



ANNUAL IMPACT REPORT 2017

NeighborWorks®

BOISE

Building healthy homes and thriving communities





LIFT KICKOFF EVENT

NeighborWorks® Boise is proud to be part of the NeighborhoodLIFT® program in collaboration with Wells Fargo and NeighborWorks® America. The program provides eligible homebuyers with matching funds up to \$7,500 in down payment assistance on qualified properties.

In June, we held kickoff events in Boise and Pocatello where prospective homebuyers could meet with a Wells Fargo mortgage consultant. Many of the attendees were able to get pre-approval for a mortgage, discover how to qualify for the down payment assistance program, learn about financial basics and smart money management, and even attend an educational homeownership seminar. Several local families were able to take advantage of the one-on-one guidance at the event, and begin their path to homeownership.



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Introducing our 2018
LEADERSHIP TEAM



BOISE

Chris Stroh, President of the Board of Directors



Morgan Treasure, Vice President of the Board of Directors



Brad Lish, Treasurer of the Board of Directors



Janet Mollerup, Secretary of the Board of Directors



Bud Compher, Jr., Chief Executive Officer



A LETTER FROM OUR CEO

It is my privilege on behalf of NeighborWorks® Boise to report on the impact that the community and volunteers had in 2017. It's been an incredible year and it is evident to me that we could not have accomplished all that we were able to do without those of you who volunteered, time and time again, to help create opportunities for those in need.

2017 was another year of great growth and exciting partnerships. Our homebuilding efforts have increased as we see a great need for housing, especially in lower income brackets. We also partnered with Wells Fargo to offer the NeighborhoodLIFT program, allowing us to reach many more families and help them achieve homeownership. We continue to provide important educational and supportive programs for new homeowners and the residents in our affordable apartments communities. In a fast-growing city, the need for our programs has never been greater!

I am grateful for all who have donated resources, time and talent to reach our goals. I am incredibly proud of the NeighborWorks® Boise team, for their dedication to all the tasks and details required in facilitating these opportunities for community involvement. I am also grateful for the support from our board and committees – active volunteers that put countless hours and heart into supporting our staff and our mission.

The stories we are sharing in these pages are just a glimpse of all those who have been affected and helped in their times of need. For each one represented here, there are so many more.

Our mission continues to be our guiding light to providing the opportunity for every family or individual in the Treasure Valley who seeks home ownership. Our programs cover every step of the process, providing the education as well as the means to accomplish their goals to a safe, healthy, and affordable home. Our business and community partnerships continue to grow and strengthen our ability to expand our outreach and impact in the Treasure Valley.

I invite you to learn more about NeighborWorks® Boise and help spread the word. Please connect with us at www.nwboise.org or by calling us at 208-343-4065. We always welcome your volunteerism, donations and referrals!

Once again, none of this would have been possible without your support! We look forward to the coming year and what we can achieve together to reach those in need, revitalize our neighborhoods, and encourage community involvement.

Bud Compher, Jr.
Chief Executive Officer

PAINT THE TOWN™

For 35 years, Paint The Town™, a NeighborWorks® Boise program, has been lending a helping hand to our deserving neighbors. Many senior and disabled residents have difficulty maintaining their homes due to physical and financial constraints.

Every June, energetic volunteers roll up their sleeves to paint the homes of deserving senior and disabled homeowners. Many teams also choose to complete additional projects for the residents, including mowing yards, laying sod, planting flowers, repairing fences, building wheelchair ramps, and repairing roofs.

This project gives low-income, senior or disabled residents a newly painted home that enables them to remain in their homes longer and revitalizes the neighborhoods in which they live.



PAINT THE TOWN™ RECIPIENTS MUST:

- Be at least 65 years old and/or disabled
- Live in Ada County
- Be unable to afford a commercial paint job
- Own and reside at the stated residence at the time of the event
- Home must be in need of paint but does not need significant repairs beyond our volunteers' capacity

WHO WE SERVED IN 2017:

Gerda, an 85-year old widow who is legally blind and had a heart attack two and a half years ago, is not one to let adversity hold her back or become idle. After leaving Germany for America during WWII at the age of 19, she kept herself busy over the years working jobs in customer service, taking care of Alzheimer's patients, and even repairing computer parts for Hewlett Packard.

