Our mission is to make every community in America a place of opportunity.

To make that vision possible, we must create pathways out of poverty, paving the way for individuals, families and communities to overcome situational as well as social barriers to achieve their goals.

NeighborWorks America and our network of more than 245 grassroots nonprofits have been committed to this mission for 40 years. Among our key learnings is that everything is interconnected. Having a safe, affordable place to call home is critical, but that’s hard to maintain without access to educational opportunities; a secure, sufficient source of income; and good physical health. No one strategy can be successful by itself. That’s why we embrace and support a “comprehensive community development” framework, in which we focus both on places and people, supported by systems and programs that facilitate success.

In this community report, we highlight a few examples from the past year of how we are creatively and effectively empowering people, revitalizing places and implementing programs that make it all possible.
Promoting stable homes. Many barriers can prevent individuals and families from having a safe, stable place to call home. For those who seek to own their home, coming up with a down payment can be a major stumbling block. Many NeighborWorks members offer down-payment assistance. One of our major such programs, called LIFT and offered in partnership with the Wells Fargo Housing Foundation, celebrated its fifth anniversary in 2017. During its lifetime, the program has provided $370 million in down payment assistance to more than 15,500 households and provided homebuyer education to more than 52,500 people.

Once a home is purchased, foreclosure can be a major threat in times of economic hardship. As the housing crisis and resulting recession ramped up, Congress turned to NeighborWorks America to launch the National Foreclosure Mitigation Counseling program to expand the support available to families at risk. For 10 years, NeighborWorks distributed grant funds to selected organizations, which in turn provided counseling and legal services to struggling homeowners. As a result, 2.1 million households received foreclosure-mitigation counseling. Although the program wound down in 2017 as the number of foreclosures significantly declined, NeighborWorks America continues to offer training programs for housing counselors, and many of our member groups provide assistance to struggling homeowners.

For many lower-income Americans, renting a home or apartment is the most affordable option. Yet finding well-operated, conveniently located rental homes is a growing challenge for working Americans across the country. In fiscal year 2017, 165,479 rental homes were owned or managed by the NeighborWorks network. To help assure a stable living environment for these tenants, NeighborWorks America convenes its members to study and share learnings about how to reduce the necessity for evictions — sparing families the upheaval of forced relocation when they fall on hard times.
Financial security is a bedrock requirement for a sustainable, affordable home as well as almost every other achievement in life. A NeighborWorks poll found that a third of U.S. adults don’t have any emergency savings. NeighborWorks America helps make it possible for its members to provide the counseling and education needed to build financial security.

In 2017, we partnered with EARN, a national nonprofit that works at the intersection of financial inclusion and technology, to pilot a program supported by JP Morgan Chase. The joint pilot encouraged participants to save for emergencies by combining one-on-one coaching with a 2-for-1 dollar match. Seventeen NeighborWorks network members enrolled 252 renter residents, who earned $36,000 in matched rewards by year’s end. As one saver said, “We just hadn’t developed the habit needed to save over the longer term … But now, I think saving will be a permanent change for us.”

There’s strong evidence that integrating health interventions into housing improves health outcomes, reduces housing insecurity, and cuts costs to Medicaid and Medicare. That’s why NeighborWorks America launched a partnership with the Robert Wood Johnson Foundation and the County Health Rankings & Roadmaps Program. The centerpiece of the collaboration was a demonstration project designed to help our network members build health equity among residents. Grants worth $1.3 million from NeighborWorks and the foundation were funneled to 28 local nonprofits. A “Healthy Learning Community” was created to educate and spur dialogue through webinars, conference calls and a summit that brought them all together. Among the many improvements observed in the participating communities was a 63 percent net reduction in hospital use for 47 formerly homeless individuals enrolled in a partnership between Saint Joseph’s Carpenter Society, a NeighborWorks network member; the Camden Coalition of Healthcare Providers; and other New Jersey organizations.
Stepping up when disasters hit. The National Oceanic and Atmospheric Administration declared 2017 the most expensive year on record for natural disasters in the United States, with the bulk of the damage, $265 billion, from hurricanes. In the summer of 2017, hurricanes Harvey and Irma blasted the southern U.S. coast. They were followed by Hurricane Maria, which rocked Puerto Rico with an even greater hit. The cost of the damage easily eclipsed the previous record, set during the summer of 2005, when Hurricane Katrina inflicted massive devastation on New Orleans. And the numbers don’t fully reflect the mental and emotional pain.

