

NeighborWorks in Alabama FY 2025 Impact

\$846,000

GRANTS FROM NEIGHBORWORKS AMERICA
to NeighborWorks organizations from core appropriation

The NeighborWorks network consists of housing and community development organizations across the country, including twelve organizations serving Alabama.

5,105

**TOTAL HOUSING AND COUNSELING
SERVICES PROVIDED**

159

NEW HOMEOWNERS
Purchased homes with assistance or directly from
NeighborWorks organizations

2,525

RENTAL HOMES

Owned and/or managed single-family and
multifamily rental homes as of 9/30/2025

1,278

HOMES REPAIRED

Owner-occupied and rental homes improved with
basic repairs

890

CUSTOMERS COUNSELED AND EDUCATED

Enrolled in pre-purchase, post-purchase, financial
capability or foreclosure counseling

253

HOMEOWNERS WITH PRESERVED HOMES

Rehabilitation, foreclosure counseling with retained
home, refinancing, and other preservation services

742

JOBS CREATED AND/OR MAINTAINED

Modeled using organizations' FTE count plus
multipliers from NAR, NAHB, and BEA

129:1

GRANTS LEVERAGE

Total investment per dollar of grants from
federally appropriated funds

\$109,315,842

**TOTAL INVESTMENT
in Alabama**

NeighborWorks in Alabama FY 2025 Impact

Organizations Located in Alabama

Community Action Partnership of North Alabama, Inc.	Decatur	www.capna.org
Community Service Programs of West Alabama, Inc.	Tuscaloosa	www.cspwal.com
Neighborhood Housing Services of Birmingham, Inc.	Birmingham	www.nhsbham.org

Organizations Also Operating in Alabama

Chattanooga Neighborhood Enterprise, Inc.	www.cneinc.org
Community Ventures Corporation	www.cvky.org
Fahe, Inc.	www.fahe.org
Frontier Housing, Inc.	www.frontierky.org
Gulf Coast Housing Partnership, Inc.	www.gchp.net
Hope Enterprise Corporation	www.hope-ec.org
NeighborWorks Columbus (GA)	www.nwcolumbus.org
NeighborWorks Housing Solutions	www.nhsmass.org
Renaissance Community Loan Fund	www.rclfms.com

NeighborWorks
Alabama Housing Activities and Investment
FY2025

Organization Name	Total Staffing - Full-Time Equivalent	Customers Counseled and/or Educated	Homeowners Created	Homeowners Preserved	Rental Homes Constructed, Acquired and Preserved	Rental Homes Portfolio, Owned and/ or Managed	Homes Repaired	Total Lending Funded by NWO	Total Investment	Grants Received	Jobs Created and/or Maintained
Community Action Partnership of North Alabama, Inc.	452.5	96	3	90	0	1,402	12	\$85,000	\$4,683,632	\$373,750	468
Community Service Programs of West Alabama, Inc.	139.0	170	3	133	47	506	1,266	\$0	\$14,655,477	\$324,750	244
Neighborhood Housing Services of Birmingham, Inc.	6.0	246	39	18	0	34	0	\$0	\$7,504,412	\$147,500	30
Beyond Housing, Inc. (MO)		1	0	0	0	0	0	\$0	\$0		
Chattanooga Neighborhood Enterprise, Inc. (TN)		0	0	0	0	0	0	\$1,000	\$1,000		
Community Ventures Corporation (KY)		41	1	0	0	0	0	\$0	\$199,069		
Fahe, Inc. (KY)		240	3	9	0	0	0	\$15,200,000	\$21,478,979		
Frontier Housing, Inc. (KY)		8	8	0	0	0	0	\$0	\$1,144,989		
Gulf Coast Housing Partnership, Inc. (LA)		0	0	0	0	328	0	\$0	\$0		
Hope Enterprise Corporation (MS)		0	71	3	0	0	0	\$51,986,189	\$52,708,356		
NeighborWorks Columbus (GA)		13	30	0	0	255	0	\$307,500	\$6,376,032		
NeighborWorks Housing Solutions (MA)		0	1	0	0	0	0	\$0	\$298,396		
NeighborWorks Orange County (CA)		5	0	0	0	0	0	\$0	\$0		
Renaissance Community Loan Fund (MS)		68	0	0	0	0	0	\$265,500	\$265,500		
St. Ambrose Housing Aid Center (MD)		1	0	0	0	0	0	\$0	\$0		
United Housing, Inc. (TN)		1	0	0	0	0	0	\$0	\$0		
Alabama Totals	597.5	890	159	253	47	2,525	1,278	\$67,845,189	\$109,315,842	\$846,000	742

