



## From the Executive Director

James A. Paley, Ph.D.

Welcome to the Fall edition of our newly resuscitated newsletter! While our circulation has been sporadic over the past few years, we remain committed to keeping our supporters and stakeholders informed of our accomplishments and up to date on our perspectives on various neighborhood issues and housing market dynamics. The foreclosure crisis that has dominated the national housing news has certainly had an impact on New Haven, as declining housing values have reduced or eliminated the equity of many families who purchased a home in the past few years. Rising unemployment rates and increasing job layoffs have only exacerbated the problem. Although energy prices are less than they were the winter before last, they remain high and create a serious hardship for families who are struggling to make ends meet. NHS of New Haven and the New Haven HomeOwnership Center are now offering classes in our new Home Improvement and Energy Conservation Laboratory to help homeowners learn how they can save money on heating costs and undertake minor repairs on their homes themselves. I urge all readers to contact our office to sign up for these classes, as they could easily save you hundreds of dollars in the first year alone.

Since our last newsletter, NHS of New Haven's staff has grown and the scope of services we offer to the community has expanded dramatically. This has been somewhat risky in light of the current economy, but we believe strongly that we must remain true to our mission and take whatever steps are necessary to provide the services that our clients need. Whether it's affordable housing development, community building & organizing, or homebuyer education & counseling, we are here to serve the community and do our best to meet New Haven's housing and homeownership needs.



## Celebrating 30 Years of Service to the Community

This year's annual meeting took place on October 27 at the New Haven Museum and Historical Society. In addition to the meeting portion of the evening, this year's event also included a very successful silent auction. 2009 marks the 30th anniversary of NHS of New Haven, providing much reason to celebrate.

Congratulations are extended to Carol Anastasio (right) who was this year's event honoree. Carol was recognized for twenty years of service as an NHS board member. Current Board President Virginia Stevenson presented Carol with her award.



Executive Director Jim Paley was also recognized by NeighborWorks® America representatives LaRayne Hebert and Jim Word for his dedication to NHS (below). Jim will have served as the Executive Director for 30 years this coming March.



During the meeting, event attendees were addressed by New Haven Mayor John DeStefano, Jr. and State Senate Majority Leader Martin Looney.

Many thanks to those who supported NHS by attending the event and participating in the silent auction. Thanks also go to the sponsors, those who placed advertisements in the program, and the silent auction donors. It is because of your continued support that NHS is able to make a difference in New Haven's neighborhoods.

## Homeowner Tips; Fall 2009

by Henry Dynia  
Director of Design and Construction



Most homeowners are caught up in the daily and weekly struggle to keep up with all that is required of them by their loved ones, homes, jobs, and communities. Little time is left to think about what kind of property maintenance or improvements are needed or desired for their homes.

End-of-season discounts often apply to plant and landscaping materials, home maintenance supplies, fencing, lumber, etc. If you know what projects you want to do this autumn, winter, or next spring, you can save money by planning ahead. The following is a sampling of topics you can be thinking about as you transition into fall:

**YARD** Rake early and often - Fallen leaves deprive the grass of light during an active growing period. If leaves remain on the grass through the winter they will foster the growth of molds and lawn diseases. Consider converting some of your lawn area into shrub and perennial gardens, or just let them revert back to nature reducing surface runoff, your carbon footprint, and increasing local biodiversity (plants, insects, animals).

Check tree limbs - Look for small limbs that can damage utility lines and heavy limbs or trees that could seriously damage cars and homes. Once tree limbs are coated in ice and snow they become much heavier and are more likely to fall. Seek advice before removing trees and limbs especially around power lines.

**PAINTING** Fall is the perfect time to do exterior painting as the air is cool and dry (but keep in mind that if night temperatures are below freezing, your paint job can be ruined). Consider using a lead abatement painting system to both control lead and extend the interval between paint jobs.

### Recent Grant Awards

NHS has been recognized for our increased involvement in foreclosure intervention and loss mitigation counseling, working with homeowners all across Connecticut who are threatened by foreclosure.

