

# REVITALIZING COMMUNITIES



## EMPOWERING PEOPLE

# AFFORDABLE HOUSING



## STRENGTHENING LIVES

*"We are Neighbors Helping Neighbors  
committed to educating residents in  
affordable housing services and  
revitalizing our area communities"*

## ANNUAL REPORT 2011

### NEIGHBORHOOD HOUSING SERVICES OF RICHLAND COUNTY

125 E. Seminary St., Richland Center, WI 53581 608-647-4949

Founded in 1983 - America's 1st Rural NHS!

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# We Build Community!

**“As a citizen of Richland Center I have seen many properties improved immensely that would not have without the NHS Partnership.”** -NHS of Richland County partner non-profit leader, 2011 NHS Customer Satisfaction Survey.

We are pleased to report that 2011 was a strong year of public service, growth and production for Neighborhood Housing Services of Richland County(NHSRC) not only serving Richland County, but also select areas of south-west Wisconsin. NHSRC focused strongly on our newest line of business, **Community Building and Organizing(CBO)** with 15 Haseltine Neighborhood residents on the east side of Richland Center participating in meetings and neighborhood outreach, surveys, leadership development, peer to peer training and a NeighborWorks America “green grant” secured late in 2011.

## **NHSRC 2011 Production and Organizational highlights include:**

- For the sixth consecutive year NHSRC was rated “Exemplary” by NeighborWorks America! (NWA)
- Our Overall customer and partnership service satisfaction rate was 96%
- The NHS Home Ownership Center received highest possible ratings from NWA
- Our Fair Housing Award winning partnership with the **Ho-Chunk Housing and Community Development Agency** continued with homebuyer education seminars and lending
- The **Big Top Chautauqua community fundraiser** sold out and is being held again in 2012
- The NHSRC **New Home Construction and Rehab Programs** grew rapidly
- **302 total households were served by all NHS programs, 57 total household loans were made, including 41 new home buyers and 23 rehab loans**
- **NHSRC approved \$814,639 in direct lending with a total Community Reinvestment Impact of \$3.9 million in 2011 - 105 households completed Homebuyer Education Seminars**
- **87 households received Foreclosure Prevention Counseling and 23 foreclosure saves resulted**
- **The 23 unit NHSRC owned Park Hotel Senior Citizen Apartment building in downtown Richland Center was rented at 100% occupancy**
- **4 Hispanic, 24 Native American, 6 Homeless, 55 persons with disabilities were served**
- **NHSRC sold one new home and began construction of two homes in Richland Center**

Neighborhood Housing Services of Richland County, founded in 1983, has in 28 years of public service, served an estimated 3,500 households with all programs generating over \$50 million in Community Reinvestment impact to our service areas including the building of 49 new workforce homes! According to a recent study by **New England Market Research**, NHS of Richland County, just in the period from 2006-2011, has generated \$19.3 million in economic activity and on an annual basis sustains over 30 jobs.

Team NHS of Richland County is moving forward in 2012, as we approach our 30th Anniversary year in 2013, with our community based partnership of board and committee members, local government, businesses, residents and community leaders working together to advance our non-partisan **“Neighbors Helping Neighbors”** mission. Our story of hope, growth and progress moves forward with your generous participation and guidance.

At your service,

Terry Testolin - NHSRC Executive Director

Allan Koch - NHSRC Board President

# Revitalizing Communities

Once again, the Rehab line of business had an extremely productive year. We completed 23 rehab projects in Richland County and the City of Richland Center. Nearly half of our recipients were elderly and/or disabled. A third of the households assisted were very low income; below 50% of the county median income level. Six septic systems were replaced through NHS and several more remain on the wait list for 2012. We closed out our Lead Hazard Control Program at the end of the year after providing lead hazard remediation funds for 8 households. The before and after photographs are from a large rehab project in the northwest corner of Richland County, where funding from NeighborWorks America Capital Rehab and the USDA's HPG program enabled NHS to assist a recently disabled woman make safety and energy saving improvements to her home.

Susan Hallett, Rehab Coordinator



## Community Building Update: Residents Participate in Training in Kansas City and South Dakota

October 2011 - A team of 4 residents from Haseltine Court Richland Center travelled to Kansas City for an annual Community Leadership Institute sponsored by NeighborWorks America along with 900 participants from across the country. The 4 days of training were an introduction to "resident lead community engagement" and the participants took classes in; getting people involved in small towns, working with local universities, making "green" a priority in your neighborhood, and youth and adults working together. NHS of Richland County was proud to be represented by this team of NHS-built homeowners. The team took the opportunity to write a grant for \$2000.00 for an action plan in their neighborhood. In September, a team consisting of Chelsea Wunnicke, Jeanetta Kirkpatrick and Elaine Hanson-Hysell utilized a grant for a "peer-to-peer" learning grant from NeighborWorks America to travel to South Dakota. NeighborWorks Dakota Home Resources, headquartered in Deadwood, introduced the team to their concept of neighborhood "block clubs", where residents of a city block or neighborhood address issues in their community and increase connections between neighbors.



