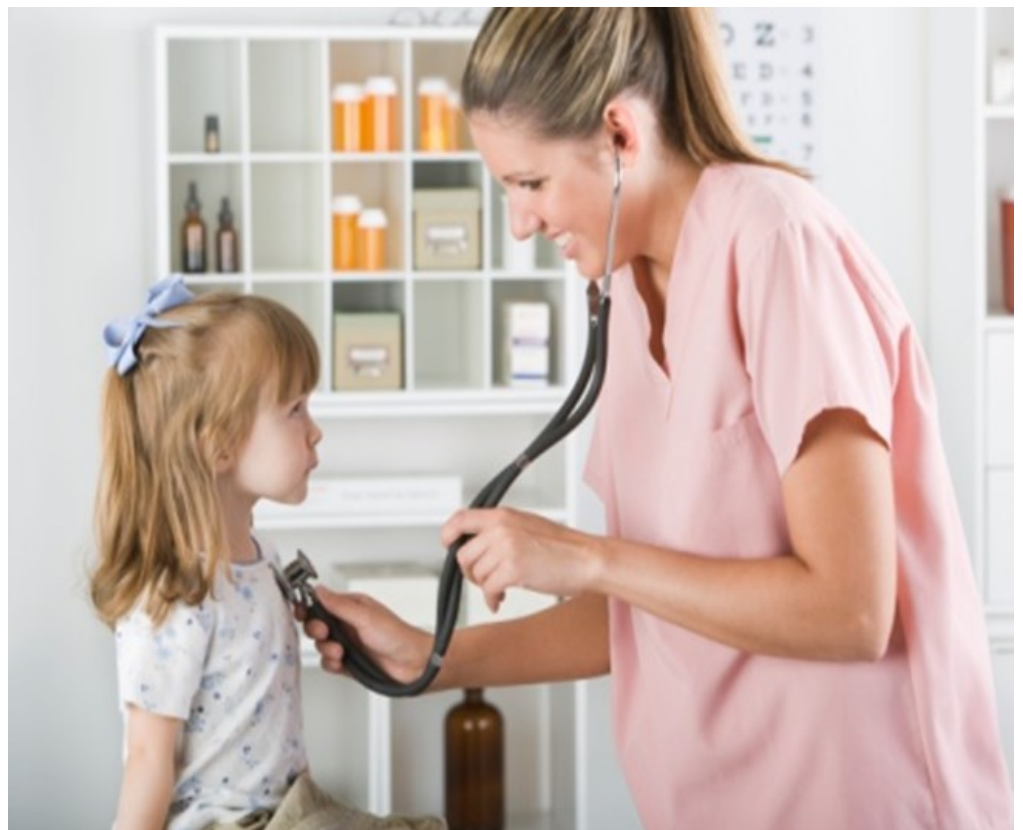


**West Virginia  
Neighborhood Investment  
Program  
Fiscal Year 2015  
Annual Report**

**J. Keith Burdette  
Executive Director**



**Neighborhood Investment Program**



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## NEIGHBORHOOD INVESTMENT PROGRAM

### 2015 ANNUAL REPORT

#### Introduction

In 1996, the West Virginia State Legislature enacted the Neighborhood Investment Program (NIP). It was the intent of the legislature that this act *"encourage private sector businesses and individuals to contribute capital to community-based organizations which establish projects to assist neighborhoods and local communities,"* thus increasing the capacity of such organizations to serve low-income persons and highly-distressed neighborhoods. In the nineteen years it has been operating, the NIP has successfully attained the goals of the original legislation.

On March 12, 2011, the West Virginia Legislature reauthorized the NIP for another five years (2016) through the passage of S.B. 243. This legislation also increased the amount of credit available to applicants from \$2.5 million to \$3 million annually.

The NIP has continued to surpass expectations in growth and has become a significant incentive for donors to contribute to local non-profit organizations. The growth of the program has been such that, even with the increased allocation, demand for the credits still outpaced the supply of credits by 250% in FY-2015. During FY-2015, 227 applicant organizations requested an average of \$33,070 in tax credit per project for a total requested amount of \$7,506,900. However, due to the vast number of quality applications and qualifying programs, the NIP Advisory Board voted to approve 203 projects at an average award of \$14,778. This represents a significant difference from the requested amount.