While she takes pride in keeping the interior of her home clean, her failing eye-sight prevented her from noticing that the exterior needed a bit of work too. Several months ago, Gerda received a letter from her homeowners association, letting her know that it was time to paint her home – the place where she has lived for 23 years, since it was first built. Receiving this notice prompted her to apply to Paint The Town™.

"They were the most kind, extraordinary and beautiful human beings I've ever met," she said with sincerity about the team that painted her home. "The team captain brought three girls, the youngest was 5 years old, and they planted flowers. They were big helpers!"



698
volunteers



39
houses



5
cities

"Our team was so great. All were very nice and worked really hard. Couldn't ask for a better team. Great people!"

~Cecil & Joanne H.

RAKE UP BOISE™

NeighborWorks® Boise celebrated its 32nd year of Rake Up Boise™ in 2017. It was another great year and we lucked out with great weather. The stories of grateful neighbors remind us why the program is valued year after year!

This service not only helps those in need, but revitalizes neighborhoods and removes safety hazards for everyone. All bags of leaves are recycled and used by the City of Boise for compost and mulch.



14

zip codes



5,965
volunteers



805
yards



RAKE UP BOISE™ RECIPIENTS MUST:

- Be at least 65 years old and/or disabled
- Have a Boise or Garden City address
- Reside at the stated residence

WHO WE SERVED IN 2017:

Arthur and Dee were nominated to have their yard raked by their daughter, who does not live locally but wanted to make sure her parents received this assistance. Their yard was raked by a family team that wanted to demonstrate to their children how to give and help their neighbors. Arthur even made his team this homemade card pictured below!



“Our team at Boise State had a great time and raked the yards of some wonderful community members that were excited to have us.”

~ BSU Service Saturday Participants

LENDING

Experience the difference with a non-profit lender. NeighborWorks® Boise Lending is a full-service mortgage lender, offering a variety of loan products to finance a first home, refinance a current home, or buy a home sooner after foreclosure or hardship.

We help individuals buy homes with a down payment of \$1,000 or less. We provide 100% financing and down payment assistance through partner programs and varied mortgage products, not available to other mortgage lenders. That makes all the difference for Idaho families!

17
NWB loans

NeighborhoodLIFT®

222
LIFT loans

NeighborWorks® Boise is proud to be part of the NeighborhoodLIFT® program in collaboration with Wells Fargo and NeighborWorks® America. The program provides eligible homebuyers with matching funds up to \$7,500 in down payment assistance on qualified properties.

It also works in conjunction with homebuyer education that prepares buyers to find and finance a home, as well as manage the financial responsibilities of homeownership.

This is a statewide program, and the map below shows the locations of new homeowners.

