



America's 1st Rural NHS Founded in 1983

Neighborhood Housing Services

of Southwest Wisconsin

30 YEARS STRONG



Photo by Soul Exposure

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

ANNUAL REPORT 2013

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

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

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Revitalizing Communities

Community Building and Organizing

VISTAs Build Community and Resident Leadership

NHS was excited to learn the NeighborWorks AmeriCorp VISTA program grew in 2013 when Amber Burch joined the team and Robert Johnson agreed to serve a second year to build and strengthen the NHS Community Building and Organizing Line of Business. Amber Burch, a graduate of Winona State University, accepted the assignment without question.

Creating opportunities for resident leadership became a hallmark of 2013 for the AmeriCorps VISTA and Community Building line of business. In April 2013, NHS held the first Richland Community Leadership Institute: a free event with workshops such as Diversity, Working with Local Government, and Communication Techniques. Attending this training were over 30 participants, including the future co-leaders of the Haseltine Hills Alliance neighborhood association: Debra Bristol and Joe Stadler. In October 2013, a team was organized to attend the national NeighborWorks America Community Leadership Institute in Sacramento, CA. This team included 2 VISTAs, 1 board member and 5 graduates of the Richland Community Leadership Institute. Their successful action plan grant is keeping the team united and busy planning more events.



The top photo is the CLI Team; L-R Robert Johnson, NHS VISTA; Debra Bristol, Jacob Bristol, Nicole Bauer Haseltine area neighbors; Chelsea Wunnicke, NHS Operations Manager; and Joe Stadler, Haseltine area neighbor.

The bottom photo show part of the Haseltine Hills Alliance Planning Team in action. L-R; Debra Bristol, Kristine Lockwood, Nicole Bauer, and Joe Stadler, Haseltine area neighbors.



Haseltine Hills Alliance: Richland Center's First Neighborhood Association. A technical assistance grant from Southwest Wisconsin Regional Planning Commission and renewed resident leadership were the jumpstart needed to bring the Haseltine Hills Alliance to full neighborhood association status.

At planning meetings hosted by Debra Bristol (NHS new homeowner, board member and Haseltine resident) the neighbors chose their name, boundaries, and elected leadership. Their first event was a cookout and skating party held at Galaxie Skate Center, a small business located in the Haseltine neighborhood. The neighborhood party drew kids and adults, as people enjoyed a summer meal, getting to know each other, and discussing the issues affecting the neighborhood.

Another fun event was held at holiday time when the Haseltine Hills Alliance sponsored group Christmas caroling through the neighborhood. This major neighborhood victory has been the culmination of several years of dedicated NHS staff, VISTA and neighborhood resident work in close communication with local government.



1983: Stan Gruszynski, Neighborhood Reinvestment Corporation, led organizing efforts to create Neighborhood Housing Services of Richland Center, NHS became the Community Development and Block Program Administrator for the City of Richland Center. Founding Director is David Harris.

Empowering People

Community Building and Organizing....An Eventful Year for NHS

Thanks to the capacity building efforts of VISTAs Robert Johnson and Amber Burch, 2013 was a year of new and educational community events. The JFK Community Building and Organizing Center, located the Park Hotel Senior Citizen Apartments, became the site of several interesting events.

The year started with a presentation by PhD candidate Simon Balto honoring Martin Luther King Day. Richland Center Historian and UW Professor Emeritus Dr. Jerry Bower contributed a fascinating lecture about Ada James and women's suffrage to this year's NeighborWorks Week along with VISTA Robert Johnson, who discussed the Farmworker's Movement.

NeighborWorks Week 2013 also included events for all ages, such as Meet your Neighbors/Meet your Trails walk in partnership with Richland FIT. And Paint Like Pollock, where anyone was welcome to contribute to a free-form work of art using the techniques of abstract painter Jackson Pollock. A soft cover copy of Pollock's book, *Action Jackson*, was given out to the children that attended the event. Bailey's Paint & Decorating donated all paint and the canvas used at the event, and the Richland Center Parks provided the location.