NeighborWorks network members are grassroots organizations that step in to fill many unmet needs in times of emergency and stay involved long after first-responders have moved on to the next crisis. NeighborWorks America supports them by providing unrestricted grants, training, technical assistance and opportunities for peer exchange. When the 2017 triple hurricanes hit, we quickly organized four training courses in the Houston area on housing rehab post-disaster and how to counsel homeowners needing financial assistance and other guidance. Knowing that cash is often the most useful, we also awarded $800,000 in grants to 20 organizations, which used the money for projects ranging from rehabbing and repairing damaged buildings to lining up furniture donations. An example of the latter, demonstrating the power of our network, is the cooperation shown when one of our members in Las Vegas suggested that Caesars Entertainment donate furniture from hotel rooms undergoing renovation to our organizations in Houston. The furniture then was distributed to residents in need with the help of volunteers from our members in Los Angeles and Las Vegas.
There are 353 U.S. counties where at least 20 percent of residents have lived in poverty for the previous 30 years — with 85 percent of them rural. That’s why NeighborWorks convened a forum in Memphis, with critical support provided by the Wells Fargo Housing Foundation and Tennessee Housing Development Agency, titled “Hope in the Delta – Turning the Tide on Persistent Rural Poverty.” The forum built on a white paper published by NeighborWorks. In the paper, four leaders of organizations serving the hardest-hit rural areas in the country (Appalachia, the “colonias” in the southwestern-most United States, the Mississippi Delta and Native-American lands) shared their insights.

In the months following the forum, NeighborWorks’ Rural Initiative has partnered with our homeownership and lending team to better support community development financial institutions, which play a vital role in delivering flexible, below-market capital to the nation’s most economically challenged rural communities.

Creative expression through art is a force multiplier. As part of a comprehensive community development strategy, it can connect people across differences, amplify residents’ voices, animate public and private spaces, revitalize neighborhoods, honor history and so much more. In 2017, we invested in research to document the best ways to harness that creative power, with support from The Kresge Foundation.

Guided by a multidisciplinary working group, we went into the field to survey the many ways creative arts can contribute to vibrant, equitable communities — what makes them effective, what lessons they offer others and how they can be replicated. Then we sought to identify how NeighborWorks’ unique strengths can be leveraged to facilitate and encourage this spirit of innovation. The key to success is residents, community development organizations, funders, businesses, artists and other partners using creative expression to come together and catalyze positive change.

What’s next? In 2018, we’re continuing our conversations and developing a plan to share and act on what we’ve learned. It will be a year of creative exploration and inclusive community-building.
Facilitating long-term success. Nonprofit organizations must increasingly live with uncertain funding sources as grants from public and private sources become scarcer. It’s part of the NeighborWorks mission to help our members stay viable, so they can continue to serve their communities. That’s why, as a leader in the nonprofit housing field, we set out to explore the concept of “sustainable business”—in which organizations earn an income through revenue-generating activities to advance their social missions. This is the focus of a special winter 2018 supplement of the Stanford Social Innovation Review, presented by NeighborWorks America, which highlighted case studies of success and lessons learned.

Our work in this arena began in 2012, when NeighborWorks America launched our Sustainable Homeownership Project (SHP) with the support of Capital One. Network members who participated in the pilot achieved significant successes. Over the course of three years, they increased their average number of successful homebuyers by 64 percent, lowered their cost-per-customer by 43 percent and grew the expenses covered by earned revenue by 101 percent.

The pilot focused on homeownership-related services; however, the successes and lessons learned can be applied to various lines of business.

“For organizations that participated in SHP, the social-enterprise transformation has translated into growth and excitement about the future,” writes Rachel Mosher-Williams, senior director of learning and impact at Community Wealth Partners, a NeighborWorks network member, in the supplement.
Nonprofits need checkups just like people do. NeighborWorks organizational assessment teams offer an objective, independent, unbiased review that helps nonprofits be more effective agents for change. The teams apply a methodical process, working closely with organizations to gather information about their governance, leadership, management, financial health, strategic planning, and policies and procedures.

