



So many stories to tell! Here are a FEW of the highlights of the last 25 years.

1986 NOAH administrators an award from the Public Facilities Department (DND) to EBEC to assist senior homeowners in making minor home repairs, a program NOAH still runs in East Boston, Charlestown, the North End, and the West End.

March 1987 One hundred and twenty-five residents fill the lower hall of Our Saviour's Lutheran Church in Maverick Square to elect a diverse, inclusive 23-person Board of Directors to govern NOAH separately from EBEC.



1985 NOAH's parent agency, the East Boston Ecumenical Community Council (EBECC), forms a housing committee to address the problems of rising rents, deteriorating housing stock, and absentee owners, and to help new arrivals from Southeast Asia and Latin America integrate into the rapidly changing East Boston.

Aug 1986 NOAH is incorporated by community members including Anna De-Fronzo, Lucy & William Ferullo, Mary Ellen Welch, Sr. Carole Rossi, Rev. Don Nanstad, Richard Marchi, Larry Braman and Phil Giffie.



July 1987 NOAH begins its first day as an independent organization by working with a Vietnamese family on Eagle Hill to improve poor housing conditions and to stop harassment by an absentee landlord. Jim Aloisi is elected President.

Fall 1987 NOAH joins the East Boston Chamber of Commerce.

NOAH ends its first year with \$10,000 in the bank!



1989 NOAH purchases and rehabs its first three-decker at 201 Princeton Street, with a unit for a disabled resident. Second purchase and rehab, at 29 Have Street (right) completed later that year.

NOAH publishes an MIT studio project envisioning the redevelopment of Maverick public housing and the rebuilding of the Maverick Square 'T' station, both of which are now complete.



1988 NOAH organizes residents to stop the conversion of affordable units to market-rate housing at Brandywine Village, a 413-unit expiring-use property. The Episcopal church funds NOAH's work.

NOAH receives a grant from the Boston Public Facilities Department (later DND) to provide Housing Counseling by assisting low-income residents and families in locating decent, affordable apartments.



1990 Governor Michael Dukakis visits NOAH's office to announce the Community Service Block Grants (CSBG) and award NOAH a grant for its Newcomer Business Inclusion Plan with the Chamber.

1990 NOAH is one of twenty seven groups among nearly 1,000 applicants to win the Lilly Endowment's Religious Institutions and Community-Based Development grant. With the funds, NOAH hires its first Community Organizer, makes a down payment on Trinity House, plants flowers with local businesses, and starts a small business loan fund.

The East Boston Chamber of Commerce names NOAH and Director Phil Giffee Small Business of the Year. Census shows East Boston's Latino population approaching 20%.

NOAH competes for the East Boston Social Centers' goal for the restoration of the historic but deteriorated Trinity Neighborhood House.



1991 NOAH purchases and rehabs its third property, 124 Falcon St. on Eagle Hill. The same year, NOAH organizes the first of nine Maverick Square Planting Days to clean up and beautify this highly trafficked, visible, but barren Square.

NOAH is selected by the East Boston Social Centers to rebuild the beloved Trinity Neighborhood House on Eagle Hill, a center of community service since the early 20th Century.



Trinity House Today

1992 Using City seed money, NOAH hires staff person and forms committee of local businesspeople to make small business loans. Utilizing micro-loan group responsibility model, NOAH provides forty loans to existing and fledgling businesses.



NOAH and East Boston Savings Bank initiate the Economic Development Council (EDC) which promotes growth of East Boston, advocates for small businesses, highlights waterfront potential, encourages collaboration with Massport, and later applies for East Boston's designation as a 'Main Streets' community. Over seven years, the EDC organizes several waterfront festivals, publishes two local restaurant guides, and holds a neighborhood Economic Summit at Lombardo's.

NOAH purchases 440 Meridian Street at auction from a bankrupt lender. Tax credits for Trinity House are secured. NOAH negotiates with multiple landlords to purchase foreclosed or deteriorated properties in order to restore streetscape and promote local investment. NOAH hires its first Director of Real Estate Development.