A total of \$3,000,000 in NIP tax credit was allocated for FY 2015 with organizations utilizing a record \$2,967,575 in tax credits issued to eligible donors over the course of the fiscal year. These credits leveraged a record setting \$6,488,731 in donations and helped to serve 623,450 low-income West Virginia citizens. This report will address the progress of the NIP in the following areas: NIP Advisory Board Summary, technical assistance, program statistics, Legislative issues, and suggestions for improvement.

**NIP Advisory Board Summary**

| <b>First Congressional District</b>  | <b>Second Congressional District</b>  | <b>Third Congressional District</b>   |
|--|---|---|
| <b>Judy Sjostedt</b><br><i>Democrat, Wood County</i><br><i>Non-profit</i><br>(June 30, 2016)             | <b>Vacant</b><br><i>Low-income Citizen</i>  | <b>Douglas Hylton</b><br><i>Democrat</i><br><i>Private Sector</i><br>(June 30, 2018)              |
| <b>Lauren Borho</b><br><i>Republican, Mineral County</i><br><i>Low-income Citizen</i><br>(June 30, 2017) | <b>Jeff Wiblen</b><br><i>Republican, Jackson County</i><br><i>Non-profit</i><br>(June 30, 2016) | <b>Angie Swearingen</b><br><i>Democrat, Cabell County</i><br><i>Non-Profit</i><br>(June 30, 2017) |
| <b>Wendy Scatterday</b><br><i>Democrat, Ohio County</i><br><i>Non-profit</i><br>(June 30, 2017)          | <b>Rebecca Conrad</b><br><i>Democrat</i><br><i>Low-income Citizen</i><br>(June 30, 2018)        | <b>Sandy Dunn</b><br><i>Republican, Mason County</i><br><i>Private Sector</i><br>(June 30, 2017)  |
| <b>Vacant</b><br><i>Private Sector</i>   | <b>Marlo Long</b><br><i>Independent, Kanawha</i><br><i>Private Sector</i><br>(June 30, 2016)    | <b>Vacant</b><br><i>Low-income Citizen</i>  |

NIP Procedural Rule §145-7-4 specifies membership and term requirements for the NIP Advisory Board as follows:

- The Board shall consist of 13 members: the Director of the Development Office plus 12 members appointed by the Director.
- The Director shall serve as chair but shall not vote unless it is necessary to break a tie.
- Four members will be officers or members of boards of directors of unrelated corporations that are currently licensed to do business in West Virginia.
- Four members will be executive directors, officers, or members of boards of directors of unrelated not-for-profit organizations which currently hold charitable organization status under section 501(c)3 of the Internal Revenue Code and which are currently licensed to do business in West Virginia.

### **NIP Advisory Board Summary—continued**

- Four board members will be economically disadvantaged citizens of the State, with an annual gross income of not more than 125 percent of the Federal Poverty Level (FPL).
- No more than four of the 12 appointed members may be from the same Congressional District.
- No more than seven of the appointed members may be from the same political party.
- Members are eligible for re-appointment, but no member may serve more than three consecutive terms.
- Board members shall be appointed for three years. Board appointments shall begin the 1<sup>st</sup> day of July in the year of appointment and end the 30<sup>th</sup> day of June of the third calendar year in which the appointment took effect. Appointments to fill unexpired terms shall be for the duration of the term.

At the end of FY-2015, after having served the Advisory Board faithfully for 9 years, board terms expired for Randy Brooks and Betty Rivard. Staff at the West Virginia Development Office continue to work diligently toward filling the current board vacancies(3).

The Advisory Board met on August 28, 2014, to review project applications for FY 2015. A total of 227 applications were received requesting a total of \$7,506,900 in tax credit. A total of 203 applications were approved by the Board totaling \$2,994,900 with \$5,100 remaining unallocated. Of the total \$3,000,000 credit allocation, \$2,967,575 was issued during the year by organizations to eligible donors representing the largest amount of credit ever issued.

