NeighborWorks America’s Rural Initiative seeks to create vibrant communities by delivering a range of tools and resources through 119 network organizations, and we are committed to advancing comprehensive community development and combating persistent rural poverty. Our strong rural network is the linchpin to serving many rural communities.

Rural communities often lack the resources to tackle challenges such as entrenched poverty, substandard housing, a lack of affordable housing, economic shifts, declining and aging populations, isolation, and the increased prevalence of natural disasters. Support services are spread over large geographies, and finding and capital are scarce in many rural communities. In addition, basic infrastructure needs such as water and sewer systems, roads and electrical lines, frequently need to be built when building affordable housing, adding significantly to the typical cost of construction. That’s even more significant when you consider that 20 percent of the U.S. population lives in rural areas.

NeighborWorks America’s network of rural-focused organizations brings together specialized understanding, talent, tools and capabilities to address these needs. In addition, our network organizations are adept at forging cross-sector partnerships in order to have broader impact.

One such organization, NeighborWorks of Western Vermont, was incorporated in 1985 and provides residents with financial and homeownership education, help finding homes to purchase, purchase loans, and assistance renovating existing homes to make them healthy, safe, efficient and sustainable.

“The biggest town in our three county area has a population of 15,000,” explains Ludy Biddle, executive director of NeighborWorks of Western Vermont, which has offices in West Rutland and Bennington. “Most of the towns in our region have less than 2,000 residents. So, even for Vermont, we are very rural.” Biddle says NeighborWorks’ understanding of rural issues has been “invaluable” to the group’s efforts.

“In just about everything we do, there’s some NeighborWorks assistance,” she says. In addition to grant funding and technical assistance, “we’ve had all kinds of business planning and capacity building for our organization.”

She added that this kind of support has been essential because of scarce resources. “I think, in general, rural areas just get less attention from public policy makers, and access to capital, access to credit, access to grants are just less,” Biddle says. “There are no other agencies serving the rural community the way we can with our NeighborWorks resources.”

NeighborWorks America’s rural work has grown since its start in 1981, with just five network organizations, but there’s still much to accomplish. When rural communities thrive, the whole country benefits. Empowering rural organizations is a clear national imperative. We have committed to the expansion of our rural work, and to respond to the unique needs and challenges of families in rural communities, providing much-needed resources, and finding better ways to understand and serve rural populations.
Having the financial capability and resources to plan for the future, save for emergencies and achieve financial goals just makes life easier. At NeighborWorks America, we believe that strengthening the financial capability of individuals and families in the communities we serve is critical to our mission.

With the support of JPMorgan Chase we implemented the NeighborWorks America Financial Capability for Renters pilot program. The program brought together 18 organizations to develop or expand ideas for more effectively providing financial capability services to residents living in affordable multifamily rental housing.

In fiscal year 2018, we took our work to the next level, with the culmination of the pilot program, increased opportunities for certification and training, and new resources.

The pilot included pioneering organizations such as AHC Inc., based in Arlington, Virginia, and Baltimore, Maryland. AHC expanded its efforts to report on-time rent payments to credit bureaus. For low-income renters, who may not have access to traditional credit-building paths, this method can help to build credit and move residents toward greater financial stability.

Of the 411 participants who completed surveys at the beginning and conclusion of their work with the NeighborWorks organizations, 29 percent reported that they had begun to set aside money for savings; 49 percent increased their savings; 43 percent reported feeling an increased sense of financial security; and 49 percent improved their credit score, with an average increase of 32 points.

We have been successful in the delivery of high-quality training, technical assistance, and financial coaching certification. NeighborWorks America also released two new resources for financial coaches: A Guide to Small Dollar Loans and A Guide to Transaction Accounts.

Focusing on Financial Capability

In communities we serve, people are connected to their neighbors and feel they can make positive change in their communities.

Creating Community Impact

In addition to making an impact on individual households, we seek to create positive impact in the many neighborhoods and communities where we work. With the goal of measuring progress, we developed the Community Impact Measurement (CIM) project, which includes a resident survey, Block Conditions Assessment, and Property Conditions Assessment. From Success Measures, a NeighborWorks social enterprise that helps nonprofits and their funders measure the impact of their community development efforts and investments.

Across our network, 128 organizations participated in two rounds of the CIM effort, in 2013 and 2016-2017. Eighty percent of organizations reported significant measurable improvement in the key areas of social capital, positive community perception or physical conditions.

The results demonstrate that in communities we serve, people feel more likely to recommend the community as a great place to live. They feel more connected to neighbors, and they have a strong feeling they can make a positive change in their communities.

In Nebraska, NeighborWorks Lincoln used the CIM to measure the impact of its work in the city’s Clinton neighborhood. They found that 44 percent of residents believe Clinton has improved in the three-year timeframe, and 89 percent of Clinton residents felt satisfied with their neighborhood. “Clinton is a shining example of why NeighborWorks Lincoln matters,” says Michael A. Renken, CEO, NeighborWorks Lincoln. “Through continued efforts with residents, neighborhood associations, local businesses, city staff, area schools, and nonprofit organizations, we are revitalizing neighborhoods like Clinton, building on the strengths of our neighborhoods while helping to address their needs.”