1993 On a snowy March day, Trinity House (built in 1847) celebrates its grand re-opening following the \$1.6 million historic restoration of the beautiful, 16 Single Room Occupancy unit building. One hundred and twenty five local dignitaries attend, including Mayor Ray Flynn and City Councilor Robert Travaglini, and many "Friends of Trinity."



Trinity House, Before Renovations



Trinity House, After Renovations

1993 A 3-page anti-affordable housing, anti-immigrant Manifesto is dropped door-to-door in East Boston denouncing NOAH as a threat to East Boston's Caucasian population and the growth of the waterfront. The intense assault on NOAH, local leaders and other non-profits goes on weekly for nearly ten years until the East Boston Times is sold to new ownership group.



NOAH is selected by PFD/DND for the "Neighborhood Preservation Program," and begins converting triple-deckers into owner occupied three-families on Putnam St, then throughout Eagle Hill, Maverick Square and Jeffries Point. Working with the NBA, the Boston Celtics and the Fannie Mae Foundation, NOAH restores 62 deteriorated buildings, selling 45 to first-time homebuyers, and maintaining 17 as rentals.

1994 NOAH continues acquisition of badly deteriorated properties, many from failed lenders and the Resolution Trust Corporation (RTC).



NOAH begins work with the Boston Foundation, the City of Boston, the School Department and the community to revitalize seven East Boston schoolyards over 10 years, starting with a \$500,000 O'Donnell schoolyard. (Mayor Thomas Menino at Otis Schoolyard ribbon cutting below).



Working with the Eagle Hill Civic Association, NOAH sets standard for quality rehab of properties, especially façades of older, wooden houses.

1994 The Hyams and Boston Foundations select NOAH, EBEC and Healthy Boston to receive \$1M Neighborhood Preservation Initiative award from Pew Charitable Trusts.

NOAH begins First-Time Homebuyer classes in both English and Spanish in the basement of Our Saviour's Lutheran Church.



1997 NOAH joins the growing environmental justice movement, to address the disproportionate environmental burdens along the contaminated Chelsea Creek. The Chelsea Creek Action Group forms, a two-city advocacy coalition working to create recreational, economic and ecological opportunities, and to combat spills, illegal dumping, air pollution, and lack of access to the River.

NOAH makes 10 small business façade loans as a precursor to Main Streets. To further beautify the neighborhood, NOAH plants 96 cherry trees in East Boston, and creates a mural in Maverick.

1995 Parents at the O'Donnell School launch a summer drop-in program providing activities for children. NOAH has continued to run this program.

1996-1998 NOAH organizes E. Boston leadership to initiate a two-year, comprehensive community planning initiative. Riley Foundation awards grant for staff person. 500 residents, local agencies and businesses attend charrettes at E. Boston High School. NOAH donates \$40k for façade improvements in Central Square and on Meridian Street.

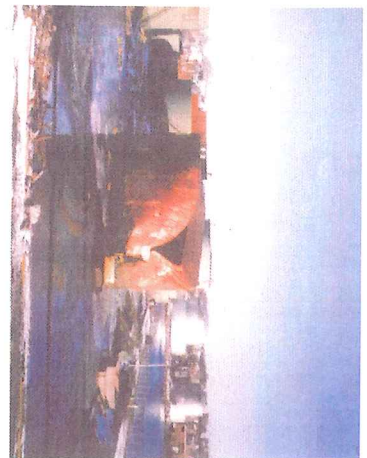


1996 NOAH and three other Boston CDCs become chartered members of the Neighborhood Reinvestment Corporation (now NeighborWorks America), a bi-partisan, Congressionally chartered, national neighborhood building and organizing initiative. NOAH uses the funds to restore housing and make second mortgage loans for low- and moderate-income owners.

