

HUMAN AFFAIRS COMMITTEE

SEPTEMBER 12, 2016

A meeting of the Human Affairs Committee was held Monday, September 12, 2016, at 7:00 p.m. in the Aldermanic Chamber.

Alderman-at-Large Lori Wilshire, Chairman, presided.

Members of the Committee present: Alderman June M. Caron, Vice Chair
Alderwoman Mary Ann Melizzi-Golja
Alderman Tom Lopez

Members Not in Attendance: Alderman Don LeBrun

Also in Attendance: Mr. James Vayo, Downtown Specialist &
OED Program Coordinator

PUBLIC COMMENT - None

PRESENTATIONS

NeighborWorks Southern New Hampshire

Mr. Robert Tourigny, Executive Director, NeighborWorks Southern New Hampshire

I think we came before this committee about three or four years ago when we were first embarking on an effort to get engaged in Nashua. NeighborWorks Southern New Hampshire is a non-profit affordable housing and community development organization. We have been around since 1992. We originated in Manchester and grew and developed affordable housing, revitalizing neighborhoods, providing homebuyer education and information to help people make good decisions about buying and owning a home and over the years have grown. A few years ago we had a sister organization based here in Nashua, Neighborhood Housing Services of Greater Nashua and it ended up closing up shop and as a result we expanded our service area to include the Nashua area as well and since then we took over a few of those properties and assets in their portfolio. We took over a pipeline development that they had been working on in the Town of Amherst and completed the development of that and now have over 420 affordable rental units in our portfolio of properties. We also took over the delivering of homebuyer education, financial literacy, foreclosure prevention, both counseling education seminars and workshops at primarily no charge. We did just recently begin charging a fee for our homebuyer's seminars but all other services are free. I thought it would be great to talk tonight about our community engagement efforts and hopefully what will lead to some neighborhood revitalization efforts in the near future. We don't just come in and find a property and build it and like the motto says "build it and people will come." There has to be more of a method to our madness. That really begins with the community stakeholders, the residents that are in the neighborhood and identifying what the needs are in the community. In 2014 we began in the Tree Streets neighborhood, specifically with a community impact measurement survey to sort of evaluate and take the pulse of the neighborhood at that point in time to see what the characteristics of the neighborhood were both from a physical standpoint and from a neighborhood concern standpoint. We knocked on doors and found out what the resident's concerns were and what they might like to see. To find out about their tenure there, their residency and then do a mapping of the physical characteristics of the neighborhood; looking at the building inventory as well as the composition of the neighborhood, the infrastructure and those types on concerns. That gave us a baseline to look at neighborhood concerns. Just recently we completed our second community impact measurement survey. It's ideally something that we would revisit every two years to see if there were any changes from a physical or visible standpoint or from the perception of residents that are living there. We have gotten the input from about 200 residents and then we did a 31 block observation assessment and the visual inspections of over

300 units. We can't do that work without a lot of volunteers and support from other folks within the city. I don't have a final copy of the survey to hand out tonight because we just got raw data over the weekend but at least it is starting to give us some direction in what the concerns are. That lays the groundwork for us to develop a real estate development neighborhood revitalization strategy.

Alderman Lopez

I've worked with NeighborWorks so I am familiar with the terminology but when you referenced earlier a pipeline development you didn't mean a pipeline, right?