The Advisory Board met again on March 27, 2015, addressing the issue of reallocation. The process of recapturing credit from projects and reallocating it to other organizations is outlined in NIP Procedural Rule §145-7-4.8.b as follows: "If the amount awarded by the Board is less than the full amount sought by the project transferee, the Board may also approve a supplemental amount of credits to become available on or after March 30 of the state fiscal year if sufficient credits remain unallocated as of that date or if credits have been returned from previously approved projects: Provided, that the project transferee

### **NIP Advisory Board Summary—continued**

receiving supplemental credit approval shall, on or before March 15 of the state fiscal year, have issued (or have sufficient documentation to show the clear intent of a donor to contribute) *ninety percent or more* of the credits they were initially awarded."

The NIP Procedural Rule continues (regarding reallocation) in §145-7-4.8.d, stating, "Project transferees may return credits to the Development Office that they do not anticipate using in the fiscal year in which they were awarded. Project transferees that have issued *less than seventy percent* of their authorized credits prior to March 15 of that state fiscal year in which they were awarded, and *do not have sufficient written documentation to show the clear intent of a donor to contribute*, may be directed by the director of the Development Office to return a percentage of credits previously authorized by the Board. Organizations issuing *between forty-five and sixty-nine percent* of their authorized credits prior to March 15 of the state fiscal year may be directed to *return up to twenty-five percent* of the credits previously awarded by the Board. Organizations issuing *between one and forty-four percent* of their authorized credits prior to March 15 of the state fiscal year may be directed to *return up to fifty percent* of the credits previously awarded by the Board. Organizations *issuing zero percent* of their authorized credits prior to March 15 of the state fiscal year may be directed to *return up to one hundred percent* of the credits previously awarded by the Board."

At the March meeting, the Board approved the recapture/return of \$61,525 from 16 projects that had issued less than 70 percent of their awarded credit by March 15, 2015. The Board then reviewed applications for supplemental credit. A total of 64 projects applied for supplemental credit with an additional 56 organizations ineligible due to having already received the full amount of their request. Reallocation requests totaled \$1,206,000. The Board approved supplemental credit awards to 3 organizations for the entire amount that was available for redistribution (\$66,625) including the \$5,100 withheld at the initial allocation. Charts on the following two pages provide statistical data for the reallocation process for the past 15 years.

**Returned/Recaptured Credit Statistics**

| <b>Fiscal Year</b> | <b>Unallocated Credit</b> | <b>Returned Credit</b> | <b>Recaptured Credit</b> | <b>Available for Redistribution</b> |
|--------------------|---------------------------|------------------------|--------------------------|-------------------------------------|
| 2001               | \$165,000                 | \$32,500               | \$230,500                | \$428,000                           |
| 2002               | \$0                       | \$0                    | \$228,250                | \$228,250                           |
| 2003               | \$0                       | \$17,520               | \$210,475                | \$227,995                           |
| 2004               | \$0                       | \$8,091                | \$178,824                | \$186,915                           |
| 2005               | \$0                       | \$43,569               | \$144,508                | \$188,077                           |
| 2006               | \$0                       | \$635                  | \$132,400                | \$133,035                           |
| 2007               | \$0                       | \$112,114              | \$81,652                 | \$193,766                           |
| 2008               | \$0                       | \$36,245               | \$181,673                | \$217,918                           |
| 2009               | \$0                       | \$69,285               | \$277,021                | \$346,306                           |
| 2010               | \$0                       | \$47,078               | \$253,835                | \$300,913                           |
| 2011               | \$0                       | \$27,298               | \$216,460                | \$243,758                           |
| 2012               | \$0                       | \$102,464              | \$251,155                | \$353,619                           |
| 2013               | 0                         | 29,150                 | \$241,605                | \$270,755                           |
| 2014               | 0                         | \$42,700               | \$63,695                 | \$106,395                           |
| 2015               | \$5,100                   | \$0                    | \$61,525                 | \$66,625                            |