In August, Center Cinema partnered with NHS to offer a film about Bayard Rustin commemorating the March on Washington followed with a meal and discussion at the JFK Center. December brought another artistic offering to town with a showing of the Veteran Print Project at the UW-Richland campus, organized by VISTA Amber Burch. Yvette Pino, the founder of the project, a printmaker, and a veteran herself, explained how each work of art is a visual depiction of 1 veteran's story as interpreted by a fine-art print. This event was held on Pearl Harbor Day to recognize the significance and value of their stories, with thanks to the local VFW and WI Vietnam Veterans Chapter VII members who posted the colors at the event.

Chelsea Wunnicke, NHS Operations Manager



The Veteran's Print Project Exhibit.

1988: Terry Testolin joined the team as the new Executive Director. The Park Hotel Senior Citizen Apartment reconstruction project was completed and apartments rented to the first renters of the new building. NHS of Richland Center became NHS of Richland County due to an expansion of service area.

We Build Community!

HOME MATTERS - 30 Years Strong of Neighbors Helping Neighbors Progress!

By Terry Testolin - Neighborhood Housing Services of Southwest Wisconsin Executive Director

Neighborhood Housing Services of Southwest Wisconsin, the path finding rural program of the NeighborWorks® America network, began a new era of growth in early 2014, changing our name and branding to reflect our growing partnership programmatic expansion in the region. Partnerships organized and resources generated have also strengthened our core services in Richland County! NHS is now engaged in a nationwide campaign through the National NeighborWorks® Association called **HOME MATTERS®**. Home is where the heart is, the center of our lives where we play, rest and are nurtured. It's where children are taught, friends and family gather and it is the place where dreams begin. We know from our experience as public servants and from research that stable homes lead to healthier lifestyles, individual success, community engagement, higher student achievement and safer communities!



HOME MATTERS® because the idea goes beyond housing. Workforce homes that are affordable are crucial to a vibrant job-generating economy. In 2013, NHS achieved a banner production year resulting in the following deep community reinvestment impacts:

\$8.9 million in total direct and matching funding for affordable housing and all programs and an estimated 30 jobs assisted

74 new homebuyers achieved home ownership through down payment assistance and counseling services

88 total household loans closed or facilitated for low and moderate income households

21 households were saved from a foreclosure

16 rehab projects completed



75 Home Equity Conversion Reverse Mortgage Counseling sessions were completed

The Park Hotel Senior Citizen Apartments rented at 98% occupancy average in 2013

232 households were served with all programs, including 5 Native Americans, 26 Hispanics, and 46 persons with disabilities

1 new construction home built to Wisconsin ENERGY STAR® Home and Green Built Standards is for sale and one is in development for 2014.

Across 2013, Team NHS achieved remarkable, leadership rich, high impact partnership results in our community that have helped many people.

NHS began its 30th Anniversary year with Big Top Chautauqua V as a kick off event in April with an intermission stage show and a rousing "If I had a Hammer" Pete Seeger sing along segment that honored our community and the *neighbors helping neighbors* spirit of this fine group.

30th Anniversary



NHS of Richland County
founded in 1983

1993: NHS of Richland County completed its first new construction home and launched a music festival named - Star Spangled Celebration in Richland Center. Gary Hardy and his RCHS students worked on and completed NHS's first purchase/ rehab project. Wisconsin Conservation Youth Corps in conjunction with NHS, worked on a variety of projects, including the 1st skating rink and wood signage for Symons Complex.

HOME MATTERS - 30 Years Strong of Neighbors Helping Neighbors Progress!..cont'd

NHS recently received the Richland Rejuvenates Making a Difference Non-Profit of the Year Award which was presented by State Senator Dale Schultz

A regional partnership was formed mid-year 2013 with Habitat for Humanity of the Sauk and Columbia County areas. NHS will provide homebuyer seminars, downpayment assistance loans and community building consulting for five USDA-Rural Development Self Help Housing Homes that are currently under construction in the Baraboo area and the five homes planned to be built the spring of 2014 in Reedsburg. NeighborWorks® America has provided NHS with funding to fulfill and build the partnership in the future.

