



**BOISE**

# Annual Report

2021

Serving Idaho since 1982, NeighborWorks® Boise creates affordable housing opportunities and empowers thousands of volunteers to help their neighbors every year.



# Annual & Business Report 2021

## MISSION STATEMENT

To **create** innovative housing solutions for underserved populations through strategic partnerships that **contribute** to building stronger communities.

## Annual Report Table Of Contents

▪ Our Team	04
▪ A Note From the CEO	07
▪ Paint The Town™	08
▪ Rake Up Boise™	10
▪ Multi-Family	12
▪ Resident Services	14
▪ Meridian Home Repair	16
▪ Covid-19 Mortgage Assistance	18
▪ Homebuyer Education & Counseling	19
▪ Mortgage Lending	20
▪ Pocket Neighborhoods™	22
▪ Revenue and Expenses	24
▪ 2021 Supporters	25



# OUR TEAM



Top to bottom, left to right: Susan Bosworth, Patrick Clayton, Maile Lombard, Amber Williams, Angela Mosgopoulos, Tommy Keating, Kodianne Burnett, Inga Hadder, Marc Brown, RoseMarie Frost, Jenny Losee, Amy Fischer, Mitch Lee, Gaby Blumenfeld, Angelica Garza, Erika Switzer, Bud Compher