- This year, NHS was a recipient of the highly competitive "Housing for Everyone" grant funded by the TD Charitable Foundation. Of more than 500 applications from organizations throughout the East Coast, NHS was one of 56 awardees. We were presented with a \$50,000 check and a plaque for our successful services.
- The Community Foundation for Greater New Haven is funding the New Haven HomeOwnership Center this year with a \$20,000 grant.
- In the midst of 2009's economic downturn, JPMorgan Chase contributed a total of \$45,000 to both our affordable housing development and our loss mitigation services.

We thank TD Charitable Foundation, the Community Foundation for Greater New Haven and JPMorgan Chase for these very generous contributions.

### NHS Receives Harlan H. Griswold Award



Henry, Linda, Kathy and Sara join Jim in accepting the Harlan H. Griswold Award, presented by the CT Trust for Historic Preservation and Connecticut

Commission on Culture and Tourism. The award "recognizes those individuals, corporations or organizations whose activities exemplify Harlan Griswold's leadership, vision and selfless dedication to preserving Connecticut's heritage and who by deed or example have made our state a better place for all of its citizens." NHS received special recognition for its 12 contiguous Fairlawn Manor houses, all of which appear on the State Register of Historic Places and were meticulously restored to historic specifications.

These systems offer a viable alternative to vinyl. The "Global Encasement" system comes with a 20-year guarantee.

Porch decks and steps usually need to be painted more often than the house. If there is bare wood or peeling paint, maintenance coating is in order.

Fences - Don't forget about your wooden fences. Keep dirt and leaves away from the bottom and coat stockade fences every five years with a siding and fence stain to preserve its life.

Contractors - Use only contractors known in your area to have a good reputation. Try to get more than one estimate and do not front more than 10% of the total project cost. (Try to find a contractor who will bill you only for completed work.) Check for a Connecticut Home Improvement Registration and Insurance.

**GUTTERS/ROOF** Every season is the right time to check your roof and gutters, but it is much easier to do during fair weather. If you only clear your roof gutters once a year, the time to do it is after all the leaves are down. Inspect your roof when clearing your gutters and repair before winter.

**HEATING/ENERGY USE** Have a routine maintenance check done before the onset of cold weather. Change air filters in hot air systems on a regular basis. If light cannot pass through the filter, change it.

Leaks - Unseen air leaks contribute to energy loss. In the lower regions of your home, cold air will be entering these leaks (infiltration), but in the upper regions, warm air will be exiting (exfiltration). Although rooms may feel warm, "exfiltration" leaks are responsible for allowing the cold air to enter the lower rooms.

Lighting - Consider compact fluorescent retrofits (CFLs) for your most-used lighting. They last 10 times longer than incandescent lamps and consume ¼ the power. Keep in mind that most of the negative criticism of CFLs comes from unfavorable experience with early products, and cannot be applied to recent superior products.



## Choosing the Right Mortgage

by Tom Citerella  
Senior Housing Counselor

In years past, one's capacity to shop for a mortgage was limited to a small number of local banks and lending institutions. Today, shopping for a mortgage is like walking through an immense bazaar with hundreds of individuals hawking their loan products.

One of the best programs is offered by the Connecticut Housing Finance Authority. The program is primarily aimed at low-and moderate-income first-time home buyers. CHFA offers a 30-year fixed-rate mortgage with one origination point. As of this writing, CHFA's interest rate is 4.375%, much lower than the rates for most conventional loans.

There are additional supplemental aid programs that may be available to first-time home buyers, which may include financial assistance for down payment and closing costs. Please check with our office to learn about any restrictions that may apply to these programs.

### How much can I afford?

There is an old saying with regard to assessing credit: Past history is an indication of future behavior... When a mortgage representative reviews an application, he or she considers two questions. First, can the borrower pay us back? Second, is the borrower inclined to want to pay us back? What the lender is pondering is the risk of lending you money. The determining factor in analyzing this question is your credit history. If there are late payments or charge-offs listed on your credit report, letters must be written that explain, in detail, the cause of these problems.

Not too long ago a mortgage representative was qualifying a prospective buyer for a loan. The buyer's monthly payment would have been \$1,199 a month. His monthly income was \$1,450. In this scenario more than 80% of the prospective buyer's income would go toward the mortgage. Can someone live on less than 20% of his or her monthly income? Not likely!