Assessments, both initial and periodic, are required of all of our members, but we also offer them for other nonprofits for a fee. A strong nonprofit sector is in the interests of everyone we serve. In fiscal year 2017, NeighborWorks conducted overall, organizational assessments of 184 network members and financial evaluations of all approximately 245. In addition, we reviewed nine nonmember nonprofits.

“The [NeighborWorks] assessment process made our entire staff and board reflect. The questions helped us to really see where we were and to take the information from the many lessons learned and use that to work smarter and more intentionally going forward,” says Sally Mackin, executive director of Alabama’s Woodlawn Foundation.

Helping organizations stay strong.

Training professionals to be at the top of their game.

The backbone of the community development field are the professionals on the ground, working day in and day out to serve their customers, clients and residents. To stay effective in their work, however, they need training and education. That’s where NeighborWorks America excels. In fiscal year 2017, the NeighborWorks America training division awarded 17,020 certificates to participants from 2,395 organizations. We offered 106 place-based training courses in 39 cities across 24 states, with sponsors ranging from the U.S. Department of Housing and Urban Development, to lending institutions, to state housing finance agencies, to local governments. A particular area of growth during recent years, however, has been our online offerings, allowing professionals to advance their skills at their own pace, anywhere, anytime, day or night. Sixty different courses were offered, which were taken by 3,705 individuals who, in turn, serve their communities.
A congressionally chartered, nonpartisan nonprofit, NeighborWorks America has created places of opportunity in communities across the country. Our work is guided by a board of directors that includes the heads (or their designated representatives) of the country’s four financial regulatory agencies and the U.S. Department of Housing and Urban Development.

We build the skills, supplement the funding and amplify the reach of grassroots nonprofits. Our network of more than 245 independent, nonprofit organizations helps individuals, families and communities thrive through comprehensive approaches to affordable housing and community development.

2018 is the 40th anniversary of NeighborWorks America. Since our founding in 1978, we have worked through our network to bring positive change to communities across the country:
NeighborWorks Organizations (as of January 2018)

Alabama
- Community Action Partnership of North Alabama
- Decatur
- Community Service Programs of West Alabama
- Tuscaloosa
- Neighborhood Housing Services of Birmingham
- Birmingham

Alaska
- Fairbanks Neighborhood Housing Services
- Fairbanks
- NeighborWorks Alaska
- Anchorage

Arizona
- Chicanos Por La Causa, Inc.
- Phoenix
- Comite de Bien Estar, Inc.
- San Luis
- The Primavera Foundation
- Tucson
- Trellis Phoenix

Arkansas
- Crawford-Sebastian Community Development Council
- Fort Smith
- Universal Housing Development Corp.
- Russellville

California
- A Community of Friends
- Los Angeles
- Cabrillo Economic Development Corp.
- Ventura
- Chiatown Community Development Center
- San Francisco
- Coachella Valley Housing Coalition
- Indio
- Community Housing Development Corporation of North Richmond
- Richmond
- Community Housing Improvement Program (CHIP)
- Ohio
- Community HousingWorks
- San Diego
- East Bay Asian Local Development Corp.
- (EBALDC) Oakland
- Eden Housing
- Hayward
- LTSC CDC
- Los Angeles
- Mutual Housing California
- Sacramento
- Neighborhood Housing Services of Los Angeles County
- Los Angeles
- Neighborhood Housing Services of the Inland Empire
- San Bernardino
- Neighborhood Partnership Housing Services
- Rancho Cucamonga
- NeighborWorks HomeOwnership Center
- Sacramento Region
- Sacramento
- NeighborWorks Orange County
- Orange
- Peoples’ Self-Help Housing Corp.
- San Luis Obispo
- Rural Communities Housing Development Corp.
- Ukiah
- Self-Help Enterprises
- Vida
- Tenderloin Neighborhood Development Corp.
- San Francisco
- The Unity Council
- Oakland

Colorado
- Community Resources and Housing Development Corp.
- Westminster
- Housing Resources of Western Colorado
- Grand Junction
- Neighbor to Neighbor
- Fort Collins
- NeighborWorks
- Southern Colorado
- Pueblo
- Rocky Mountain Communities
- Denver
- Thistle Communities
- Boulder
- Tri-County Housing & Community Development Corp.
- Fort Collins