### Supplemental Credit Statistics

| Fiscal Year | Supplemental Credit Requested | Supplemental Credit Awarded | Projects Receiving Supplemental Credit | Total Supplemental Credit Issued | Percentage Issued |
|-------------|-------------------------------|-----------------------------|--|----------------------------------|-------------------|
| 2001        | \$852,900                     | \$428,000                   | 10                                     | \$211,247                        | 49%               |
| 2002        | \$538,725                     | \$228,250                   | 17                                     | \$211,718                        | 93%               |
| 2003        | \$585,563                     | \$227,995                   | 35                                     | \$219,023                        | 96%               |
| 2004        | \$1,626,581                   | \$186,915                   | 43                                     | \$116,149                        | 62%               |
| 2005        | \$1,195,033                   | \$188,077                   | 25                                     | \$175,716                        | 93%               |
| 2006        | \$1,411,087                   | \$133,035                   | 20                                     | \$119,677                        | 90%               |
| 2007        | \$963,094                     | \$193,766                   | 20                                     | \$189,890                        | 98%               |
| 2008        | \$1,025,473                   | \$217,918                   | 20                                     | \$204,020                        | 94%               |
| 2009        | \$1,086,565                   | \$346,306                   | 32                                     | \$317,697                        | 92%               |
| 2010        | \$1,223,611                   | \$300,913                   | 20                                     | \$279,110                        | 93%               |
| 2011        | \$1,259,619                   | \$243,758                   | 25                                     | \$243,758                        | 100%              |
| 2012        | \$1,291,342                   | \$353,619                   | 19                                     | \$353,619                        | 100%              |
| 2013        | \$1,696,483.50                | \$270,755                   | 22                                     | \$257,358                        | 95%               |
| 2014        | \$1,418,739                   | \$106,395                   | 6                                      | \$102,214                        | 96%               |
| 2015        | \$1,206,000                   | \$66,625                    | 3                                      | \$66,625                         | 100%              |

More projects are becoming eligible for supplemental credit awards each year while the amount available for reallocation continues to decline significantly. This is due to an increased awareness of the tax credits by the public and more efficient use of the credits by the participating organizations. FY-2015 represents the best usage rate by participants in the history of the program.



## **Technical Assistance**

Increasing the awareness and understanding of the NIP continued to be a priority in 2015. NIP staff held a total of four workshops to educate applicants and participants about the program.

- Informational workshops were held June 2nd and 4th, 2014 to prepare organizations for the FY 2015 application process.
- Mandatory workshops for approved FY 2015 applicants took place September 8th & 10th, 2014. These workshops were designed to provide guidance to organizations regarding the rules of the program.

NIP staff, in conjunction with the West Virginia Bureau of Commerce's Communications Department, marketed the workshops statewide in an effort to facilitate public awareness.

Providing NIP information and technical assistance to participants, donors, the media, and other interested parties was an integral part of the program in FY 2015. Staff continued to provide specific technical assistance through both one-on-one communication and via the WVDO website. Staff also collected reports from NIP participants on a quarterly basis and kept the NIP Advisory Board updated regarding progress of approved projects throughout the year. NIP staff also verified and processed required paperwork and fees for 3,685 NIP eligible donations.

### FY 2015 NIP Direct Program Expenses

| Category         | Expense             |
|------------------|---------------------|
| Personnel        | \$78,794.15         |
| Fringe Benefits  | \$26,502.30         |
| Current Expenses | \$24,754.65         |
| <b>TOTAL</b>     | <b>\$130,051.10</b> |

The West Virginia Development Office provides a great deal of indirect support for the program as well. In particular, the following divisions of the WVDO and the Commerce Communications office provide services in support of the NIP:

- **Executive Director's Office:** The Executive Director, or their designee, chairs the NIP Advisory Board. This office also provides legal advice and assistance, as well as managing legislative issues.
- **Administration:** This division provides general accounting services and manages the NIP certification fee account, travel related expenses (for both NIP staff and Advisory Board members), and workshop expenses.
- **Local Capacity Development:** NIP staff members are housed in this unit, which offers office space, clerical support, and additional staff support as necessary to administer the program efficiently.
- **Commerce Communications:** This agency provides design services for NIP brochures and mailing materials, as well as issuing all press releases and announcements regarding the program, along with maintaining the NIP website.