Banks and lenders do not want to create situations where mortgage payments are so high that borrowers are reduced to a miserable, miserly existence. Lenders avoid this by establishing two qualifying ratios to determine the maximum amount of an affordable mortgage. These are the housing expense ratio and the total debt-to-income ratio. The housing expense ratio restricts the mortgage payment to 25 to 35 percent of one's gross monthly income. The total debt ratio combines the mortgage payment with other current debt and generally ranges between 36 and 41 percent of gross income. Examples of a lender's underwriting ratios might be seen as 28/36 or 33/38, where the housing expense ratio is listed first and the total debt-to-income ratio is listed second.



## A Special Visit

NHS Executive Director Jim Paley points out foreclosed homes on Sherman Avenue to Neighborworks America CEO Ken Wade, HUD Secretary Shaun Donovan, and U.S. Senator Chris Dodd (above).

The three made a special visit to NHS on April 13 to experience the impact of foreclosure on New Haven neighborhoods and to tour the new Home Improvement and Energy Conservation Laboratory.

## Affordable and Fully Renovated Houses for Sale



678 Winchester Ave.



85 Lilac St.



Please contact NHS at 562-0598 if you are interested.

**OPEN HOUSE**  
**335 West Division Street**  
Thursday,  
December 3, 2009  
12 PM-6 PM



653 Winchester Ave.



323 Goodrich St.  
Hamden



## Strengthening Resident Leadership

by Stephen Cremin-Endes  
Community Building Specialist

One of the highest priorities of the Community Building and Organizing Department is to foster and strengthen resident leadership. At a recent NeighborWorks Training, six types of leaders were identified. Which one are you?

- “Activist/Agitator” who initiates ideas and works relentlessly to build interest and support where little to none currently exists;
- The “Process Architect” who takes responsibility for shepherding the entire process to fruition;
- The “Neighborhood Champion” who maintains a positive and supportive attitude about the neighborhood;
- The “Bridge Builder” who participates regularly and/or provides a leadership role in community dialogues to build relationships, trust, consensus and networks through round tables, forums, study circles and small-and-large-group consensus-building meetings;
- The “Neighborhood Engager” who participates in specific neighborhood revitalization events, as well as informal exchanges with neighbors; or,
- The “Connected Observer”, who completes surveys that come to residences and reads and shares newsletters to assist in keeping everyone informed.

Whether you are a seasoned veteran or new to this area we are all encouraged to explore how we can be involved in our communities. All of us are leaders and provide talents and gifts that make the neighborhood what it is and what it can be. Attending Neighborhood Community Management Meetings, utilizing the See-Click-Fix or the city of New Haven web 311 to report problems, or simply talking with your neighbors are all great ways to become and stay involved.

NHS is always available as a resource to the community; don't hesitate to call and share ideas and thoughts at anytime!



## Staff Spotlight

Congratulations to **Bridgette**

**Russell**, Managing Director of the HomeOwnership Center, for being named ‘Housing Good Egg’ by the Greater New Haven Community Loan Fund. The GNHCLF shares NHS’ commitment to improving New Haven’s neighborhoods through affordable housing opportunities, homeowner education, and community stabilization. The Housing Good Egg award recognized Bridgette’s commitment to the development of homebuyer and financial literacy programs at NHS and for more than 20 years of prior experience. NHS applauds Bridgette’s work and congratulates her on this well-deserved award.



## Upcoming Events

### *Open House*

**Thu. Dec. 3, 12:00-6:00 PM, 335 West Division St.**

Stop by to admire one of our newly completed houses. This beautiful single-family home is available for purchase through NHS. Come take a look if you are in the market, and be sure to tell family and friends. For more information, contact NHS at 203-562-0598.

### *Learn how to maximize your interior space*

**Wed. Dec. 9, 5:30-7:30 PM, 333 Sherman Ave.**

Attend an exciting class held in the Home Improvement and Energy Conservation Laboratory. Gwen Emery, Senior Interior Designer at Newman Architects will lead a lively hands on demonstration to teach you how to maximize the space in your home using color, placement and design. Contact Sara Jamison at [sjamison@nhsofnewhaven.org](mailto:sjamison@nhsofnewhaven.org) for more information.

## Volunteer Spotlight

Kudos to the Hillhouse High School football team for their volunteer efforts at 664 and 678 Winchester Avenue. Their exceptional efforts helped clean out homes for two of NHS’ newest affordable housing developments.