*"The trip to South Dakota made me aware that at this time our society, when we are facing so many problems, one of the most useful things people can do is build their own community from the bottom up... The block club in Rapid City included so many partners from the city: police, city council, local businesses as well as the local NeighborWorks organization. This allows people to develop skills, build relationships, find their voices, and become vested in their neighborhood and their city. Lemmon Ave. is not a wealthy neighborhood, but it is rich in the things that can't be bought. It was an inspiration to listen to the tale of their neighborhood and the impact the community garden is having on so many people, both owners and renters. My hope is to see neighborhoods in Richland Center discover how they can be participants in the wider city as well as support their neighbors right next door."* Participant Elaine Hanson-Hysell

## Emergency Homeowner's Loan Program

A major addition to the HOC's Foreclosure Prevention Program in 2011 was HUD's Emergency Homeowner's Loan Program (EHLP). EHLP, a short-term program designed to assist homeowners at risk of foreclosure, was opened to the public in June 2011. Homeowners who were delinquent on their mortgages and had experienced a reduction in income due to unemployment or under-employment caused by economic or medical conditions were invited to apply for forgivable government funds. After regional outreach and promotion, NHS of Richland County received a total of 67 pre-applications from residents throughout Southwestern Wisconsin. Of those 67, 35 pre-applications were eligible to submit full applications. NHS received 20 full EHLP applications; however, due to strict eligibility requirements, only six applications were able to be submitted for final review. To date, four applicants have been approved for an EHLP loan, one applicant received a modification, and one applicant is still in the review and escalation process. Thanks to excellent agency-wide teamwork and extra support from Rebecca Gomez, HomeOwnership Center Program Assistant, the HOC was able to quickly and gracefully implement EHLP-specific protocols and procedures to make this assistance opportunity available to residents of our service area. Katie McGinnis, HomeOwnership Center Counselor



# Growing Partnerships

## Homes over Parking Lots in 2011!

The new construction team began building two new homes at 360 and 370 Cairns Avenue, Richland Center. These two houses were built where a very old parking lot was removed. These homes are located next to the area golf course, are "green" new homes and are extremely energy efficient. Being both Wisconsin ENERGY STAR® Home and Green Built Certified, these homes provide benefits for the environment and savings for the new homeowners. Their features include a full basement, 2-car attached garage and handicapped visitability. Down payment assistance is available for qualified buyers, but a buyer of any income level may purchase one of these homes. They will be completed and listed early 2012. NHS of Richland County is excited to present these homes in a neighborhood in which NHS started their new construction program in 1995 and close to Richland Center's downtown and recreation amenities.



Chelsea Wunnicke, HomeOwnership Center Community Organizer

## Home Ownership Center Pre-Purchase Activity Highlights

A new slogan for the NeighborWorks America Home Ownership Centers was revealed in 2011.

Home Ownership the NeighborWorks Way. Prepare. Invest. Retain.

**Prepare:** Homebuyer education seminars were offered six times in Richland Center, broadcasting to Dodgeville, Platteville, and Monroe. Additionally, four seminars were held in conjunction with Ho-Chunk Housing and Community Development Agency (HHCDA). Over 100 people attended the seminars and 87 had individual counseling sessions.

**Invest:** Of those who received counseling or education from NHS, a total of 41 households invested in their future by purchasing a home. NHS provided \$177,951 of down payment assistance for 19 of those loans, generating nearly four million dollars in first mortgages. One NHS built home was sold and assisted with down payment funds.

**Retain:** An active and effective foreclosure prevention team counseled 87 homeowners, helping 23 of them retain their homes. Most received modifications, five families received rescue funds from NHS in the form of 0% deferred HELP loans. Thirty-five of those households are continuing to work with counselors to find a resolution.

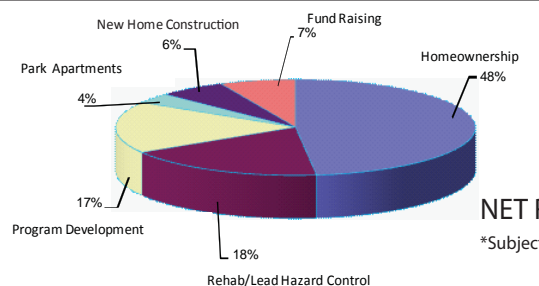
Linda Smith, HomeOwnership Center Coordinator

# Thank You to Our Contributors and Their Continued Support!



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Program	Totals	%
Home Ownership	\$ 149,161	48
Rehab/Lead	\$ 55,993	18
Program Development	\$ 53,992	17
Fundraising	\$ 21,244	7
New Home Construction	\$ 18,755	6
Park Apartments	\$ 10,716	4



## 2011 NHS Financial Condition Statement

Total Revenue	\$618,974.19
Total Expenses	\$589,991.04
<b>NET REVENUE/Expense</b>	<b>\$ 28,983.15</b>

\*Subject to Final Audit