Mr. Tourigny

Oh no! Not like a utility pipeline or gas line. I meant a stream of opportunities to work with. Regarding the community survey, we are optimistic and we are because the attitude of residents in the neighborhood is better and we are seeing some improvement. We try to gage people's perceptions of the neighborhood when it comes to things like crime or fear of what is happening in the neighborhood and whether they would ever want to own a home in the neighborhood. There is definitely encouragement in those directions. In 2014, I think attitudes were nothing is changing and nothing is ever going to change in the neighborhood. I think today the perceptions are that folks are more optimistic about change and they think that it's going in the right direction. So, there hasn't been a monumental shift in the neighborhood but it's going in the right direction. There have definitely been some physical characteristics improvements. There is still a lot of work to do. People's yards is one of the biggest observations; the lack of care and I think that sends a message about neighborhood pride. A person that has their yard well-kept might have more of a sense of neighborhood pride. City services again got high marks; police department, fire department, trash pick-up response. The concerns were more around the perception of the streets, sidewalks, grass and weeds being kept up with. I think the underlying issues for most folks is about safety in the neighborhood. I don't think that we've heard that anyone felt unsafe during the daytime; it's predominantly during the evening along the rail trail and not directly around their house. If we know that neighbors care and want to see better things happen in their neighborhood then that gives us the comfort level to be able to come and do the investment and development that will hopefully help the neighborhood flourish. So far what we are trying to plan is a small capital campaign basically to raise capital and pull together financial resources so that we can actually start some real estate development activity; some neighborhood revitalization. One of the examples that I have used many times is about seven or eight years ago in Manchester we targeted the west side of the city and we had over \$5 million worth of federal resources targeted towards neighborhood stabilization. It was great to have that resource available because we could buy vacant and abandoned buildings, tear down buildings, we could reduce density, we could rehab buildings and make home ownership opportunities. It was a big federal grant but those days are over. Today we are lacking a big federal grant to come in and make that infusion of capital. We have to raise the money on our own. It will be a smaller scale starting with a goal of about \$1.5 million. We plan on starting that by...our Board has approved us to sell a few of the assets that we inherited from the NHS; some of the scattered site properties. Our belief is that if we had the capital from those we could make a more concentrated impact if we targeted them in one neighborhood. We actually own two units in the Tree Streets neighborhood now and we would retain ownership of those and work to sell some of the other properties to raise capital to invest around the Cedar and Ash Streets neighborhood where we currently own the two buildings. As well as submitting grants to NeighborWorks America, the State Community Development Finance Authority, New Hampshire Housing and other organizations to try to raise about \$1.5 million worth of capital. To really begin the process of identifying properties that we feel would have a strategic impact on the neighborhood. If we had \$5.5 million we could buy a lot of properties but with \$1.5 million we have to be very wise about which ones we select and choose but hopefully ones that will visually make an impact as well as have an impact on the people that are living there.

Chairman Wilshire

When you talk about selling some of the scattered sites would it be to first time homebuyers or to another owner?

Mr. Tourigny

Probably to another owner so they could continue to be rented as is or to make improvements to them. That's the balance that we have been trying to make. If we made the improvements to this and sell them as owner occupants then we wouldn't be able to raise the capital to do the Tree Streets property.

Chairman Wilshire

Are you currently working on any projects in Nashua?

Mr. Tourigny

We are not currently from a real estate perspective. We own St. Casmire which is 28-units and then the scattered sites which is 10-units. The hope is to have some capital in the near future so we can start to purchase properties in the Tree Streets neighborhood.

Chairman Wilshire

As far as I know you are the only certified CHODO in there, Community Housing Development Organization?

Mr. Tourigny

Yes, we are. Over a year ago the city earmarked about \$165,000 in home funds for down payment and closing cost assistance which we have a very good track record over the last 20 years of doing down payment and closing cost with home funds. Essentially it's to provide first time homebuyers who are below 80% of the AMI with up to \$10,000 to use towards their down payment and closing cost when purchasing a house. This was targeted to be anywhere in the City of Nashua. We were able to enter into a contract with the city to offer the down payment closing costs assistance loans and we started working with lenders and realized that when it got to the underwriting stage that the requirements that HUD puts on the city pertaining to recapture provisions in the event of a foreclosure. In a normal foreclosure situation if the first mortgage lender ever forecloses on the property it essentially wipes out any type of second mortgage. HUD has put a clause in their home agreement that says in the event of a foreclosure, if there are excess proceeds after a foreclosure sale, the city is entitled to recapture those and pay them back to HUD. This is a relatively new interpretation of the federal regulations that neither the city was aware of and we weren't aware of it and no lender was aware of it until we actually went to close our first loan and underwrite our first loan. We have had the New Hampshire Housing Finance Authority which is a major underwriting entity in the state for FHA mortgages, as well as about eight different mortgage lenders look at it and they have all come back with the same thing, you utilize the instrument that HUD requires the city to use for a down payment or closing cost. Being part of a national network of over 250 organizations, we went to the other sister organizations around the country and said how are you doing down payment and closing cost assistance with home funds and the answer is that they are not because of this issue. I have had some discussions with the planning staff about how to utilize those funds to accomplish somewhat the same goals but without having to use the second mortgage instrument that we typically have used in the past. I feel like we have hit a road block with the lending industry based on the stipulations that HUD requires but we are not alone. It's counterproductive because here is HUD saying that you have to do this foreclosure provision and yet 90% of the people that we work with that are 1st time home buyers qualify for a HUD insured FHA mortgage and they are the ones that prohibit the language that the city

is required to use in the home agreement.