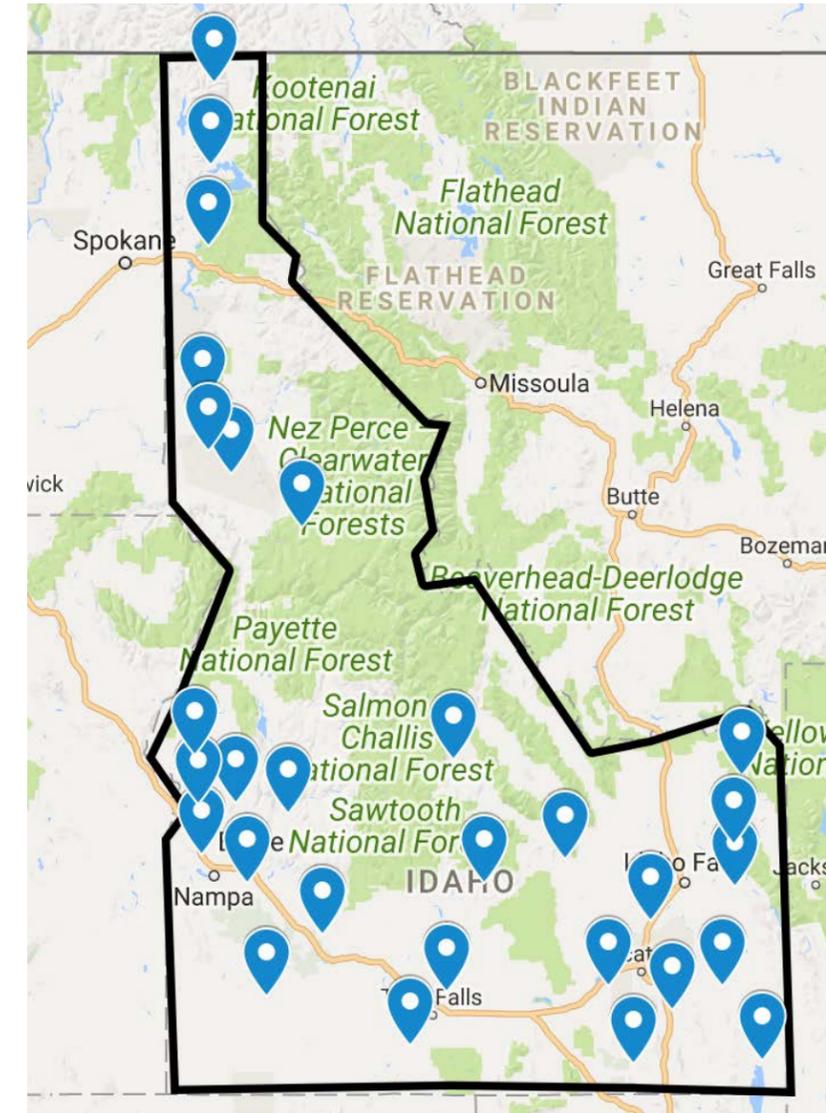


"Thank you so much for helping us get into a home. I can't express in words how much we really appreciate all you've done."

~ Sam B.

- Thank you to our Lending Partners:
- WELLS FARGO
 - 1st TRIBAL LENDING
 - ADVANTAGE PLUS FEDERAL CREDIT UNION
 - AMERICAN PACIFIC MORTGAGE
 - BANK OF COMMERCE
 - BANK OF IDAHO
 - CITIZENS COMMUNITY BANK
 - D.L. EVANS BANK
 - EAGLE HOME MORTGAGE
 - EVERGREEN HOME LOANS
 - FAIRWAY MORTGAGE
 - FIRST FEDERAL SAVINGS
 - GUILD MORTGAGE
 - IDAHO CENTRAL CREDIT UNION
 - KEY BANK
 - US BANK
 - HABITAT FOR HUMANITY

10
households



WHO WE SERVED IN 2017:

Stephanie, a single mom of one, was so excited to close on her first home with the help of NeighborWorks® Boise Lending! She never thought homeownership was a possibility for her, even though she had always dreamt of it. After being referred to us by a board member, Stephanie took advantage of our support services to evaluate her options and find the right home and loan for her.

By utilizing our 80/20 loan program, she was able to avoid mortgage insurance and have an affordable monthly payment. She and her daughter are thrilled to have their own home in Kuna!

Stephanie said, "They have given me a second chance of becoming a homeowner; my daughter and I are so grateful. Thank you Patrick and Maile for the work you put in for me to make my loan happen! Thank you NeighborWorks® Boise for making a difference for people like me in your community."



CONTACT NEIGHBORWORKS® BOISE LENDING
NHS LENDING: NMLS #2881
PATRICK CLAYTON: NMLS #28643
PCLAYTON@NWBOISE.ORG
208.258.6218

COACHING AND COUNSELING

NeighborWorks® Boise strives to give all potential homebuyers the tools and knowledge they need to achieve and sustain the American Dream of homeownership. Our coaching and counseling programs include:

Homebuyer Education

A home is often the largest purchase a person will make. *Finally Home!®* classes are HUD-certified and they guide participants through preparing for homeownership step by step. Topics include obtaining a mortgage, finding and working with a Realtor, home inspections, insurance and more. Classes are conducted monthly. For registration, visit www.nwboise.org/homebuyer-education.