TOTAL STAFFING - FULL-TIME EQUIVALENTS: The total number of full-time equivalent staff (FTEs) reported in the FY2025 Annual Survey for NeighborWorks organizations only.

CUSTOMERS COUNSELED AND/OR EDUCATED: This is a sum of NeighborWorks America network clients given pre-purchase, post-purchase, and/or foreclosure counseling. It also includes workshops such as financial management, fair housing, and predatory lending, as well as disaster related, homelessness prevention, and rental counseling and education categories. As of FY2022 clients are allocated to the state in which the client resides, otherwise to the state in which the NeighborWorks organization's office is located.

HOMEOWNERS CREATED: This is the number of clients where NeighborWorks America network organizations constructed a new home, sold a home in their portfolio, provided a mortgage for home purchase or served as counselor and/or facilitated a home purchase. Clients are allocated to the state in which the client resides; hence, a NeighborWorks organization's production in its home state may appear smaller than its total production where it has out-of-state customers.

HOMEOWNERS PRESERVED: Total number of clients for whom a NeighborWorks organization provided direct rehabilitation services, lending for rehabilitation, foreclosure mitigation counseling that resulted in retention of the home, refinancing, or a reverse mortgage. Like Homeowners Created, customers are allocated to the state of the customer's address.

RENTAL HOMES CONSTRUCTED, ACQUIRED AND PRESERVED: This is the number of rental homes that were constructed, acquired for new renters or with existing renters, refinanced to extend affordability, or rehabilitated by a NeighborWorks America network organization. This also includes rental homes developed with fee-for-service assistance, and rental homes rehabilitated with NSP funds. Units are allocated to the state in which the rental housing is located.

HOMES REPAIRED: This encompasses the number of owner-occupied homes repaired by NeighborWorks America organizations, where repairs are at least \$100 and less than \$2,000 for a given home. This number also includes a count of repaired rental homes owned and/or managed by a NeighborWorks America network organization where the organization made a repair of between \$100 and \$6,000. The data does not count routine maintenance activities in repaired homes. Note that any repairs that cost more than \$2,000 (owner-occupied) or \$6,000 (rental) are considered a home preservation. Units are allocated to the state in which the NeighborWorks organizations office is located.

RENTAL HOMES PORTFOLIO, OWNED AND/OR MANAGED: This is the number of rental homes owned and/or managed by NeighborWorks America network organizations. For FY2025 units are allocated to the state in which the rental property is located.

TOTAL LENDING FUNDED BY NWO: This number includes the total dollar amount funded directly by the NWO for residential, commercial, and consumer lending activities completed and does not include leveraged funds. As of FY2023 this number includes Consumer Lending.

- TOTAL INVESTMENT: Total investment is the sum of the total costs for:
- Commercial real estate development
 - Rental production (including repair)
 - Real estate developed for sale
 - The value of commercial loans made
 - Total value of consumer loans made
 - Total financing for homeownership (new and preserved, the latter including any costs related to foreclosure mitigation outcomes that retain the home, financing costs related to refinance, reverse, rehab, and replacement)
 - The cost of financial assistance and supportive services, which include resources to maintain residency, food security services, short-term housing, emergency rental and utility assistance, and other supportive services to provide housing, food, safety, or other necessities to individuals and families within the community
 - The cost of special projects, which are small community improvements like community gardens, the cost of repairs of owner-occupied units, the costs of infrastructure investments (parking lots, street lighting, etc.), and costs associated with land banking.

