

Building opportunities for
sustainable, affordable
housing in northern
Arizona since 1990.



Building opportunities for over 30 years.

Dear Partners and Friends

What an amazing year FY2023 has been! Not only have we continued to change lives through decent, safe and affordable housing, but we've laid the foundation for greater impact in the coming years as we work to expand programs and create additional affordable housing resources.

This past year HSNA staff and partners have been focused on expansion and growth. We've embraced new opportunities, working with historic and new partners to reimagine what decent housing can look like and how programs can better serve those seeking affordable and reliable housing. We are thrilled to be working in the Verde Valley area, expanding financial resources and housing counseling services to first-time homebuyers who work in Cottonwood and Sedona. Working with first-time homebuyers is rewarding and impactful, as we help families open the door to homeownership, building stability and wealth.


We've also undertaken large construction projects, working to convert two hotels into affordable transitional housing to benefit households experiencing homelessness. When these projects are complete, we'll add 76 affordable housing units, serving our local communities.

But we're not stopping. We've invested in capacity building, hiring new staff members to join our team and planning for new offices, creating a home base for future success. We're developing additional affordable housing units, increasing the households we can serve each year. We know the need for decent, affordable housing is greater than ever. And we're committed to fulfilling our mission to build opportunity for sustainable housing in northern Arizona. We're grateful for you - our partners and friends - as you help make affordable housing investment possible. We look forward to working with you next year and beyond to continue to build decent, safe and affordable housing, changing lives one household at a time.

Sincerely,



Devonna McLaughlin
Chief Executive Officer

A pair of hands is shown from the front, cupping a light green paper cutout of a house. The house has a gabled roof and two windows, each divided into four panes. The background is a soft, light green gradient. A purple rectangular shape is visible in the top left corner of the image.

“ We as a family are so grateful for all the guidance and grant work you provided to make our home purchase possible. We know that we are one of the lucky families in Flagstaff...to go from long-term renters to owners. We are hopeful that others can get the chance too. ”

First time homebuyers who purchased this past year with financial assistance administered by HSNA

Who we are & what we do.



Our mission is building opportunities for sustainable, affordable housing in northern Arizona.

HSNA is a local, grassroots nonprofit housing organization which has served northern Arizona for over 30 years. As a HUD-approved counseling agency, HSNA offers Financial Literacy & Homebuyer Education; Foreclosure Mitigation and Prevention; New Construction and Rehab or Affordable Homes for sale and/or rent. Learn more about our programs and initiatives below:



Housing Assistance Programs

HSNA provides pre-purchase, foreclosure mitigation and financial literacy counseling to households throughout northern Arizona, as a HUD-approved housing counseling agency. Annually, we help hundreds of families access financial assistance, maintain homeownership, improve finances and open the door to homeownership. We administer down payment and closing cost assistance resources to first-time homebuyers, and work with the City of Flagstaff, Coconino County, the City of Sedona, and the City of Cottonwood to administer their Employer-Assisted Housing programs. Housing Solutions has helped more than 446 northern Arizona families to open the door to homeownership with direct financial assistance since 1999.

Website
housingnaz.org



Sharon Manor Transitional Housing

Housing Solutions owns and operates Sharon Manor—a 29-unit transitional housing facility for homeless domestic violence survivors and their children. Sharon Manor provides transitional housing and trauma informed case management to survivors as they work to rebuild their lives, while living in affordable, safe housing.

housingnaz.org/sharon-manor



Legacy Circle

Legacy Circle is our Planned Giving program. We have donors committed to leaving a legacy to Housing Solutions through their estate planning.

If you'd like to learn more or join, please reach out to Rommy Sekhon at rommys@housingnaz.org.



Sharon's Attic

Our thrift store, Sharon's Attic, seeks to benefit and grow awareness of Sharon Manor. In addition to helping fund transitional housing, Sharon's Attic provides clothing and home goods vouchers to program participants - empowering them to select and purchase needed essentials.

Sharon's Attic is currently in search of volunteers to sort donations, stage items, price merchandise, and process transactions. Volunteer, and join us in empowering survivors of domestic violence today!

Website
sharonsattic.org.