Connecticut
- Housing Development Fund
- Stamford
- Mutual Housing Association of Greater Hartford
- Hartford
- Mutual Housing Association of Southwestern Connecticut
- Bridgeport
- Neighborhood Housing Services of New Britain
- New Britain
- Neighborhood Housing Services of New Haven
- New Haven
- Neighborhood Housing Services of Waterbury
- Waterbury
- NeighborWorks New Horizons
- New Haven

Delaware
- Interfaith Community Housing of Delaware
- Wilmington
- National Council on Agricultural Life and Labor Research Fund
- Dover

District of Columbia
- Manna Washington

Florida
- Centro Campesino Farmworker Center
- Florida City
- Clearwater Neighborhood Housing Services
- Clearwater
- Corporation to Develop Communities of Tampa
- Tampa
- Housing Partnership
- Riviera Beach
- Neighborhood Housing & Development Corp.
- Gainesville
- Neighborhood Housing Services of South Florida
- Miami
- Orlando Neighborhood Improvement Corp.
- Orlando
- Pensacola Habitat for Humanity
- Pensacola
- Rural Neighborhoods, Incorporated
- Orlando
- Tallahassee Lenders’ Consortium
- Tallahassee
- Tampa Bay Community Development Corp.
- Clearwater
- Wealth Watchers
- Jacksonville

Georgia
- Atlanta Neighborhood Development Partnership
- Atlanta
- NeighborWorks Columbus
- Columbus

Hawaii
- Hawaii Home Ownership Center
- Honolulu
- Mutual Housing Association of Hawaii
- Honolulu

Idaho
- NeighborWorks Boise
- Boise
- NeighborWorks Pocatello
- Pocatello

Illinois
- Hispanic Housing Development Corp.
- Chicago
- Joseph Corporation of Illinois
- Aurora
- Mid Central Community Action
- Bloomington
- Neighborhood Housing Services of Chicago
- Chicago
- NW HomeStart
- Frankfort

Indiana
- La Casa
- Goshen
- Pathfinder Services
- Huntington
- South Bend Heritage Foundation
- South Bend

Iowa
- Community Housing Initiatives
- Spencer
- Neighborhood Finance Corporation
- Des Moines

Kansas
- CHWKC
- Kansas City
- Mennonite Housing Rehabilitation Services
- Wichita

Kentucky
- Community Ventures Corp
- Lexington
- Fahe
- Frontier Housing
- Morehead

Louisiana
- Mid City Redevelopment Alliance
- Baton Rouge
- Neighborhood Housing Services of New Orleans
- New Orleans
- Providence Community Housing
- New Orleans

Maine
- Avesta Housing Development Corp.
- Portland
- Coastal Enterprises
- Brunswick
- Community Concepts
- Lewiston
- Kennebec Valley Community Action Program
- Waterville
- Penquis Community Action Program
- Bangor

Maryland
- Montgomery Housing Partnership
- Silver Spring
- Neighborhood Housing Services of Baltimore
- Baltimore
- Salisbury Neighborhood Housing Services
- Salisbury
- St. Ambrose Housing Aid Center
- Baltimore

Massachusetts
- Cambridge Neighborhood Apartment & Housing Services
- Cambridge
- Coalition for a Better Acre
- Lowell
- Codman Square Neighborhood Development Corp.
- Dorchester
- Lawrence CommunityWorks, Inc.
- Lawrence
- Madison Park Development Corp.
- Roxbury
- Neighborhood of Affordable Housing
- East Boston

Michigan
- Dwelling Place of Grand Rapids
- Grand Rapids
- Habitat for Humanity of Michigan
- Lansing
- Kalamazoo Neighborhood Housing Services
- Kalamazoo
- Lighthouse of Oakland County
- Pontiac
- Metro Community Development
- Flint
- Northwest Michigan Community Action Agency
- Traverse City
- Neighborhoods Inc.
- Battle Creek
- Battle Creek
- Southwest Solutions
- Detroit

Minnesota
- Aecon Minneapolis
- CommonBond Communities
- St. Paul
- Dayton’s Bluff Neighborhood Housing Services
- St. Paul
- Midwest Minnesota Community Development Corp.
- Detroit Lakes
- NeighborWorks Home Partners
- St. Paul
- One Roof Community Housing
- Duluth
- Southwest Minnesota Housing Partnership
- Slayton