NOAH supports the creation of LAPD, Latin American Planning and Development, to encourage the growing Latino population's involve in neighborhood planning. LAPD later holds the first East Boston Colombian Independence Day celebration with 6,000 people gathered on the waterfront. LAPD organizes first youth soccer league and becomes a key interface between the City and businesses.

1997 At the request of local environmental leaders, NOAH petitions Hess Oil Company, to remove the unsightly, long abandoned, empty oil tanks which are contaminating the land and water on the 8-acre site on the Chelsea Creek. Within one year, Hess responds and tears down the blighted metal tanks. The site begins to regenerate naturally as wetlands.

Two-hundred and sixty people join NOAH to celebrate its 10th Anniversary with a cruise on the Boston Harbor.



Hess Site Before Tank Removal



Wetlands at the Hess Site Today



1997 NOAH organizes the Maverick Square Blue Line Task Force to re-design the dark, leaky MBTA station. The 'T' accepts recommendations, but allocates money elsewhere for seven years until Maverick is finally re-funded.

1998 NOAH completes its 21st homebuyer lottery, and co-hosts an environmental fair in East Boston. Community designed renovations at the Otis and Alighieri Elementary Schools begin.



Popular first-time homebuyer classes continue in both English and Spanish.

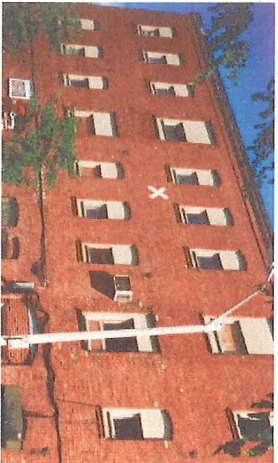
1999 NOAH purchases 24 dilapidated, multi-family units on Eagle Hill and Jeffries Point. Later Citizens Bank buys tax credits to convert to affordable apartments (Siochain Properties, Gaelic for 'Peace').

2000 During our Strategic Planning process, NOAH begins to consider the growing need for affordable housing in suburban locations where there are no CDCs, and little opportunity for low- and moderate-income people. The discussion leads Board to adopt criteria for project selection in suburban locations. Some question growth, but acquisitions begin in 2003.

After two years, NOAH's community planning process continues with neighborhood consultations and the BRA, but mid-year BRA starts a new process and appoints members to its own initiative.

NOAH gratefully receives 'Conditional Affiliation' status and funding from the United Way after several years of interviews in the late 90's.

2000 The Latino population in East Boston has grown significantly, now at nearly 38% of East Boston's 38,500 people. New small businesses fill in empty neighborhood storefronts.



2001 NOAH purchases vacant industrial building at 143 Border Street to consolidate multiple office spaces. The same year, NOAH converts 12 vacant, dilapidated units on Eagle Hill and Jeffries Point with tax credits purchased by Citizens Bank.

NOAH receives full United Way affiliation. Multi-year operating support underwrites housing and community building initiatives, and continues to this day. United Way provides critical operating support for the agency.

2002 NOAH forms a CDFI and receives initial TA funding. Neighborhood Loan Committee makes first mortgage, correspondent loans as well as second mortgage and rehab loans throughout the region. Four banks make \$250k loans for 2nd mortgages which are sold to NHTSA, the secondary mortgage market for NeighborWorks America. Two-year totals push \$40 million in loans.

NOAH and the Chelsea Collaborative organize the first annual River Revel on the Meridian St bridge, a summer festival to celebrate and organize to change the conditions along the historic but polluted Chelsea Creek, a tributary to Boston Harbor. Nine annual festivals are held with music, races, games, food and environmental justice boat tours.

With Barr funding, NOAH launches the Environmental Chelsea Creek Crew (E3C), an innovative youth development program training East Boston teens in environmental stewardship, community organizing, and leadership skills.



2003 With funds from the City of Boston and the EPA, NOAH restores the Condor St. Urban Wild (right), transforming a contaminated brownfield into a 4.6-acre waterfront park, the first public access to the Chelsea Creek.