Working together, we are building stronger, more positive and safer communities whose residents have stronger social connections.

Preserving community resources

Volunteers and NeighborWorks staff work tirelessly to help residents renovate and update their homes, creating sustainable, efficient, safe and healthy places to live.

Our Community Impact Measurement project is a long-term effort to track change over time to ensure NeighborWorks has made an impact on the communities we serve in the areas of comprehensive community development and revitalization.
Since 1988, NeighborWorks America’s efforts to propel the community development and affordable housing field to an ever-increasing level of impact. We believe that sharing innovative tools and best practices among experts and peers is the best way to amplify the good work being done across the country.

In 2018, our training efforts resulted in almost 15,000 certificates awarded to professionals working in more than 1,900 organizations. These certificates were earned at our national NeighborWorks Training Institutes, at local/regional place-based training sessions, and through our online learning offerings. According to the results of our most recent biannual training impact study, we know training makes a significant difference. Eighty-six percent of participants report that NeighborWorks training contributes significantly to their organization’s mission achievement.

One of our educational programs that has experienced exponential growth is disaster recovery. We initially developed our expertise in this area in the wake of Hurricanes Katrina and Rita in 2005. Since then, our country has faced a number of large-scale natural disasters, including earthquakes, storms and wildfires. Almost two years ago, Hurricanes Harvey, Irma and Maria tore through cities across the United States. Working nationally with the U.S. Department of Housing and Urban Development, national and regional funders, and nonprofit staff in Puerto Rico, Houston, Texas, we quickly assembled and presented resources to support responding organizations and affected residents. Our offerings included:

• Place-based trainings, particularly in South Florida and Houston
• Online courses, including Foreclosure Intervention Seminars During Disaster Recovery
• A module in CounselorMax (our online tool for real-time charting and accurately reporting of intake, education and counseling activities) that tracks and reports disaster-related activity
• Complimentary access to the sixth edition of our holistic resident- and housing counselor-focused resource guide, Navigating the Road to Housing Recovery, available in English and Spanish.

Since 2012, we’ve conducted 45 place-based trainings focused on disaster preparedness, recovery and rebuilding. We are pleased that our efforts are reaching the most underserved residents in disaster-affected geographies, which include families in vulnerable rural areas.

Looking ahead, we will continue our momentum and provide ongoing support for the inevitable disasters to come. In 2019, we’ll launch a new course that completes the Disaster Preparation and Response series in our Management and Leadership track called Picking Up the Pieces: The First 30 Days of Response and Recovery. We will actively pursue opportunities to work with our partners, the NeighborWorks Network and other affected organizations to provide timely training and resources.

Supporting Communities
Through Training

Neighborhood training institutes provide extensive opportunities for professional development and serve as excellent opportunities for peer exchange and networking.

In 2018, our training efforts resulted in almost 15,000 certificates awarded to professionals working in more than 1,900 community-serving organizations.
**By the Numbers**

**NeighborWorks America**

**Impact FY 2018**

For explanations of the data, visit: www.neighborworks.org/Our-Impact/Impact-Map/Data-Explanations

**Total investment**

$8.4 Billion

**Total housing services provided**

457,042

**Grants distributed from federal appropriation**

$93 Million

**Congressional appropriation leverage**

$60:$1

**Rental homes created and maintained**

166,883

**Jobs created and maintained**

45,100

**Customers counseled and educated**

177,825

**Homes repaired**

75,011

**Rental homes constructed, acquired and preserved**

13,167

**New homeowners**

25,054
Looking Forward

If 40 years has taught us anything, it’s that we must keep looking ahead. Dorothy Richardson could see where things were headed for her and her neighbors and acted to guarantee that they weren’t left behind. No one knew then that her efforts to ensure that people had safe and secure places to call home would be the model for sustainable community development that NeighborWorks still embraces today. The lessons she taught us about education, collaboration and innovation are the cornerstones of our work.

As we look toward the next 40 years, we must continue to innovate and collaborate for the benefit of the individuals and families we serve. We are fortunate to have been trusted with the important task of not only making homes affordable, but also ensuring that generations are able to benefit from the stability and security that a safe and secure home provides.

EDUCATION

With nearly 250 organizations in our network, NeighborWorks has more than a vested interest in their success. Through our training and professional development offerings, we are making sure that the next generation of community developers, resident leaders and funders are educated and prepared to lead well into the future. That said, we also understand that know-how without effective implementation can still have roadblocks. Piloting a Sustainable Business Initiative has afforded us the opportunity to formalize a program that helps traditionally funded nonprofits explore previously unexplored and diverse clients and pursue social innovation models that make them attractive to new partners and resource collaborators.

COLLABORATION

We have long demonstrated our ability to be strong financial stewards. Our focus now is on how we grow our resources and reach. As intermediaries of change, our job has always been to bring diverse people and ideas to the table. As the world changes and philanthropy increasingly becomes an in-house function, we must work that much harder to attract investors and social entrepreneurs who are looking to innovate and restore communities and invest in sustainable, healthy living models that help low- to moderate-income families move beyond the limitations that have kept them from succeeding.