Chairman Wilshire

That's disappointing to hear.

Mr. Tourigny

We haven't given up. Part of the capital fund raising that we are envisioning; \$1.5 million isn't going to go really far towards buying up a lot of properties and renovated all of them. Our strategy is to identify properties that would be targeted for reacquisition and redevelopment but also to try to carve out a portion of those funds to essentially establish a small revolving loan fund because if we are able to identify other property owners in the neighborhood, whether they be owner occupied or investor owned and they are in a situation where they want to make improvements to their property but they may not be bankable or they have debt ratio issues and don't qualify. We'd like to have a small pool of funds available to maybe do a small amount of rehab to at least help them improve the physical characteristics of their building and make some quality repairs as far as siding or windows or roof repairs. If we can't own it and repair it we don't have to but if we can provide them with the tools and the resources to do it to their own property and keep it occupied then it's better for the neighborhood and would have a better impact.

Alderwoman Melizzi-Golja

Do you have a sense as to how many of the current residents would be willing to either buy a home in the neighborhood if they are renting or want to continue to stay in the neighborhood based on changes that may happen?

Mr. Tourigny

We haven't seen that indication just but that's what we would ultimately be trying to drive to and get people to see by doing a level of improvement. There is some desirability for people to be homeowners but I think that those that we have asked have said that's not where they want to own. There are existing owners in the neighborhood who say that they want to stay in the neighborhood and I think that is where we have to focus the effort. Percentage wise it's less than 20%; probably 17% are identified as owner occupancy. To change that perception by a large margin is going to take a lot of time.

Alderman Lopez

Just a comment to the Aldermen in that area, I think it's encouraging that there is any sense of positivity considering what has been going on in the last year or two. They have been hit with a lot of stigma from the surrounding community but also struggling with; the heroin epidemic is particularly focused in that region and there is a lot police activity. For neighbors to have faith that will change is very encouraging.

Chairman Wilshire

That is encouraging. Alderman Lopez has been very involved with the community gardens and we just approved finding for new lighting for the rail trail so hopefully that will help matters. I don't know the status of that project but I know the Mayor was interested in getting that done sooner rather than later.

Mr. Tourigny

The rail trail was one of the perceptions that changed to the negative between 2014 and 2016 because of

safety. We were surprised by that.

Chairman Wilshire

There was a heinous crime in that neighborhood in the last few years. There were some CDBG funding put in for lighting along the rail trail but the lights were being broken.

Mr. Tourigny

If people felt safe on the rail trail I think it would make a big difference in how people feel about the neighborhood.

Alderman Lopez

With respect lighting I know some things were thrown at them and they fell down but I also know that model of light hasn't worked well anywhere in the city. A lot of the lights were just bad bulb lights. I also think maintenance of the Heritage Trail is important too. In previous year DPW was spread so thin it was impossible for them to do every job. This year DPW has been making sure that when volunteers are picking up the rail trail they are there picking up the piles of debris and they are trimming trees back. I think we need to look at how to maintain access through the trail in the wintertime because it needs to be cleared.

Chairman Wilshire

Has it been plowed in previous winters?

Alderman Lopez

Not consistently, if at all. The blocks between City Hall and Elm Street are fairly well taken care of but in discussing this with Director Marchant I found that there is different resources that can be applied to different problems. For example, the city bus can do some of the clearing but after they are a certain radius away from the station they really can't anymore. There is no clear plan for clearing it regularly.

Chairman Wilshire

Well it's on the radar now.