2003-2004 NOAH purchases four condominiums in Everett from investor in 1031 exchange, and utilizes \$100k private PRI as down payment. Citizens Bank finances acquisition. Four units preserved for homeless families.

NOAH partners with Beverly Affordable Housing Coalition to purchase six vacant units in two properties BAHC identifies as strategic acquisitions for their nascent organization. MHP funds, and BAHC manages.

NOAH receives New Markets Tax Credit funding from MHIC, one of the first NMTC projects in the country. NOAH moves into 143 Border St. in April, 2004. Project Bread buys the top 2 floors of the new building.



Border-Falcon Condos

2005 NOAH experiences severe cash flow reductions as Lending Dept. customers flock to subprime loans. Fees plummet. Significant housing development fees are also delayed. Lending staff is laid off. In response to challenges, finance systems are re-tooled to give more internal controls to leadership. Boston Foundation, NeighborWorks America and Citizens Bank provide financial support to bridge the gap. NW provides TA to strengthen systems and governance. 'Circle of Friends' provides strategic advice on housing finance and property management. Annual Dinner thanks 13 key supporters who helped fortify NOAH.



2005 NOAH launches English language (ESOL) classes in response to growing need in the East Boston community. First thirty, then sixty, and eventually ninety students per year participate.

NOAH's E3C Youth Crew transforms the abandoned, garbage-strewn lot across from the Umana Barnes Academy into a vibrant community garden. Over the next few years, public art, benches, new trees, and an urban orchard gradually transform the blighted area.

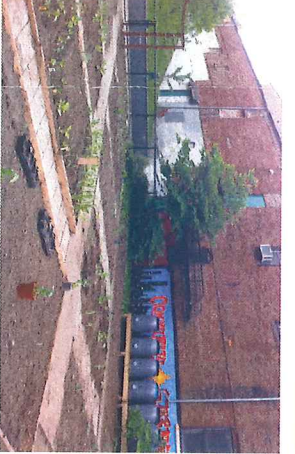


Before "Our Garden"

2006 NOAH's suburban portfolio grows as a partnership with Jon Juhl & Associates is formed to pursue two projects in Holliston: the Andrews School (condos) and Cutler Heights (rentals) as 'Friendly 40b' projects. Town approves both but Andrews School falls short of One Stop funding. Cutler Heights later gets go-ahead.

2007 NOAH files One Stop applications for both Andrews School and Cutler Heights in Holliston. \$900,000 of Town CPA funds committed to Cutler. Housing Authority contributes land behind Town Hall.

The Boston Housing Authority selects NOAH twice to help create 107 first-time homebuyers from among Maverick Landing and Washington Beech public housing residents and families from the DND list. BHA grants \$20,000 each to qualified families. Private mortgages obtained with NOAH's assistance.



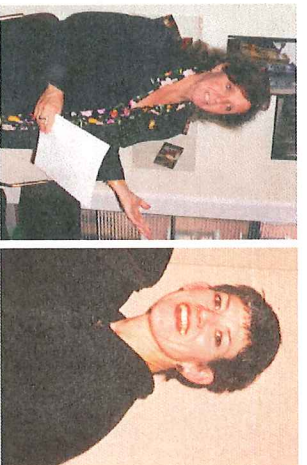
"Our Garden" Today

2007 NOAH meets with North Andover Housing Partnership about a vacant nursing home. NOAH then meets with Town officials, receives commitment of \$1M from Community Preservation Committee, but initially Town Meeting turns down CPA request. NOAH purchases nursing home with \$1M from The Life Initiative.

2007 NOAH files One Stop applications for both Andrews School and Cutler Heights in Holliston. \$900,000 of Town CPA funds committed to Cutler. Housing Authority contributes land behind Town Hall.