Administration of the Neighborhood Investment Program is truly a team effort. The ongoing support of the aforementioned WVDO/Commerce organizational units are integral to the continued success of the program.

According to West Virginia Code, NIP certification fees are collected to offset the administrative costs of the program. Program revenues for FY-2015 were \$183,074 while direct program expenses were \$130,051.10.

## **NIP Credit Statistics**

Statistics that are currently tracked for the Neighborhood Investment Program (NIP) include the number of applications submitted for review, amount of credit requested, counties represented, number of applications approved, amount of credit awarded, amount of donations leveraged, amount of credit issued to donors, and the amount of certification fees collected.

The following three pages contain the aforementioned statistics for each year since the program's inception. The information is broken out as follows:

- Table 1 - Application Statistics
- Table 2 - Approval Statistics
- Table 3 - Credit Distribution

**Application Statistics—Table 1**

| <b>Program Year</b> | <b>Number of Applications</b> | <b>Number of Counties Represented</b> | <b>Total Amount of Credit Requested</b> | <b>Average Amount of Credit Requested</b> |
|---------------------|-------------------------------|---------------------------------------|---|---|
| 1997                | 97                            | 23                                    | \$7,369,600                             | \$75,975                                  |
| 1998                | 92                            | 28                                    | \$6,384,080                             | \$69,932                                  |
| 1999                | 103                           | 34                                    | \$8,145,690                             | \$79,084                                  |
| 2000                | 74                            | 26                                    | \$3,526,044                             | \$47,649                                  |
| 2001                | 76                            | 25                                    | \$5,193,221                             | \$68,332                                  |
| 2002                | 84                            | 31                                    | \$5,038,025                             | \$59,976                                  |
| 2003                | 102                           | 42                                    | \$4,953,955                             | \$48,568                                  |
| 2004                | 128                           | 55                                    | \$7,985,241                             | \$62,385                                  |
| 2005                | 128                           | 55                                    | \$6,544,070                             | \$51,125                                  |
| 2006                | 137                           | 55                                    | \$7,283,960                             | \$53,558                                  |
| 2007                | 145                           | 55                                    | \$5,628,703                             | \$38,818                                  |
| 2008                | 162                           | 55                                    | \$6,235,056                             | \$38,488                                  |
| 2009                | 164                           | 55                                    | \$7,649,339                             | \$46,642                                  |
| 2010                | 197                           | 55                                    | \$9,364,182                             | \$47,533                                  |
| 2011                | 181                           | 55                                    | \$7,919,127                             | \$43,646                                  |
| 2012                | 182                           | 55                                    | \$8,732,821                             | \$47,802                                  |
| 2013                | 214                           | 55                                    | \$10,157,595                            | \$47,465                                  |
| 2014                | 217                           | 55                                    | \$8,464,264                             | \$39,005                                  |
| 2015                | 227                           | 55                                    | \$7,506,900                             | \$33,070                                  |

**Approval Statistics - Table 2**

| <b>Program Year</b> | <b>Number of Approved Applications</b> | <b>Number of Counties Represented</b> | <b>Amount of Credit Available</b> | <b>Average Amount of Credit Awarded</b> |
|---------------------|--|---------------------------------------|-----------------------------------|---|
| 1997                | 69                                     | 23                                    | \$1,999,377                       | \$28,976                                |
| 1998                | 73                                     | 25                                    | \$2,000,000                       | \$27,397                                |
| 1999                | 77                                     | 25                                    | \$1,999,878                       | \$25,972                                |
| 2000                | 61                                     | 25                                    | \$2,000,000                       | \$32,787                                |
| 2001                | 73                                     | 25                                    | \$2,000,000                       | \$26,316                                |
| 2002                | 81                                     | 31                                    | \$2,000,000                       | \$24,691                                |
| 2003                | 102                                    | 42                                    | \$2,000,000                       | \$19,607                                |
| 2004                | 116                                    | 55                                    | \$2,000,000                       | \$17,241                                |
| 2005                | 119                                    | 55                                    | \$2,000,000                       | \$16,806                                |
| 2006                | 128                                    | 55                                    | \$2,000,000                       | \$15,625                                |
| 2007                | 140                                    | 55                                    | \$2,000,000                       | \$14,285                                |
| 2008                | 158                                    | 55                                    | \$2,000,000                       | \$12,658                                |
| 2009                | 161                                    | 55                                    | \$2,500,000                       | \$15,527                                |
| 2010                | 180                                    | 55                                    | \$2,500,000                       | \$13,888                                |
| 2011                | 177                                    | 55                                    | \$2,500,000                       | \$14,124                                |
| 2012                | 179                                    | 55                                    | \$3,000,000                       | \$16,759                                |
| 2013                | 204                                    | 55                                    | \$3,000,000                       | \$14,706                                |
| 2014                | 201                                    | 55                                    | \$3,000,000                       | \$14,925                                |
| 2015                | 203                                    | 55                                    | \$3,000,000                       | \$14,778                                |