Pre-purchase Counseling

This is an individual session that provides a one-on-one overview of the homebuying process. Our certified housing counselors conduct assessments to help prospective homebuyers overcome obstacles in order to achieve homeownership. The session includes a complete review of income, expenses, debt, and credit obligations in order to create a personalized plan of action.

Rental Counseling

This HUD-certified service helps current and prospective renters navigate through the rental process, including reviewing lease agreements, creating and maintaining a budget to sustain rental payments, and educating on Fair Housing issues. This vital program helps families reach financial and housing stability.

Financial Fitness

Our counselors coach clients on how to develop a workable spending and savings plan, get out of debt, understand and improve credit and plan for a financially stable future. This free service helps individuals and families learn budgeting tools, money-saving tips, credit management and identity protection.



130
new
homeowners

CLIENTS SERVED IN 2017:

Homebuyer Education - 274

Coaching & Counseling - 205



12
homebuyer
education
classes

2017 BUYER'S BOARD

Gerald, a retired Army veteran, was recently able to purchase his very first home with the help of both a VA loan and Wells Fargo's NeighborhoodLIFT® down payment assistance program. Gerald now lives directly across the street from his childhood friend of 40 years, and they sit out on the porch to visit almost every day. "I have a great house in a great, safe neighborhood," he stated. "I plan on 'aging in place' and living here forever!"



Gerald

Mohammed and his family came to one of NeighborWorks® Boise's apartment communities as refugees, and found a safe place to live. In 2016, he participated in our Rental Counseling to assess his budget and payment tracking.

At the time, Mohammed held a temporary job, but the counselor noted that he may qualify for a home loan if he reached permanent status. The possibility of homeownership was a dream for his family of four, so he worked hard toward this goal.

Mohammed was so excited about the homeownership process that he told a friend, and together they attended the *Finally Home!®* Homebuyer Education Class. They were both able to receive down payment assistance from NeighborhoodLIFT® and closed on their homes within one week of each other!



Mohammed

Jeremiah, a single dad of a 9-year old boy, recently found NeighborWorks® Boise when he was looking for an affordable place to live. Plagued by unhealthy relationships in both his and his son's lives, Jeremiah decided they needed a fresh start and moved back home to Boise.

He received one-on-one Pre-purchase Counseling where he was advised to start the home buying process by improving his credit before applying for a loan, with professional tips on how to do it. While working to improve his credit scores, Jeremiah also attended our Homebuyer Education seminar. Through the seminar and counseling, he found and received down payment and closing cost assistance grants from both Autumn Gold Affordable Housing and the City of Boise to make his mortgage payment affordable.

In the Spring of 2017, Jeremiah not only graduated at the top of his collegiate class, but he also bought his first home - a place for his son to thrive and for them both to have a fresh start!



Jeremiah

"Being able to have a space of our own, to decorate, remodel and take care of has been a learning experience and a blessing. It's been a great feeling to come home every day to a house we chose and we bought with our combined finances. We couldn't have done it alone and we know we had a great team supporting us. It started with financial planning at NeighborWorks® Boise, then the homebuyer education class, meeting with the lender at ICCU, and working with a great Realtor to get to where we are, and we couldn't be happier."

~Danica & Patrick

RESIDENT SERVICES

At any given time, 281 low-income families have a safe, quality place to live, in a supportive environment, and at a price they can afford. The residents of our affordable apartment communities benefit from resident services including free after-school programs, free meal programs for children, English as a Second Language classes, crime prevention programs, and other educational opportunities.