Store Address
1926 N 4th St, Ste 5
Flagstaff, AZ 86004

Email
manager@sharonsattic.org



The Community Loan Center of Northern Arizona

The Community Loan Center (CLC) is a program of Lending Solutions of Northern Arizona, which is a subsidiary of Housing Solutions of Northern Arizona, Inc. The CLC program aims to provide fairly-priced, affordable and reasonable short-term small dollar loans to employees at participating employers as a substitute to predatory Auto Title and payday loans.

The CLC was launched so that employers could support their workers' financial health and stability through access to safe borrowing. The CLC is funded through grants and repaid loan funds are reinvested into the program for expansion and lending capital.

This program helps employees when the unexpected happens—a major car repair, medical expense, or temporary gap in cash flow—without resorting to risky predatory lending. The Community Loan Center is only available to enrolled employers. Contact the Community Loan Center of Northern Arizona at clcnaz.org or 928-607-2772

94% of Community Loan Center borrowers said they avoided a financial crisis by taking out the loan.

Coming Soon



JoJo's Place

Housing Solutions is converting the old Travelodge hotel on Route 66 into transitional studio apartments for 44 households experiencing homelessness. Construction is expected to be finalized in early 2024.



Oak Wash Homes

Housing Solutions is also rehabilitating a 31 until motel property in Cottonwood! Construction will begin in September 2023 to add kitchenettes to each of the studio and 1-bedroom units, and to do some minor improvements to the property. Additionally, the on-site manager's quarters will be converted to provide a 2-bedroom apartment on site, bringing the total number of affordable rental units to 32. Once renovation is complete, the apartments will provide transitional housing resources for households experiencing homelessness.

FY 2023

Stats.

Housing Assistance

By the Numbers



Counseled 150 households in northern Arizona, helping them to prevent foreclosure, prepare for homeownership, or open the door to a first home.



Lending Solutions lent nearly \$60,000 to 62 borrowers employed at eight participating local employers.



Administered \$187,864 in financial assistance to 11 households, enabling them to purchase a first home.



Our 26 affordable rentals benefit low-income household and are home to 43 adults & 26 children.



To date, HSNA has provided over \$7.79 million in financial assistance, enabling 446 households to open the door to homeownership. Our foreclosure rate is less than 2%.



38% of first-time homebuyer households served were female-headed households. Average AMI was **82%**.

Income | \$5,792,597

Government Contracts & Grants

50.73% | \$2,938,816.40

Earned Income

4.84% | \$280,143.18

Retail Sales

2.23% | \$129,365.04

Individual Donations

4.47% | \$258,685.04

Corporations/Foundation

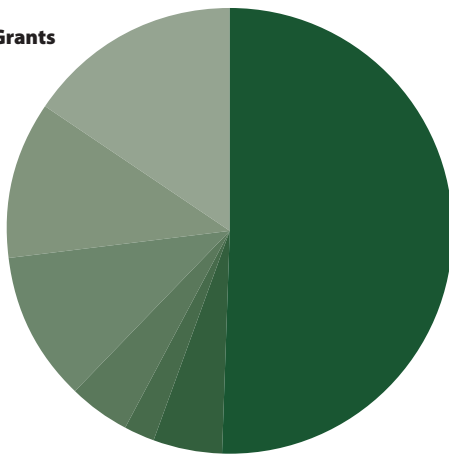
10.89% | \$630,583.56

Rental Income

11.52% | \$667,236.56

In Kind

15.33% | \$887,767



Expense | \$4,772,545

Management & General

5.69% | \$271,536.22

Fundraising

2.43% | \$115,954.39

Lending Solutions

1% | \$47,959.84

Sharon's Attic

5% | \$238,768.99

Housing Development & Construction

58.57% | \$2,795,153.21

Affordable Rentals

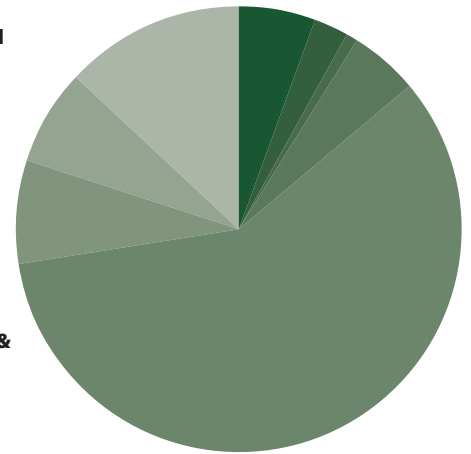
7.32% | \$349,549.51

Housing Counseling & Housing Assistance

7.17% | \$342,243.61

Sharon Manor

12.81% | \$611,378.73



“ Sharon Manor staff have given me a newfound sense of hope, and confidence in a my ability to recreate a healthy, happy, and stable future for my children and myself.