**Credit Distribution Statistics- Table 3**

| <b>Program Year</b> | <b>Amount of Donations Received</b> | <b>Amount of Credit Issued to Donors</b> | <b>Percentage of Credit Issued to Donors</b> | <b>Certification Fees Collected</b> |
|---------------------|-------------------------------------|--|--|-------------------------------------|
| 1997                | \$408,507                           | \$204,253                                | 10%  | \$12,112                            |
| 1998                | \$1,148,194                         | \$573,986                                | 29%  | \$34,445                            |
| 1999                | \$1,603,798                         | \$801,899                                | 40%  | \$48,113                            |
| 2000                | \$2,144,097                         | \$1,072,048                              | 54%  | \$64,322                            |
| 2001                | \$2,466,005                         | \$1,233,002                              | 62%  | \$73,980                            |
| 2002                | \$3,097,307                         | \$1,518,056                              | 76%  | \$92,484                            |
| 2003                | \$3,308,327                         | \$1,625,990                              | 81%  | \$98,238                            |
| 2004                | \$3,369,305                         | \$1,657,617                              | 83%  | \$100,478                           |
| 2005                | \$4,112,131                         | \$1,843,528                              | 92%  | \$111,135                           |
| 2006                | \$4,195,365                         | \$1,919,585                              | 96%  | \$115,748                           |
| 2007                | \$4,345,145                         | \$1,939,193                              | 97%  | \$118,841                           |
| 2008                | \$4,148,178                         | \$1,932,485                              | 97%  | \$116,397                           |
| 2009                | \$5,870,091                         | \$2,428,528                              | 97%  | \$145,774                           |
| 2010                | \$6,067,098                         | \$2,417,649                              | 97%  | \$144,728                           |
| 2011                | \$4,934,920                         | \$2,368,811                              | 94%  | \$143,194                           |
| 2012                | \$5,720,020                         | \$2,828,735                              | 94%  | \$172,012                           |
| 2013                | \$6,149,680                         | \$2,909,406                              | 97%  | \$174,721                           |
| 2014                | \$6,095,092                         | \$2,927,006                              | 98%  | \$177,279                           |
| 2015                | \$6,488,731                         | \$2,967,575                              | 99%  | \$183,074                           |



### **Legislative Issues**

The NIP was last reauthorized during the 2011 legislative session on March 12, 2011 for an additional five years through the passage of S. B. 243. In response to the tremendous growth of the program, S. B. 243 also increased the allocation of NIP tax credit from \$2.5 million to \$3 million annually. The Neighborhood Investment Program expires on July 1, 2016. Therefore, it will be up for reauthorization during the 2016 legislative session.