INNOVATION

NeighborWorks America is fortunate to have some of the most experienced and informed minds in the industry on our staff and in our network. Their creativity and transformational ideas have raised us to the next level of thought leadership and follow-through as we look at how best to approach our work. From exploring new client management platforms, to incorporating data innovation teams, enterprise technology is helping us centralize and streamline the way we do business.

The experience of the past 40 years has been a good teacher – equipping our organization to respond to the challenges and opportunities ahead. But we continue to grow and evolve, eager to explore new paths, technologies, partnerships and solutions for achieving our higher aims. There’s so much more to come. As we study and prepare for the complex and distinct needs of the urban, suburban and rural communities we serve, we embrace our future and look forward to the growth and change it will bring.

Our Partners

Innovators ($1,000,000+)

- THE KRESGE FOUNDATION
- JPMORGAN CHASE & CO.

Champions ($250,000 – $999,999)

- Corporation for National & Community Service
- E*TRADE Financial Corporation
- Fannie Mae
- Federal Home Loan Bank System
- Fifth Third Bank
- Freddie Mac
- National Endowment for the Arts
- PNC
- Pennsylvania Housing Finance Agency
- Woodforest National Bank

Leaders ($100,000 – $249,999)

- Bank of America
- Capital One
- CapitalOne
- Citi
- First
- Morgan Stanley
- USDA

Friends ($20,000 – $99,999)

- BankWest
- TRIPLE
- USDA
**Listing of NeighborWorks Organizations (as of April 2019)**

**ALASKA**
- Fairbanks Neighborhood Housing Services, Inc. [Fairbanks]
- NeighborhoodWorks Alaska [Fairbanks]

**ALABAMA**
- NeighborWorks Alaska [Birmingham]

**ALASKA**
- NeighborWorks Alaska [Fairbanks]

**ARIZONA**
- Chicanos Por La Causa, Inc. [Phoenix]
- Centro de Dine' Otse, Inc. [Int. Phoenix]
- The Primavera Foundation, Inc. [Scottsdale]

**CALIFORNIA**
- A Community of Friends, Los Angeles [California]
- Calefi Economic Development Corp. [San Francisco]
- Chiswan Chicas Community Development Center [San Francisco]

**COLORADO**
- Community Resources and Housing Development Corporation [Denver]

**CONNECTICUT**
- Connecticut Housing Authority [New Haven]

**DISTRICT OF COLUMBIA**
- Massachusetts Neighborhood Housing Services [Washington, D.C.]

**DELWARE**
- Interfaith Community Housing of Delaware, Inc. [Wilmington]

**FLORIDA**
- Centro Comuneros Farmworker Centers, Inc. [Boca Raton]
- Clearwater Neighborhood Housing Services, Inc. [Clearwater]

**GEORGIA**
- Wealth Watchers, Inc. [Atlanta]

**IDAHO**
- Neighborhood Finance Corporation [Boise]

**ILLINOIS**
- Hispanic Housing Development Corporation [Chicago]

**INDIANA**
- The Neighbor Project [Indianapolis]

**IOWA**
- The Neighbor Project [Des Moines]

**KANSAS**
- NeighborWorks Southern Missouri [Columbia]

**KENTUCKY**
- Kentucky Community Ventures Corporation [Lexington]

**LOUISIANA**
- Mid City Redevelopment Alliance, Inc. [New Orleans]

**MASSACHUSETTS**
- Cambridge NeighborWorks Apartment Housing Services, Inc. [Cambridge]

**MARYLAND**
- NeighborWorks Montgomery, Inc. [Silver Spring]

**MAINE**
- Aveda Housing Development Corporation [Portland]

**MISSOURI**
- Better Family Life, Inc. [St. Louis]

**MICHIGAN**
- Metro Community Neighborhood Development Corporation [Detroit]

**NEVADA**
- Nevada Neighborhood Housing Services, Inc. [Las Vegas]

**NEW JERSEY**
- NeighborWorks New Jersey [Garden State]

**NEW MEXICO**
- NeighborWorks New Mexico [Albuquerque]

**NEW YORK**
- Neighborhood Housing Services of New York, Inc. [New York]

**OHIO**
- Neighborhood Housing Services of Cleveland, Inc. [Cleveland]

**OKLAHOMA**
- Neighborhood Housing Services of Oklahoma City, Inc. [Oklahoma City]

**OREGON**
- NeighborWorks Southern Oregon [Roseburg]

**PENNSYLVANIA**
- Community Housing Development Corporation [Philadelphia]

**RHODE ISLAND**
- NeighborWorks Southern Rhode Island [Providence]

**SOUTH CAROLINA**
- NeighborWorks South Carolina [Columbia]

**TENNESSEE**
- NeighborWorks Tennessee [Nashville]

**TEXAS**
- Community Housing Development Corporation [Houston]

**VERMONT**
- NeighborWorks Vermont [Burlington]

**WISCONSIN**
- NeighborWorks Waukesha [Waukesha]

**WYOMING**
- Wyoming Community Partnerships, Inc. [Cheyenne]
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