ESL CLASS AT NORTHWEST POINTE:

An exciting partnership formed in 2017 to bring bi-weekly English classes to Northwest Pointe Apartments. Volunteers from the Star Stake LDS Church Group work with approximately 20 residents who are learning English as a second language. Additionally, 5 of those students are preparing to take the American citizenship test. For these students, the volunteers provide important test prep guidance and help them apply for financial assistance funds to cover the cost of the test (which is approximately \$700).

Language is often the largest barrier for new Americans when applying for jobs and getting settled into a new country. This ESL program helps our residents gain the confidence and skills needed to overcome many obstacles. Holding the classes on-site at the apartment community ensures it is convenient and removes the transportation challenge that many residents face.



PROGRAMS OFFERED AT NEIGHBORWORKS® BOISE APARTMENTS:

- ESL Classes
- 4-H: Art Culture, Entrepreneur and Leadership, Cooking and Finance
- Community Dinners
- Afterschool Program
- Summer Camp
- Mobile Rec
- Residents Roundtable
- Resident-led: Art, Games, and Movie Nights



ADEY'S STORY:

In 2016, Adey was chosen to travel to Columbus, Ohio to represent her apartment community at the NeighborWorks® America National Community Leadership Institute (CLI). There, she met Resident Leaders not only from NeighborWorks® Boise's other properties, but also from all over the country. Adey took classes on how to conduct outreach within her apartment community, toured Columbus' unique low-income housing models, and was inspired by the work presented by National Service Award winners at the conference.

Adey was so motivated that when she got back to Boise, she wasted no time recruiting her whole family and neighbors to coordinate a Harvest Party. Adey supervised property volunteers in setting up the event, managing games, ensuring residents came to the party, and cleaning up. Adey has continued to be an influential leader in her community. Her major project in 2017 brought her neighbors together to celebrate the end of Ramadan.



Adey and Danielle at CLI



National Night Out



ACQUISITION-REHABILITATION

NeighborWorks® Boise revitalizes and stabilizes Treasure Valley neighborhoods by acquiring and rehabilitating single family homes. Through this program, we transform abandoned and neglected properties into safe, affordable homes with energy-saving improvements for Idaho residents – revitalizing our community's neighborhoods.

EXAMPLES OF REHAB ACTIVITIES:

- Re-side the home to add a layer of insulation
- Replace all single pane windows with energy-efficient double pane windows
- Increase the size of the master bathroom
- Update all flooring
- Improve efficiency/replace existing HVAC system
- Modernize all interior walls and ceilings
- Replace all kitchen appliances with energy-efficient systems
- Landscaping
- Paint the exterior and interior


25
homes
sold since
2013

WHO WE SERVED IN 2017:



We had the opportunity to purchase an abandoned, mold-infested, and vandalized property in Garden City. The property was bank-owned and offered to NeighborWorks® Boise at a discounted price. We were able to remove the dilapidated home and build two energy-efficient, 1050 square foot homes on the land.

Two Boiseans are now homeowners. Both were looking for a reasonably priced home in a great location - one is a single male school teacher, and the other is a recently divorced woman. The new owners, as well as the surrounding neighborhood, are seeing the value of this important community program.


9 homes rehabbed
6 sold
3 rentals



NEW CONSTRUCTION & DEVELOPMENT

With efficient use of space and enviable locations, our New Construction and Development program supports a simpler, healthier lifestyle. With less time in traffic and lower payments for mortgage and utilities, you can build a less stressful life.



43rd Street Cottages

A BETTER NEIGHBORHOOD:

- Artfully designed
- Close to what matters to you
- Private roads, open space & storage
- Sensibly-priced
- Energy-efficient
- Low maintenance costs
- Convenient commuting access



36 Oak in Garden City



"This is a really great neighborhood. The neighbors are awesome and are willing to chip in with effort for whatever you need."

-36 Oak Homeowner



22

individuals housed
in pocket
neighborhoods



13

homes
built & sold

WHO WE SERVED IN 2017:

Andrew and Shay were ready to look for a home to buy last year, but were continually out-bid in the Boise area. They wanted to stay near their 10-year old's school, but their combined income was not able to compete with all-cash or higher income buyers.