## NIP Participant Feedback

As we are in frequent contact with participating organizations throughout the year, they often offer comments and suggestions for improvements to the NIP. We consider all suggestions offered and when a workable suggestion comes in, and is in compliance with the legislation, we attempt to be as accommodating as possible. A sampling of participant comments and recommendations is as follows:

- ***“I truly appreciate what the NIP means to our community”***
  - Lisa Moore, Community Foundation for the Ohio Valley
- ***“Thank you for streamlining the offsite meetings, the process improvements and the effective communication with the organizations.”***
  - Karen Couling, The Children’s Home of Wheeling
- ***“Nice job streamlining the NIP reporting process. You are making the entire process much simpler.”***
  - Michael Whalton, Eastern WV Community Foundation
- ***“Great program...just wish we had more credits to offer.”***
  - Ann Hyre, Deputy Director, West Virginia Health Right, Inc.
- ***“The reminder and efficiency efforts are a great improvement over past years.”***
  - Mary White, Children’s Home Society of West Virginia
- ***“I think that the administration of the program has and continues to improve. The staff is always very accommodating and willing to assist. Like having meetings in different locations so that the distance is not too great.”***
  - Karen Boone, Logan County Child Advocacy Center Inc.



## **Project Impacts**

A wide variety of projects participated in the Neighborhood Investment Program during FY 2015. These project types included, but were not limited to:

- Affordable housing initiatives
- Counseling and housing assistance for victims of rape, domestic violence, and elder abuse
- Leadership and education programs for at-risk youth
- Transportation assistance through providing vehicles to low-income individuals
- Free medical clinics for low-income persons
- College scholarship programs for low-income students
- Drug/alcohol prevention and recovery programs
- Homeless shelters and related services
- Non-medical caregiving services for the elderly and disabled
- Hospice services for low-income patients
- Arts education programs for low-income children
- Community Foundations serving non-profits in rural West Virginia

Funds raised through the NIP incentive help participant organizations provide these much needed services. The list above is just a small sampling of the types of programs that participate in the NIP. There is no simple way to describe the extent of the work these organizations do to help the less fortunate from distressed areas in West Virginia. The services they provide are essential in maintaining a strong social and economic infrastructure in West Virginia - creating stronger, healthier, more informed citizens that are capable of self-sufficiency and contributing to their communities. The following is a small glimpse of the impact the NIP had on projects during FY 2015.

## **Project Impacts— continued**

- **1350 individuals in Ohio and Marshall Counties received free, non-professional, caregiving services.**

*A lady diagnosed with breast cancer, sat crying in the doctors office. She would have no means of transportation to make it to the daily treatments recommended by the physician to treat her cancer. The doctor called and made arrangements through our volunteer services to make sure that this patient would be able to receive the medical treatment she needed. She is now cancer free and so thankful that people were willing to volunteer to provide transportation to her daily radiation treatments over a seven week period.*

**- Faith in Action Caregivers**

- **36 children in southern West Virginia received help with afterschool care.**

*A young girl had been coming to our afterschool program for two years. She is in 5th grade. She currently lives with her aunt but has had a very unstable home life and often times hasn't known which relative or friend's home she will be staying at each day or whether she'll have anything to eat.. In her words "I like coming to afterschool because they help me with my homework and they help me make good grades. They have helped me learn my multiplications. I like doing the activities. The food they serve helps me not to feel hungry." The afterschool program seems to be the only stable thing in her young life.*

**- A.B.L.E. Families**

- **257 individuals in Greenbrier, Pocahontas, and Monroe counties received assistance from the "Families in Crisis" project.**

*A family of five, members of the "working poor", were provided help during the winter with utility bills, firewood, and food. The father works several jobs but just can't make ends meet each month. The assistance provided helped them, stay current on their bills and also pointed them in the right direction of obtaining better employment.*

**—United Way of Greenbrier Valley**

- **3 New homes were constructed for 3 families in Monongalia County.**

*One family was a mother with two children. Previously the family lived in an apartment complex where they had been attacked. After the incident, they moved in with family and applied to Habitat for assistance. They now feel safe in their own home in a friendly neighborhood .*

**- Mon County Habitat for Humanity**



## **Conclusion**

The Neighborhood Investment Program has proven in its 19 years of existence to be a significant force when it comes to encouraging businesses and individuals to contribute to their local non-profit organizations. The NIP encourages community development by providing the incentive many businesses and individuals need to get involved in their local organizations which are providing services primarily to low income individuals or distressed neighborhoods. By working to build these relationships, the NIP helps to increase the capacity of our communities to support projects which serve our most economically distressed citizens and neighborhoods.