# BOARD OF DIRECTORS

**Morgan Hoffman** - President  
Designated Broker/Owner

**Chris Stroh** - Past President  
CS Property Management LLC

**Rabiou Manzo** - Vice President  
Jannus, Inc.

**Brad Lish** - Treasurer  
DL Evans Bank

**Heidi Rahn** - Secretary  
Nampa School District

**Erin Sorensen**  
Ethos Design + Remodel

**Rachel Anderson**  
Intermountain Gas

**Janet Mollerup**  
Retired

**Dawn Davis**  
Marathon Specialty Finance

**Andrew Pena**  
Disability Rights of Idaho

**Brian Yeargain**  
Little Morris LLP

**Angie Gribble**  
St. Luke's Health System

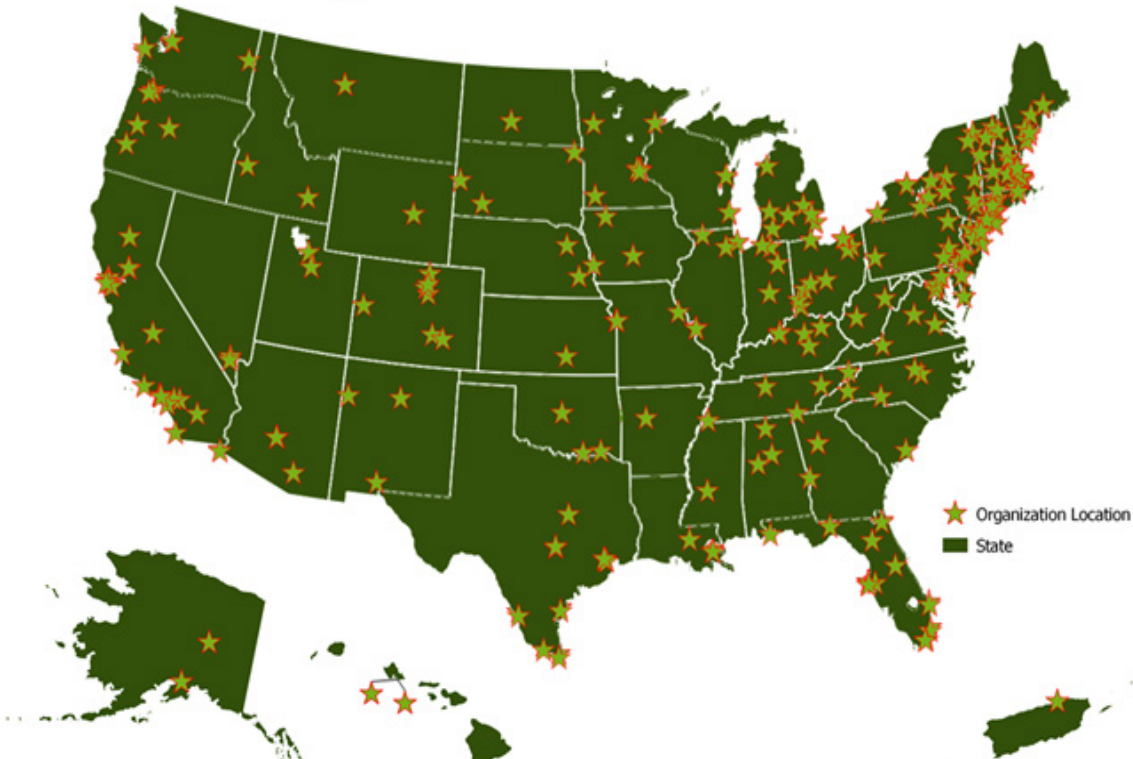
# POCKET NEIGHBORHOODS™

# BUILT WITH SUSTAINABILITY & AFFORDABILITY IN MIND

**Green Building Practices:** Green building benefits generations. It is the practice of creating healthier and more resource-efficient models of construction, renovation, and maintenance. **Healthy Homes:** A home should be a healthy environment. We are working to provide products that help protect you and local eco systems. **Clean Air:** The air you breathe when you're in your home is just as important as the food you feed your body. We're working to keep the air in your home safe by sealing, filtering in the fresh air intake, and circulating. **Water Conservation:** Water is a vital source of all life on earth. We are helping consumers conserve it - for their own utility bills, and for the planet. **Energy Conservation:** We preserve energy by intentionally designing homes with efficient heating systems, solar readiness, and insulation improvements to reduce energy consumption.



National NeighborWorks Association Members 2021



ABOUT US

NeighborWorks® America is a Congressionally chartered nonprofit organization committed to creating places of opportunity in communities across the country. For over 40 years, NeighborWorks has been building the technical skills and organizational capacity, supplementing resources, and amplifying the reach of local nonprofit organizations working to improve their communities. NeighborWorks® Boise is one of nearly 250 chartered community development organizations working in urban, suburban, and rural communities across the country.

- 1982** - NWB formed in response to an assessment of Boise’s deteriorating neighborhoods. We identified needs and created solutions – including Paint The Town™ and Rake Up Boise™ to help low-income senior and disabled homeowners in the Vista Neighborhood maintain their homes.
- 1990’s** – NWB developed over 200 affordable rental units and offered resident services, increasing their stability and opportunity for self-sufficiency. Implemented a Homebuyer Education Program and Prepurchase Counseling.
- 2000** – We worked with the National Foreclosure Mitigation Counseling Program to develop a comprehensive fore-

- closure prevention program.
- 2015** – NWB added Single Family Development and Homebuilding Programs to provide new, energy-efficient, close-in homes for Low-to-Moderate Income (LMI) homebuyers.
- 2020** – NWB began administering Mortgage Assistance from the cities of Boise and Meridian, to qualifying LMI residents whose income has decreased due to the COVID-19 crisis.
- 2021** – We implemented Homeowner Repair Program to improve the weatherization, accessibility and visitability of existing homes of (LMI) Meridian residents.

A NOTE FROM THE CEO

Dear Friends,

French theologian, Albert Schweitzer once said, “The purpose of human life is to serve, and to show compassion and the will to help others.”

I love reflecting on the various ways NeighborWorks® Boise was able to serve many of our community members in 2021. This year, we would also like to celebrate our caring community and partners. Together, with their generous financial and volunteer support, we were able to help families stay in their homes during these unprecedented times. Along with our comprehensive network of housing solutions, we continue to look for ways to incorporate innovation within our services to help us serve even more families.

The struggles of last year followed us into 2021. Homeowners affected by this pandemic were able to get Mortgage Assistance from the Cities of Boise and Meridian that was dispersed through our organization – a collaboration founded in 2020. This program provided hope

for families who needed it due to hardships caused by the pandemic. Another new venture that NWB helped develop through a strategic partnership with the City of Meridian was the Homeowner Repair Program. This program provides qualifying low- to moderate- income (LMI) City of Meridian residents with necessary home repairs to increase energy efficiency, accessibility, and the longevity of their houses – allowing them to continue living safely, comfortably and economically.

The pandemic was not the only struggle Idaho saw in 2021. The housing market soared to record high prices, and many Idahoans were unable to afford a decent place to live. Working with families through our Home-Ownership Center, our team was able to provide education and offer lending services to help our neighbors fulfill their dream of owning a home.