Luckily, their Realtor showed them NeighborWorks® Boise's Adams Street Cottages, a pocket neighborhood of nine homes for moderate-income buyers in Garden City.

Andrew, Shay and their son were able to build a new 3-bedroom home in a great, close-in location. They moved in during the summer of 2017, and feel blessed for the opportunity to have a new home that fits their price range and needs.



SUCCESS STORIES

PAT, RAKE UP BOISE™ RECIPIENT

Pat was one of 805 recipients who received help this year through the generous work of Rake Up Boise™ volunteers. An enthusiastic team from Eagle Home Mortgage took on the task of raking Pat's yard this year - but they did even more.

While raking, one of the kids in the group needed to use the restroom, and Pat kindly offered for him to come into her home. While inside, one of the volunteers noticed Pat had laundry hanging all over her kitchen, including wet, heavy towels. Pat admitted that her dryer had broken 7 months earlier and she had not been able to repair or replace it. In fact, her washer was not working properly either.

A month later, the same volunteer heard about a nice washer and dryer set that was to be donated and he instantly thought of Pat! A few of the volunteers coordinated the removal of her old set and the installation of a working washer and dryer for Pat.



JILLIAN HANES, FIRST STORY

Jillian, a single mom of two children, struggled to regain her sense of direction in life after breaking away from a couple of unhealthy relationships. After earning a bachelor's degree with honors, Jillian accepted a grant writing job at a nonprofit to help others. Three years into her career, she came to NeighborWorks® Boise seeking Financial Capability Coaching to reduce her excessive spending habits. While receiving helpful budgeting suggestions, Jillian was also pleasantly surprised when the Director of Homeownership Programs told her that her credit was quite good and she qualified for a housing grant program through one of NeighborWorks® Boise's partners. After being selected for the program (First Story), Jillian attended our Homebuyer Education course. In October 2017, Jillian and her family moved into a brand new 3-bedroom home, paying no interest or down payment on a mortgage that is less than the rent she paid for their former 2-bedroom apartment. She now leads an outreach group that feeds those experiencing homelessness each week, and speaks of her progression saying, "I am so grateful that I am now in a position where I can provide a quality home for my family and give back to my community."



RODRIGUEZ FAMILY, LIFT THE BLOCK

In October 2017, NeighborWorks® Boise partnered with Wells Fargo to 'LIFT the Block.' Approximately 25 dedicated Wells Fargo employees made one Garden City family's dream a reality by painting their home, repairing their roof, installing gutters and staining their fence.

The Rodriguez family, pictured right, live near a NeighborWorks® Boise development of new, affordable homes. LIFT the Block is a Wells Fargo sponsored program that targets areas for revitalization.



HOMEOWNERSHIP CENTER GRAND OPENING

NeighborWorks® Boise was designated as a HomeOwnership CenterSM by NeighborWorks® America in 2017, a recognition for the extensive and successful impact we have in our community.

On October 5th, with our community sponsor, JPMorgan Chase Bank, NeighborWorks® Boise came together with over 100 local professionals, businesses and charities to celebrate the recent designation.

The HomeOwnership CenterSM is designed to increase successful homeownership opportunities through a one-stop shop that meets the needs of prospective homebuyers and homeowners. The Center will continue to offer:

- Homebuyer Education Seminars
- Pre-purchase Counseling
- Rental Counseling
- Short and Long Term Financial Fitness Coaching
- Mortgage Lending

Additionally, the Center will provide on-going support to homeowners, including rehabilitated and new construction homes, and will continue to partner with other organizations to provide additional services.



THANK YOU 2017 SUPPORTERS!