GRANTS RECEIVED: Grants received are from NeighborWorks America core appropriation funds only (does not include NFMC, EHLP, MHA, or Urban LIFT).

JOBS CREATED AND/OR MAINTAINED: This calculation estimates the total jobs created and/or maintained by the NeighborWorks America organizations' activities. It combines the current full-time employee count from each organization with a modeled estimate of full-time employees created or supported in the overall economy as a result of NeighborWorks America organizations' activities, including new construction, rehabilitation and repair for residential and commercial developments, and sales of existing homes. The modeled estimates are generated using publicly available multipliers from National Association of Realtors, National Association of Home Builders, and the Bureau of Economic Analysis. Job estimates are represented here as full-time employees.

UNIT COUNTS: Organizations who are affiliated into the NeighborWorks network have a grace period of 3 quarters to report production to NeighborWorks America. For FY2025, organizations that were affiliated in Quarters 3 and 4 (April - September, 2025) would not have reported production within the 2025 fiscal year, although they may have received grant funds or other resources during that time period.

NeighborWorks
Alabama Housing Activities and Investment
FY2021 - FY2025

Organization Name	Customers Counseled and/or Educated	Homeowners Created	Homeowners Preserved	Rental Homes Constructed, Acquired and Preserved	Homes Repaired	Total Lending Funded by NWO	Total Investment	Grants Received
Community Action Partnership of North Alabama, Inc.	406	24	330	204	16	\$85,000	\$68,009,573	\$1,760,750
Community Service Programs of West Alabama, Inc.	1,520	36	508	189	6,017	\$0	\$77,030,314	\$1,664,250
Neighborhood Housing Services of Birmingham, Inc.	925	110	94	24	0	\$0	\$22,138,008	\$989,000
Affordable Housing Resources, Inc. (TN)	2	0	0	0	0	\$0	\$0	
Avenue Community Development Corporation (TX)	1	0	0	0	0	\$0	\$0	
Beyond Housing, Inc. (MO)	1	0	0	0	0	\$0	\$0	
CHN Housing Partners (OH)	3	0	0	0	0	\$0	\$0	
Chattanooga Neighborhood Enterprise, Inc. (TN)	0	0	0	0	0	\$1,000	\$1,000	
Chicanos Por La Causa, Inc. (AZ)	0	0	0	0	0	\$174,323,505	\$174,323,505	
Community Ventures Corporation (KY)	184	1	0	0	0	\$0	\$199,069	
Fahe, Inc. (KY)	683	23	29	254	0	\$41,822,222	\$141,567,441	
Frontier Housing, Inc. (KY)	9	12	0	0	0	\$0	\$1,596,303	
Gulf Coast Housing Partnership, Inc. (LA)	0	0	0	262	0	\$24,492,450	\$97,332,783	
HomeSource east tennessee (TN)	4	0	0	0	0	\$0	\$0	
Hope Enterprise Corporation (MS)	0	210	18	0	0	\$132,854,904	\$168,289,863	
Midwest Minnesota Community Development Corporation (MN)	0	0	0	0	0	\$14,025	\$14,025	
NeighborWorks Columbus (GA)	59	85	0	0	0	\$750,583	\$17,470,029	
NeighborWorks Community Partners (NY)	1	0	0	0	0	\$0	\$0	
NeighborWorks Housing Solutions (MA)	0	1	0	0	0	\$0	\$298,396	
NeighborWorks Montana (MT)	1	0	0	0	0	\$0	\$0	
NeighborWorks Orange County (CA)	13	0	8	0	0	\$0	\$816,000	
Neighborhood Housing Services of Baltimore, Inc. (MD)	1	0	0	0	0	\$0	\$0	
Neighborhood Housing Services of Chicago, Inc. (IL)	1	0	0	0	0	\$0	\$0	
Renaissance Community Loan Fund (MS)	68	0	0	0	0	\$265,500	\$265,500	
St. Ambrose Housing Aid Center (MD)	1	0	0	0	0	\$0	\$0	
Tallahassee Lenders' Consortium (FL)	4	0	0	0	0	\$0	\$0	
United Housing, Inc. (TN)	5	0	0	0	0	\$0	\$0	
Way Finders, Inc. (MA)	1	0	0	0	0	\$0	\$0	
Alabama Totals	3,893	502	987	933	6,033	\$374,609,189	\$769,351,809	\$4,414,000