Neighborhood Organizations
- NewVue Communities
- Fitchburg
- Nuestra Comunidad Development Corp.
- Rahway
- Oak Hill Community Development Corp.
- Worcester
- The Neighborhood Developers
- Oceola
- Urban Edge Housing Corp.
- Rahway
- Way Finders
- Springfield

Neighborhood Organizations
- NeighborWorks Orange County
- Sacramento
- Sacramento Region
- HomeOwnership Center
- Sacramento
- Neighborhood Partnership
- Inland Empire
- San Bernardino
- Neighborhood Housing Services
- Los Angeles County
- Los Angeles
- Neighborhood Housing Services
- Los Angeles
- NeighborWorks
- Los Angeles

New Hampshire
- Keene Community Housing
- Keene
- Neighborhood Housing Services
- Keene

New Jersey
- The Housing Partnership
- South Orange

New Mexico
- Neighborhood Housing Services
- Santa Fe

New York
- The Neighborhood Developers
- Brooklyn
- NeighborWorks Northeast
- New York City
- NeighborWorks New York
- New York City

North Carolina
- The Housing Partnership
- Durham
- Housing Assistance
- Durham

Ohio
- NeighborWorks Richland
- Mansfield

Oklahoma
- NeighborWorks Oklahoma
- Oklahoma City

Oregon
- NeighborWorks Oregon
- Portland

Pennsylvania
- NeighborWorks Pennsylvania
- Philadelphia

South Carolina
- Community Housing Network
- Columbia
- NeighborWorks
- Columbia

Tennessee
- NeighborWorks Tennessee
- Nashville

Texas
- NeighborWorks Texas
- Dallas

Utah
- NeighborWorks Utah
- Salt Lake City

Vermont
- NeighborWorks Vermont
- Burlington

Virginia
- NeighborWorks Virginia
- Richmond

Washington
- NeighborWorks Washington
- Seattle

West Virginia
- NeighborWorks West Virginia
- Charleston

Wisconsin
- NeighborWorks Wisconsin
- Milwaukee
Mississippi
Hope Enterprise Corp. Jackson

Missouri
Better Family Life St. Louis
Beyond Housing St. Louis
North East Community Action Corp. Bowling Green
Westside Housing Organization Kansas City

Montana
NeighborWorks Great Falls Great Falls
NeighborWorks Montana Great Falls

Nebraska
NeighborWorks Home Solutions Omaha
NeighborWorks Lincoln Lincoln
NeighborWorks Northeast Nebraska Norfolk

New Mexico
Homewise Santa Fe
Native Partnership for Housing Gallup
Tierra del Sol Housing Corp. Las Cruces

New York
Arbor Housing and Development Bath
Asian Americans for Equality New York
Chautauqua Home Rehabilitation and Improvement Corp. Mayville
Community Development Corporation of Long Island Centerreach
Fifth Avenue Committee (FAC) Brooklyn
Home HeadQuarters Syracuse
Housing Assistance Program of Essex County Elizabethtown
Hudson River Housing Poughkeepsie
Ithaca Neighborhood Housing Services Ithaca
NeighborWorks Housing Services of New York City Inc. New York
NeighborWorks Rochester Rochester
NeighborWorks Community Partners Rochester
Niagara Falls Neighborhood Housing Services Niagara Falls
North Country Housing Council Canton
Opportunities for Chenango Norwich
PathStone Corp. Rochester
RUPCO Kingston
Troy Rehabilitation & Improvement Program Troy

New Jersey
New Jersey Community Capital New Brunswick
St. Joseph’s Carpenter Society Camden

New Mexico
Homewise Santa Fe
Native Partnership for Housing Gallup

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NeighborWorks Community Partners Rochester
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RUPCO Kingston
Troy Rehabilitation & Improvement Program Troy

New Hampshire
Affordable Housing Education and Development (AHEAD) Littleton
CATCH Neighborhood Housing Concord
Laconia Area Community Land Trust Laconia
NeighborWorks Southern New Hampshire Manchester