Mr. James Vayo, Downtown Specialist & OED Program Coordinator

On another note I know that the lighting for the rail trail is a project that is currently being worked on by city staff and hopefully you will see it this fall or spring. Also this fall there will be a miniature campaign by Parks & Rec to plant shade trees in the Tree Streets; I believe it is 40 or 50 trees. I will be walking the trail with Andy Patrician tomorrow to make sure we don't have any conflicts but we will determine potential locations along the trail. They are small but maybe in aggregate they have some meaningful value.

Alderman Lopez

I think the addition of more shade trees could be helpful for people. I know along Chestnut Street people have taken ownership of the grassy city area between the sidewalk and the street and have made it much nicer. I think the city should encourage having gorilla gardening program where you would identify an area, present your garden and have the city confirm it and then it's authorized.

Chairman Wilshire

That's interesting. I didn't know that was happening over there. I think all of these things shows hope and I think from the city's perspective if we don't buy in then the neighbors are not going to buy in. Thank you, Mr. Vayo and Alderman Lopez.

Mr. Tourigny

I would add that we have worked with residents and folks in the community to support a campaign to help the neighborhood. Part of the survey are the I love the Tree Streets postcards.

Ms. Jennifer Vadney, Neighborhood Dev. Manager, NeighborWorks Southern New Hampshire

I gave you a copy of some of the comments that were written on the postcards.

Chairman Wilshire

I am really interested in seeing the results from your survey and how they differ from the survey you did two years ago.

Alderman Lopez

There is a big round music platform that NeighborWorks has adopted in Los Amigos Park and they have been helping to make sure the park is clean. The city has been helpful in making sure that the lights are kept it and the area is patrolled. You can see the logo walking around the Tree Streets a lot because they did a t-shirt campaign and they are really popular. I've been working on developing one for the east side of Nashua over in the Temple Street area. On the back they can find their street.

Ms. Vadney

The t-shirts have been a big help with the campaign.

Mr. Vayo

I sit on the Board of Directors for NeighborWorks and it's been a pleasure serving for three years now. I would say their single biggest asset beyond being able to bring capital assets is really the skills of the staff over there.

Alderman Caron

I think it's wonderful that you are getting positive feedback. I worked in that neighborhood in the 60's and the enthusiasm was great but things shifted. I think you are doing a great job and it will come back.

Alderman Lopez

It's not just the drug problem that affects the Tree Streets. They are at the intersection of a whole bunch of public decisions like not raising the cost of living, social security or making it difficult to access healthcare for certain conditions. There isn't a way out for a lot of people that are in the area and that leads to almost more frustration. It's the result of five or six things that are broken down. It's my job as an Alderman to make sure that the people who are doing their best under the best circumstances that they are able to aren't being judged poorly just because they haven't met someone else's standards from a completely different scenario. There

are a lot of networks there of people who are supporting each other and do anything for each other. It's an untapped strength for the city; to be able to help them improve their quality of life and take ownership of their neighborhoods. That can impact the entire city.

Chairman Wilshire

I think they are lucky to have you, Alderman Lopez. I would like to thank you for coming and if you want to come back to discuss the survey results we would love to have you back again.

COMMUNICATIONS – None

UNFINISHED BUSINESS – None

NEW BUSINESS – RESOLUTIONS

R-16-054

Endorsers: Mayor Jim Donchess
Alderman-at-Large Lori Wilshire
Alderman-at-Large Michael B. O'Brien
Alderman Mary Ann Melizzi-Golja
Alderman June M. Caron
Alderman Tom Lopez

RELATIVE TO THE ACCEPTANCE AND APPROPRIATION OF \$50,000 FROM THE NEW HAMPSHIRE DEPARTMENT OF HEALTH AND HUMAN SERVICES INTO PUBLIC HEALTH AND COMMUNITY SERVICES GRANT ACTIVITY "HEALTHY HOMES AND LEAD POISONING CASE MANAGEMENT"

MOTION BY ALDERMAN MELIZZI-GOLJA TO RECOMMEND FINAL PASSAGE OF R-16-054

ON THE QUESTION

Alderman Lopez

Lead related issues have been particularly found to be in high prevalence in the tree streets. I asked the Board of Health at the meeting where they presented it whether it was more because now they've done more testing of people in the tree streets than they have in the past or whether it was because of an environmental factor. Maybe there are a lot older buildings. Unfortunately the service is still relatively new so they are not actually sure what the cause is. Either way, I'm very much in favor of it because it improves the health outcomes in those neighborhoods.