Fiscal Year '23 Resident

Sharon Manor

By the Numbers


40 Adults lived at SM FY 2023.


59 Kids lived at SM FY 2023.


36 Former adult residents received case management.


Sharon Manor transitional housing has a total of 29 rental units. During the fiscal year of 2023, we initiated a series of energy efficiency enhancements. These initiatives encompassed the conversion of our heating systems to efficient heat pumps and a comprehensive window replacement project. These improvements signify our commitment to sustainability and cost-effective operations. Also during FY 2023, our Sharon Manor residents celebrated the following successes:


Health and Wellbeing


 74% of adults received 10 hours or more of ongoing case management.


 29 adults reported they can access community resources.


 28 adults created a household safety plan.


 30 adults reported Sharon Manor helped them make informed choices.


 27 adults accessed physical and/or mental health services.

 67% secured permanent housing after moving from Sharon Manor.

 18 adults and 39 children improved overall health.

 50% maintained or improved income after moving from Sharon Manor.

 11 adults increased their income.

 67% remained free from violence/unhealthy relationships after moving from Sharon Manor.

A Story of Hope.

Searching for Safety

When Trudy moved into Sharon Manor with her 1½ year old son, Trevor, they were hiding. They had survived years of abuse at the hand of the man who was supposed to love them. He abused emotionally, physically and sexually. They needed a safe home where they could begin their healing journey. While they lived at Sharon Manor, Trudy worked hard to earn her associates degree in early childhood education because she wanted to be there for Trevor from the start of his education and to work with other young children. Trudy also worked hard to help her son heal from the abuse he experienced, but Trevor had a difficult time moving forward. The courts had ordered that Trevor was to spend his weekends with his father where abuse continued for him. Trevor's behavior became increasingly alarming during this time.

Trudy was able to access financial assistance from individual donors supporting Sharon Manor residents as they navigate the legal system. She was connected with a family law attorney who discounted their rate. With attorney support, Trudy was able to show that joint custody was harming her son. The court has ruled that Trevor's father can only have supervised visits; there are no more scary overnight visits for Trevor at his father's house. These days, you can find Trudy and Trevor living in one of Housing Solutions' permanent housing units where they are thriving. School is going well for Trevor, and he is finally able to make lasting friendships. Trudy is working with children and making a difference for future generations in Flagstaff.

**Names and specific client details have been changed to protect client confidentiality.*



Last year, 59 children like Trevor found help, safety, and support at Sharon Manor.

It Takes a Village.

Thank you for being a part of ours.

Thank you to our dedicated partners, grant funders, generous donors, and volunteers. Your support this year has been the cornerstone of every success story we have fostered. You have made all the achievements outlined in this report possible; we could not have done it without you.

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Coordinator

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Paige Shoaff | Case Manager

Miriam Jordan | Case Manager

Andrea Scully | Children's Program

Foreclosure / Pre-purchase / Rentals

Angela Koder | Housing Programs Manager

Ashley Page | Housing Coordinator

Sharon's Attic Thrift Store

Heather Page | Store Manager

Alana McCrea | Assistant Manager

Lending Solutions

Cheryl Blume | Manager



Phone | 928-214-7456 (To contact our office through a relay service for the hearing impaired, please dial 711)

Physical Address | 2304 N 3rd St, Flagstaff, AZ 86004

Mailing Address | PO Box 30134, Flagstaff, AZ 86003

Housing Solutions does not discriminate on the basis of age, race, color, religion, sex, gender identity (including gender expression), national origin, disability, marital status, political beliefs or familial status in employment or program services. Special accommodations will be made for the physically challenged, upon notification.