New Jersey
Affordable Housing Alliance Eatontown
Housing and Neighborhood Development Services Orange
Housing Partnership for Morris County Dover
La Casa de Don Pedro, Inc. Newark
UNHS NeighborWorks HomeOwnership Center Utica
West Side Neighborhood Housing Services Buffalo

North Carolina
Charlotte–Mecklenburg Housing Partnership Charlotte
DHIC Raleigh
Durham Community Land Trustees Durham
Mountain Housing Opportunities Asheville

North Dakota
CommunityWorks North Dakota Mandan

Ohio
East Akron Neighborhood Development Corporation Akron
Famicos Foundation Cleveland
The Home Ownership Center of Greater Cincinnati Cincinnati
Homeport Columbus
Neighborhood Development Services Ravenna
Neighborhood Housing Partnership of Greater Springfield Springfield
Neighborhood Housing Services of Greater Cleveland Cleveland
Neighborhood Housing Services of Hamilton Hamilton
NeighborWorks Toledo Region Toledo
St. Mary Development Corp. Dayton

Oklahoma
Community Action Project of Tulsa County Tulsa
Little Dixie Community Action Agency Lone Star
Neighborhood Housing Services of Oklahoma City Oklahoma City
Rural Enterprises of Oklahoma Durant

Oregon
CASA of Oregon Sherwood
NeighborImpact Redmond
NeighborWorks Umpqua Roseburg
Portland Housing Center Portland
REACH Community Development Portland
Willamette Neighborhood Housing Services Corvallis

Pennsylvania
Housing Development Corporation MidAtlantic Lancaster
Neighborhood Housing Services of Greater Berks Reading
Neighborhood Housing Services of the Lehigh Valley Allentown
NeighborWorks Northeastern Pennsylvania Scranton
NeighborWorks Western Pennsylvania Pittsburgh
New Kensington Community Development Corp. Philadelphia

Puerto Rico
Ponce Neighborhood Housing Services Ponce
Puerto Rico NHS Corp. San Juan

Rhode Island
NeighborWorks Blackstone River Valley Woonsocket ONE Neighborhood Builders Providence
West Elmwood Housing Development Corp. Providence

South Carolina
Origin SC North Charleston

South Dakota
GROW South Dakota Sioux Falls
NeighborWorks Dakota Home Resources Deadwood
NeighborWorks of Western Vermont Rutland

Tennessee
Affordable Housing Resources Nashville
Chattanooga Neighborhood Enterprise Chattanooga
Eastern Eight Community Development Corp. Johnson City
HomeSource east tennessee Roanoke

Texas
Affordable Homes of South Texas McAllen
Alamo Community Group San Antonio
Avenue Community Development Corp. Houston
BCL of Texas Austin/Dallas
Community Development Corporation of Brownsville Brownsville

Utah
NeighborWorks Mountain Concerns Houston
Tejano Center for Community Concerns Houston

Washington
Community Frameworks Spokane
HomeSight Seattle
Low Income Housing Institute Seattle

West Virginia
CommunityWorks In West Virginia Charleston

Wisconsin
Housing Resources Milwaukee Impact Seven Almena
NeighborWorks Badgerland Kenosha
NeighborWorks Blackhawk Region Beloit
NeighborWorks Green Bay Green Bay
NHS of Southwest Wisconsin Richland Center

Wyoming
Wyoming Housing Network Casper

RuralEdge Newport
Windham & Windsor Housing Trust Brattleboro
Virginia
AHF Arlington
Better Housing Coalition Richmond
Community Housing Partners Corp. Christiansburg

Washington
Community Frameworks Spokane

HomeSight Seattle
Low Income Housing Institute Seattle

NeighborWorks of Grays Harbor County Aberdeen
Our Impact

- **Total Housing and Counseling Services Provided**: 455,100
- **Rental Homes Owned and/or Managed**: 165,500
- **New Homeowners**: 22,700
- **Homes Repaired**: 71,300
- **Customers Counseled and Educated**: 181,400
- **Customers Counseled Through the National Foreclosure Mitigation Counseling Program Since 2008**: 2.14 million
- **Congressional Appropriation Leverage**: $59:1
- **Certificates Awarded**: 17,000
- **Jobs Created and Maintained**: 43,600

Investment per dollar of NeighborWorks America’s federal appropriation to community development professionals.