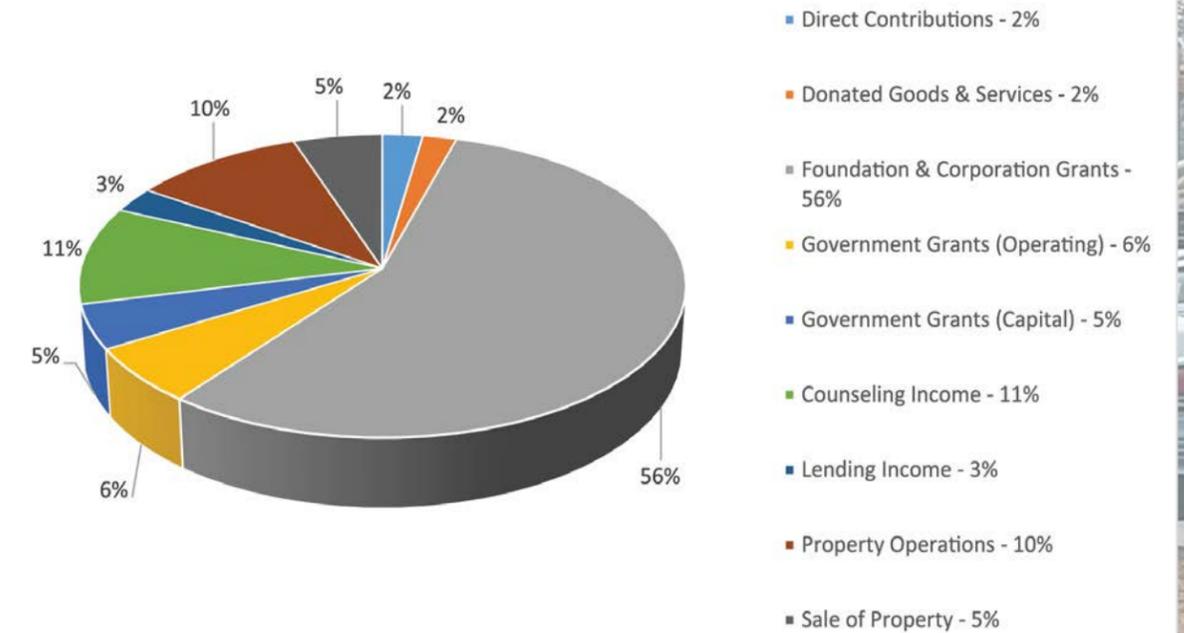
FINANCIALS

Abbott's Vacuum Center Inc.
 Agri Beef Company
 Alaska Airlines
 Allstate Insurance Foundation
 Amanda Tate
 Andersen Construction Company
 Ardys Hurt
 Ashley Poole
 Bank of America Charitable Foundation
 Banner Bank
 Bogus Basin
 Boise Regional REALTORS
 Bryan Wewers
 Burx Norrod
 Cara Nichols
 Carol Allen
 Carol Rivera
 Casey Carissimi
 Cathy Lord
 Charles Bannick
 Cindie Stacy
 City of Boise
 City of Garden City
 City of Meridian CDBG
 Cynthia Baldwin
 D.L. Evans Bank
 Dana Hicks
 Dave & Buster's
 Dean B Hagmann
 Diana Telford
 Dutch Brothers Coffee
 Electronic Controls Company
 Fredric V Shoemaker
 Gail Vickery
 George Forbes
 Gerhard Wetzel Jr.
 Grace Church of Christ, Inc.
 Group One
 Hackborn Foundation
 Hawkins Companies
 Heath Gamboa
 Henry Gonzalez