The compassion and will to help others was most visibly evident in our Paint The Town™ and Rake Up Boise™ community revitalization events. Over three thousand volun-

teers gave of their time to help their senior and disabled neighbors. We are proud to simply be a conduit for these programs as they bring out the best of our community. The folks served by these volunteers are forever grateful and have a special place in their heart and home.

None of this would have been possible without the support of our community or our NeighborWorks® Boise Board and Committees. The driving force of talent, dedication, and compassion within our NeighborWorks® team members is inspiring as we look back at what we all accomplished together.

Gratefully,

Bud Compher  
CEO, NeighborWorks® Boise







## PAINT THE TOWN™

If you've been involved with Paint The Town™, you know a highlight is getting to know the people you're serving. That has been the case for Becky Enrico-Crum with Andy Enrico and Company Real Estate. Becky has been painting for 25 years. This year, Becky was a part of the Broker's Council volunteer team. They painted the home of Ed, a veteran who served as an operator in the Korean War. With no family around to help out and a variety of mobility limitations, Ed really needed assistance with his house.

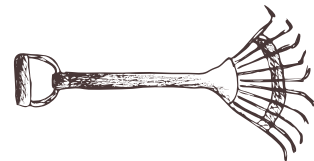
During prep work on the house, Becky decided to get to know the homeowner. She shared, "They all have a story, and they love to be able to share it." And Ed certainly had plenty of stories to share. He told Becky of his experiences teaching people to fly, his love for trains and aeronautics, and winning countless awards for model trains he built and entered in fairs. Ed also showed Becky a model train he hadn't been able to get on its tracks, due to his inability to get on the floor. Becky didn't hesitate to help and with some direction from Ed, was able to get two of his train sets fixed. According to Becky, "Ed was so excited, almost like a kid." Broker's Council also went above and beyond by weeding his whole yard and replacing a door.

VOLUNTEERS: 297

VOLUNTEER HOURS: 2,376

HOMES PAINTED: 25





# RAKE UP BOISE™

Cindy and Terry Rosen had the largest yard of the year with 1/3rd of an acre, needing over 175 leaf bags. Cindy said that when they could rake their yard on their own, it would take months because the compost bin would get full and they would have to wait until the next weekend to load up more leaves again. This meant they would end up raking well into the winter.

The volunteer team from First Federal Bank filled up an entire trailer of leaf bags. Their team also filled in the Rosen's landscaping, picked up branches and spent extra time to make the yard look polished. Cindy and Terry have been recipients of Rake Up Boise™ for about four years. She made cinnamon rolls and cookies for the team this year; to help show her gratitude, as she stated, **"I want to cry every time; they are so amazing."**

VOLUNTEERS: 2,500+

LEAF BAGS FILLED: 15,200

YARDS RAKED: 700+





# MULTI-FAMILY AFFORDABLE HOUSING

NeighborWorks® Boise provides low-income housing for those making at or below 80%, 60%, 50% or 30% Area Median Income (AMI), filling the growing demand caused by a booming housing market.

Our apartment communities are supported by Resident Services Programs.

766

Total individuals housed

410

Refugees & Immigrants

282

Affordable rental units

255

Families at 60% AMI or less





# RESIDENT SERVICES

NeighborWorks® Boise is committed to resident success. We designed our Resident Services Program to help residents meet a variety of needs, maintain stable housing, gain access to housing counseling and coaching, and engage in community activities. Some programs from 2021 include:

- Exercise classes at Gateway Crossing
- Weekly mentorship program
- National Night Out events at all three properties
- Soccer, healthy eating, and yoga classes
- Toy drive for over 70 children with \$1,000+ in donations
- Monthly movie nights run by a resident leader at Gateway Crossing
- Boise Bicycle Project volunteered over 120 hours to repair 60+ bikes for residents

**Programs:** 16 programs in 2021

**Volunteer hours serving residents:** 1,099





# MERIDIAN HOME REPAIR



## Margo's Story

Margo Maxwell found the NeighborWorks® Boise Home Repair Program at a time when she needed it the very most. On the hottest day of the summer, her furnace went out. When she called for a quote, they said it was too old to get repairs done and they estimated a new unit at \$8,000-\$25,000. The Meridian Homeowner Repair Program funded Margo a grant to not only get a new furnace, they also did repairs on her fence, doors, and shower. Margo says, there is no way she could afford something like that and she doesn't know what she would have done without this program. "They were wonderful, absolutely wonderful." -Margo

5 homes repaired  
\$73,500 in repair dollars spent

# ACQUISITION REHAB

1 Acq/Rehab home purchased, rehabbed, and sold  
Homes rehabbed since 2013: 40  
\$7,150,000 in sales since 2013





# COVID-19 MORTGAGE ASSISTANCE

Mortgage Assistance Provided by HUD Community Development Block Grant (CDBG) Cares Act Funding.