Chairman Wilshire

I agree.

Alderman Melizzi-Golja

I would just second what Alderman Lopez said. I think probably in the past three or four years, we've probably become more aware of the impact of lead poisoning. We look at the number of young children in the city who have the potential to be exposed to lead poisoning, be it from gasoline in the dirt, the lead that's in the dirt that they play in, or from dust, New Hampshire has a high potential for lead poisoning through the state. I would support this also.

MOTION CARRIED

NEW BUSINESS – ORDINANCES - None

GENERAL DISCUSSION

PUBLIC COMMENT

REMARKS BY THE ALDERMEN

Alderman Lopez

My ward was also the unfortunate claim to fame today. Yesterday some rocks were thrown through the window of the mosque on Pine Street. There's a strong outcry from the public. They told me about it before I had even seen the news. The sediment is that that is not how our neighborhoods want to be known, and that's not how we want to see Nashua. This evening we are doing a vigil in front of the Mosque just to show solidarity with the Muslims that are worshiping there. Today is a holy day for them. If a rock goes through your window, you are going to be looking at that window for the next couple of weeks. We wanted to give them at least the peace of mind of saying tonight your neighbors are going to be with you so that they can focus on what they want to do: worshiping in their own particular way. I'm pretty please so far about the public feedback. I'll see tonight what the turnout is. I'm hoping it reflects positively on Nashua.

In addition to that, some things that I am more proud of going on in our neighborhoods is this Saturday, from 7:00 p.m. to 9:00 p.m., there's a free movie for veterans in French Renaissance Parc. We are going to be playing Top Gun. The public is welcome to attend. We just wanted veterans to come so the public and veterans could watch the movie together and kind of build that sense of community. The following day on Sunday, immediately following the Farmer's Market in the same park, French Renaissance Parc, is the Downtown Arts Festival. It's Positive Street Arts annual showcase of all of the different urban arts projects that they do. Next Wednesday at St. Patrick's Church in the gym, right across from City Hall, there is a job fair event. The job fair starts at 11:00 a.m. and concludes at 2:00 p.m. It's run by the Continuum of Care and has partnered with the Greater Nashua Chamber of Commerce and Gateways. I've been helping organizing the project that's caused Employment Connect for several years. I'm really getting the sense the community is starting to rally behind it. It's not just a few small organizations. It's an effort to help people who are looking for employment find employment.

Alderwoman Melizzi-Golja

Last week the Farmer's Market started on Wednesday on the bridge. We now have an opportunity twice a week to go to the Farmer's Market. It's from 4:00 p.m. to 6:00 p.m. I drove by yesterday. There were a lot of people there. It was nice.

Alderman Lopez

The one on Wednesday has a lot of potential for people who are just getting out of work if they know about it. The Farmer's Market on Sunday is kind of a destination event where you plan to go. You spend some time there. They have had some really cool features. At the most recent one they had the Tardis from Dr. Who. You could take pictures with him. They had a dunk tank last week where people got to throw potatoes at me. It's an interesting way to shop. The real benefit too is anybody who is on the Food Stamp SNAP Program; Great American Downtown has a match program. If you are spending your food stamps, you can get twice as much food for them. It's also locally grown, healthy food. There are a lot of benefits doing that.

Chairman Wilshire

Very nice.

Alderwoman Melizzi-Golja

I believe you can buy the coupons for that program on Sunday and use them Wednesday at the market.

Alderman Lopez

They haven't set the cash register up on Wednesday yet, but if you get the tokens on Sunday, you can keep them and use them on Wednesday. Also this coming week, they are starting their beer sampling. It will be interesting to see how that affects the market.

POSSIBLE NON-PUBLIC SESSION

ADJOURNMENT

**MOTION BY ALDERMAN CARON TO ADJOURN
MOTION CARRIED**

The meeting was declared adjourned at 7:45 p.m.

Alderwoman Mary Ann Melizzi-Golja
Committee Clerk