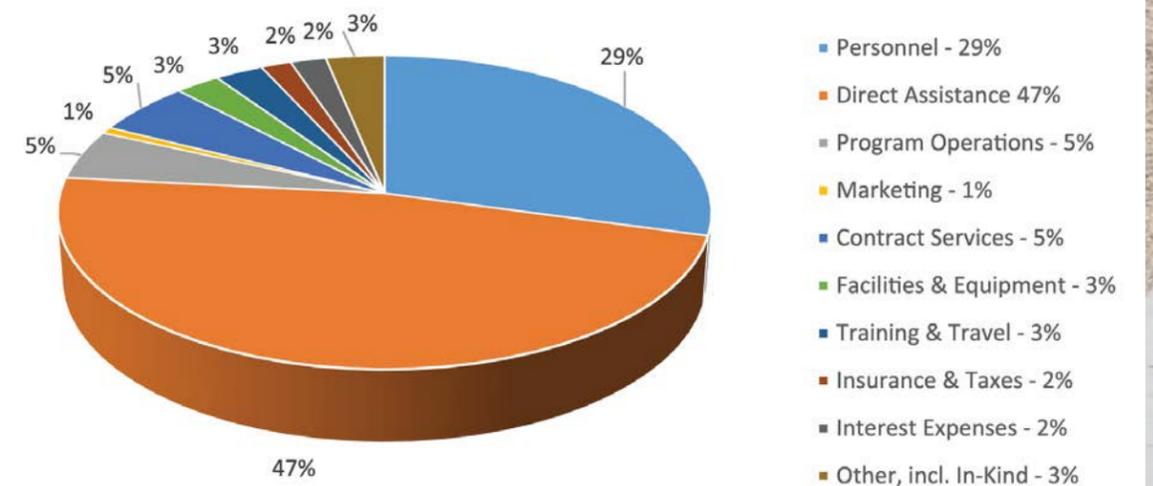
Home Depot Foundation
 Home Partnership Foundation
 IDACORP Employee Community Service Fund
 Idaho Botanical Gardens
 Idaho Housing and Finance Association
 Idaho Pizza Company
 Idaho Power
 Idaho Storage Connection
 Idaho Women's Charitable Foundation
 Intermountain Gas Company
 J.R. Simplot Company Foundation
 James Brandner
 Jana Fuller
 Jane Gennrich
 Janet Mollerup
 Jeffery Hatch
 Jenni Foster
 Jerry Royster
 Jim Schott
 Joanne Franklin
 John Brown
 John Lock
 Joyce Whyte
 JPMorgan Chase
 Judy McCabe
 Julius C Jeker Foundation
 Kari Johnson
 Kathy Shores
 Kendal McCarroll
 KeyBank Foundation
 Kristin Cole
 KTVB News Group
 Kyndra Harris
 Lauren VanLerberghe
 Leslie Perkins
 Lightfoot Foundation
 Lisa Rice
 Lori Edwards
 Marty Quinowski
 Marvin Buster

Mary Rockrohr
 MDI Marketing
 MDU Resources Foundation
 Mountain West Bank
 Nampa Fitness Center
 Natascha Rose
 NeighborWorks® America
 New York Life
 NexTitle
 Northwest Bank
 Paint N' Sip, LLC
 Pamela Briggs
 Paul Garner
 Pauline Wutherich
 Payman Azadi
 Pioneer Title Company of Ada County
 Raina Gabbard
 Renee Hankel
 Richard McGovert
 Risa Roe
 Robert Vande Merwe
 Rodda Paint Company
 Russ Nishikawa
 Shawna Ross
 Sherwin Williams
 Shirley McMasters
 Shirley Randolph
 Snake River Seed Cooperative
 Thom Dallman
 Tiffany Hudak
 Tim Byers
 TitleOne Corporation
 Tracy Frost Landauer
 U.S. Bank
 Vicki Osweiler
 Washington Federal
 Washington Federal Foundation
 Wells Fargo Foundation
 Wells Fargo Housing Foundation

2017 Revenue



2017 Expenses





BOISE

NeighborWorks® Boise is a local nonprofit that envisions safe, sustainable homes as the bedrock for a stronger Idaho. Founded in 1982, NeighborWorks® Boise is a chartered member of NeighborWorks® America, a nationwide network of 240 trained and certified community development organizations at work in more than 4,000 communities across America.

At NeighborWorks® Boise, we believe that homes are the key to stabilizing and empowering families and communities. Until people can be safely and affordably placed in housing, other needs cannot be fully met, including employment, refugee acculturation, job training, food security, and family services.

NeighborWorks® Boise provides a continuum of services focused on the needs related to housing in order to create a community where all residents have a stable place to call home, without fear of losing it.

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