First foreclosure clients start seeking help from NOAH. MA Housing funds NOAH for its first foreclosure prevention grant. Other awards follow from the MA Attorney General, NeighborWorks (NFMG), and the Division of Banks. Over the next six years, NOAH's counselors prevent more than 1400 foreclosures.

2008 Suburban partnerships take hold and branch further throughout Greater Boston. In December, NOAH wins public competition in the Town of Carlisle for the development of 26 senior housing units. NOAH works closely with N. Andover to help residents learn about the conversion of the vacant nursing facility into 42 family housing units. Town Meeting in May overwhelmingly approves CPA request of \$1.35M! One Stop application filed in October. Cutler is funded by DHCD mid-summer 2008, but in late summer, the stock market collapses, throwing tax credit market into turmoil.



Mary Ellen Welch (above left) is thanked for 17 years as NOAH's Board President. Dharmaena Downey (above right) is elected President.



Benfield Farms, Carlisle

2009 March, DHCD awards tax credits to North Andover. In April, NOAH wins competition for redevelopment of historic Sitkowski School in Webster. The School is attached to Town Hall off Main Street. Becomes key part of municipal revitalization plans. Will become 66 units of senior housing and the school's old gym will be converted to a new 9,000sf community/senior center. Late summer, 2009, one year later, Cutler Heights receives revised 'tax credit exchange funding' enabling project to finally go out to bid.



2010 With funding from the New England Foundation for the Arts and Culture for Change, NOAH's E3C Youth Crew works with a local artist to open an outdoor classroom at 'Our Garden' with 8 public art benches featuring colorful, hand-cut mosaics.

The Stikowski School in Webster files the first of 5 One Stop applications and 10 applications to the MA Historic Commission for design approval and funding!



Demographics of East Boston continue to change, with Latinos now a majority, at 53% of the population. East Boston's total residents now number more than 40,000! Few storefront or residential vacancies.

NOAH completes Strategic Plan which calls for growth of a certain size, more partnerships, and watchful funding for Community Building. NeighborWorks America upgrades NOAH's status from 'Strong' to 'Exemplary.'

Cutler Heights in Holliston and Stevens Corner in North Andover break ground. Carlisle Zoning Board approves the plans for Benfield Farms.

NOAH wins bid to provide energy efficiency counseling and outreach as part of Mayor Menino's Renew Boston initiative (left). In two years, NOAH signs up over 500 residents for free or low-cost weatherization.

2011 Cutler Heights welcomes officials and 30 families to ribbon cutting of this prominent hillside project just behind Holliston Town Hall. Stevens Corner in N. Andover begins occupancy but water break causes 3-month delay.



2012 After a 6-month pilot project launched by NOAH's E3C Youth Crew, the MBTA expands hours for bikes on the Blue Line.

Speaker Robert Deleo (below, with Councilor Sal LaMattina) commits to passage of the MA Community Investment Tax Credit at NOAH's Annual Dinner. Ernani DeAraujo (right) is elected as NOAH's Board President.



AARP funds NOAH and 3 partners with \$200k for small repairs for seniors in the Boston area.



2013 Spring groundbreaking at Benfield Farms draws eighty residents and officials.

2011 Attorney General Martha Coakley visits NOAH to announce lawsuit against five national banks for pursuing illegal foreclosures and deceptive loan servicing.



NeighborWorks funds NOAH's expansion plans for \$100,000. Late fall, Benfield Farms in Carlisle receives tax credit financing from DHCD. NOAH signs P&S on 1.5-acre industrial parcel, proposing 75 units of mixed-use, mixed-income homeownership and rental on East Boston waterfront. Begins discussion with City for design and funding. Stevens Corner reaches full occupancy with Corcoran Management.

NOAH celebrates four years in a row of clean audits and positive cash position, with a fifth expected for FY '12. DHCD Undersecretary Aaron Gornstein speaks at NOAH's annual dinner.

Citizens Bank is honored as a "Community Champion" at NOAH's 25th Anniversary celebration.