26 households that received mortgage assistance

Total mortgage assistance dispersed:  
City of Boise: \$153,429  
City of Meridian: \$86,210

“It helped a lot and was such a blessing. As a single mom on disability, I don’t have sick time because I can only work part time. So when I had Covid, my son and I both couldn’t work for 2 weeks. I was so worried about making my house payment, and this program saved me! I have a lot of pride in payment history and I know getting behind would have made it impossible to catch up.”-Lori



# EDUCATION AND COUNSELING

- 93 Homebuyer education course attendees
- 12 Homebuyer education courses
- 95 Individuals counseled
- 22 Homes purchased by HBE participants



# MORTGAGE LENDING

39 Closed Loans  
(Including two portfolio in-house loans)

\$7.1 Million Loaned

NeighborWorks® Boise is the Treasure Valley's only direct, not-for-profit mortgage broker, helping individuals and families find a better path to homeownership anywhere in the state of Idaho.

## Sally's Story

Sally is a proud new homeowner, thanks to the help of NWB's Mortgage Lending Department. She spent the last decade serving as a missionary in France and Mexico. Recently, she moved to Boise to be closer to family. Because of her unique income situation, she didn't make enough to purchase a home in Boise. In France, housing costs were about half of what they are here. Sally spent the last year living in her daughter's basement in Boise. She continues her volunteer work by donating her time to teach

English to refugees living in one of NeighborWorks® Boise's affordable apartment communities. One day, she heard that NeighborWorks® offers various programs to help people get on the path to homeownership, including lending. She inquired, went through the mortgage lending process, and six months later she became a homeowner. She says she would have never been able to afford a house in this market with her income and NeighborWorks® Boise Lending was so helpful in making her dream a reality. Sally is excited to make this place her own by adding a lush garden in her backyard, and French doors from her bedroom to the back patio where she can sip her tea, watch her dog run, and enjoy sunrises.





# DEVELOPMENTS AND POCKET NEIGHBORHOODS™

10 Homes Sold This Year  
8 Pocket Neighborhoods™ to Date  
85 Homes Completed to Date

## Cole Bluff Cottages Ground Breaking

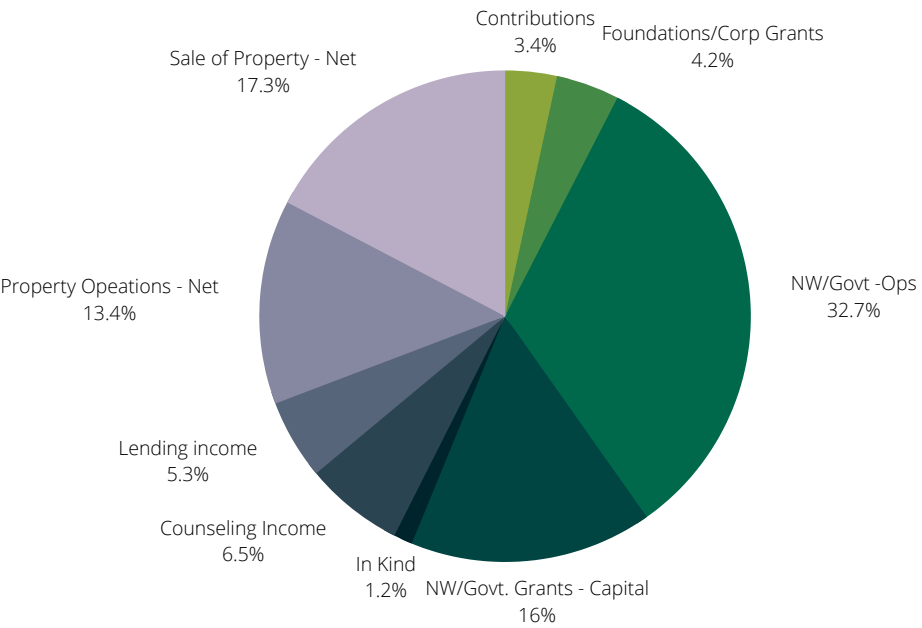
On September 14, NeighborWorks® Boise (NWB) officially broke ground on Cole Bluff Cottages—its newest Pocket Neighborhood™. The ceremony included Boise Mayor Lauren McLean, representatives from the offices of Senator Crapo and Senator Risch, NWB staff, Board of Directors, and many valued partners. It was a celebration of the history of NWB's previous Pocket Neighborhoods™ and this latest one, Cole Bluff Cottages – a development at the intersection of Cole and Fairview, on the site of historic former Cole Elementary School, that will provide quality, sensibly-priced housing for Boise residents.