CUSTOMERS COUNSELED AND/OR EDUCATED: This is a sum of NeighborWorks America network clients given pre-purchase, post-purchase, and/or foreclosure counseling. It also includes workshops such as financial management, fair housing, and predatory lending, as well as disaster related, homelessness prevention, and rental counseling and education categories. As of FY2022 clients are allocated to the state in which the client resides, otherwise to the state in which the NeighborWorks organization's office is located.

HOMEOWNERS CREATED: This is the number of clients where NeighborWorks America network organizations constructed a new home, sold a home in their portfolio, provided a mortgage for home purchase or served as counselor and/or facilitated a home purchase. Clients are allocated to the state in which the client resides; hence, a NeighborWorks organization's production in its home state may appear smaller than its total production where it has out-of-state customers.

HOMEOWNERS PRESERVED: Total number of clients for whom a NeighborWorks organization provided direct rehabilitation services, lending for rehabilitation, foreclosure mitigation counseling that resulted in retention of the home, refinancing, or a reverse mortgage. Like Homeowners Created, customers are allocated to the state of the customer's address.

RENTAL HOMES CONSTRUCTED, ACQUIRED AND PRESERVED: This is the number of rental homes that were constructed, acquired for new renters or with existing renters, refinanced to extend affordability, or rehabilitated by a NeighborWorks America network organization. This also includes rental homes developed with fee-for-service assistance, and rental homes rehabilitated with NSP funds. Units are allocated to the state in which the rental housing is located.

HOMES REPAIRED: This encompasses the number of owner-occupied homes repaired by NeighborWorks America organizations, where repairs are at least \$100 and less than \$2,000 for a given home. This number also includes a count of repaired rental homes owned and/or managed by a NeighborWorks America network organization where the organization made a repair of between \$100 and \$6,000. The data does not count routine maintenance activities in repaired homes. Note that any repairs that cost more than \$2,000 (owner-occupied) or \$6,000 (rental) are considered a home preservation. Units are allocated to the state in which the NeighborWorks organizations office is located.

TOTAL LENDING FUNDED BY NWO: This number includes the total dollar amount funded directly by the NWO for residential, commercial, and consumer lending activities completed and does not include leveraged funds. As of FY2023 this number includes Consumer Lending.

TOTAL INVESTMENT: Total investment is the sum of the total costs for:

- Commercial real estate development
- Rental production (including repair)
- Real estate developed for sale
- The value of commercial loans made
- Total value of consumer loans made
- Total financing for homeownership (new and preserved, the latter including any costs related to foreclosure mitigation outcomes that retain the home, financing costs related to refinance, reverse, rehab, and replacement)
- The cost of financial assistance and supportive services, which include resources to maintain residency, food security services, short-term housing, emergency rental and utility assistance, and other supportive services to provide housing, food, safety, or other necessities to individuals and families within the community
- The cost of special projects, which are small community improvements like community gardens, the cost of repairs of owner-occupied units, the costs of infrastructure investments (parking lots, street lighting, etc.), and costs associated with land banking.

GRANTS RECEIVED: Grants received are from NeighborWorks America core appropriation funds only (does not include NFMC, EHLP, MHA, or Urban LIFT).

UNIT COUNTS: Organizations who are affiliated into the NeighborWorks network have a grace period of 3 quarters to report production to NeighborWorks America. For FY2025, organizations that were affiliated in Quarters 3 and 4 (April - September, 2025) would not have reported production within the FY2025 fiscal year, although they may have received grant funds or other resources during that time period.

Total staffing full-time equivalents, rental homes portfolio owned and/or managed and jobs created and/or maintained are all annual measures and available in the one-year impact report.