Cole Bluff Cottages will include 39 single family homes with a variety of housing types. The site will also include 46 parking spaces with remote and connected garage parking, landscaping, community gardens, and courtyard areas. Home sizes in this development will range from 816 sq. ft. to 1,998 sq. ft., and are estimated to sell at prices starting in the low \$300,000 range.

The first phase of development is set to complete 19 homes in 2022. The remainder will be completed in 2023.

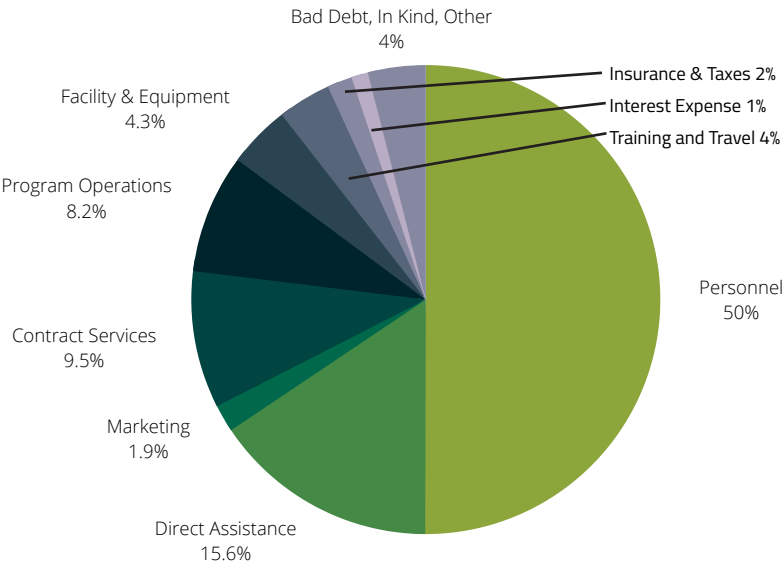






2021 Revenue, \$3,417,241

Net Income  
\$1,171,552



2021 Expenses, \$2,245,689

# FINANCIAL SUPPORTERS

\$1,000-\$2,500      \$2,500-25,000      Above \$25,000

- Academy Mortgage  
Andersen Construction  
Brian Yeargain  
Empire Title  
First Interstate Foundation  
Group One  
Hackborn Foundation  
Harris CPAs  
Horizon Credit Union  
Idaho Pizza Company  
Marvin Buster  
Michael Preece  
Ripley Doorn & Company  
Sarah Weathers  
Slichter/Urgin Architecture  
St. Luke’s Health System  
TitleOne Corporation  
Verizon Foundation
- Banner Bank  
D.L. Evans Bank  
Home Partnership Foundation  
Idaho Central Credit Union  
Idaho Power Foundation  
Intermountain Gas Company  
JP Morgan Chase & Co.  
Julius C Jeker Foundation  
MDU Resources Foundation  
Mountain America Credit Union  
Mountain West Bank  
U.S. Bank Foundation  
Wells Fargo Foundation
- City of Boise  
City of Meridian  
Harry W Morrison Foundation  
Idaho Housing & Finance Association  
NeighborWorks America  
US Treasury Dept. CDFI Fund





# NWBOISE.ORG

3380 W Americana Terrace  
Ste. 120  
Boise, ID 83706  
(208) 343-4065

FOLLOW US @nwboise