The Haseltine Hills Alliance Neighborhood Association was formed as an independent neighborhood entity in August of 2013 on the east side of Richland Center. This major neighborhood victory has been the culmination of several years of dedicated NHS staff, VISTA and neighborhood resident work in close communication with local government. Our teamwork success was featured at the NHS 30th Anniversary Stakeholder Dinner Celebration on August 1 with a standing ovation for the courageous resident leaders. NHS VISTA Community Organizing is now in progress in several other areas of Richland Center centered on similar neighborhood association organizing efforts.

In 30 years of public service, NHS has served an estimated 4,000 households with all programs generating over \$60 million in Community Reinvestment impact to service areas including the building of 52 new workforce homes. According to the study by the New England Market Research, from 2006-2011, NHS had generated \$19.3 million in economic activity and on an annual basis sustained over 30 jobs.

In Richland Center alone, over 200 home owner and rental rehab units have been repaired, improved or created through multiple City of Richland Center CDBG grants and other funding sources including a cluster of downtown Richland Center upper story rental units over the years.

NHS's loan portfolio now exceeds 1000 down payment and rehab 0% loans that are recycled for NHS programs and other borrowers as they are repaid upon sale of homes. NHS is a sustainability and green program leader. The NHS Board of Directors resolved in 2013 to meet all aspects of the Green Organization designation for the NeighborWorks® America program. NHS is a community based organization with a 13 member board including, 2 regional board members, and is part of the NeighborWorks® America national network of over 200 similar non partisan organizations with bi-partisan support. NHS was the first rural NHS in the network founded in 1983 and has been rated exemplary for the last seven years by NeighborWorks® America with on average over 96% surveyed positive customer and partnership service ratings.



2013 NHS Financial Condition Statement

Total Revenue	\$1,056,829.78
Total Expenses	\$ 881,956.85
NET REVENUE/Expense	\$ 174,842.93

*Subject to Final Audit

Terry Testolin - NHSRC Executive Director

Barry Zeigahn- NHSRC Board President

1998 - 2003: NHS of Richland County lead the build of 20 USDA-RD Self Help Homes in Richland County with the assistance of Gary Hardy and RCHS Students. NHS of Richland County celebrated the opening of its new HomeOwnership Center and began its 12 county regional expansion.

Affordable Housing

New Construction Program

In March of 2013, NHS completed its 50th new home, which was built on Bohmann Drive in Richland Center. It was constructed to Wisconsin ENERGY STAR Home and Green Built standards in a highly desirable location, and as a result, sold quickly when placed on the market. This rapid turnaround enabled our Development Team to move forward on another new build in Sextonville, breaking ground in September of 2013. This energy efficient home on Clary Lane will feature 3 bedrooms, 2 bathrooms, main floor laundry, two-car garage and walkout lower level. An April 2014 completion is projected.

Also in 2013, as an effort to reduce neighborhood blight, NHS purchased an abandoned, burned out house on Ward Street in Richland Center. The unsafe structure was demolished and the site was re-graded. Plans are already in the works for construction of another energy efficient, green home in 2014.

Home Improvement Program

With funding from the Wisconsin Department of Administration's HOME Program and the City of Richland Center's Community Development Block Grant (CDBG), the 2013 NHS Homeowner Rehab Program was successful in assisting sixteen Richland County households with much needed home improvements. Some of the repairs were simple in nature such as replacing a furnace or basement windows, while others were much more complex. That was the case for Nancy Peterson. She originally contacted NHS for assistance with a new roof. After the pre-rehab inspection, we determined that her siding and windows were in need of replacement as well.

Now her guests often drive right by her home because they no longer recognize it!



Another Richland Center project involved repairing a deteriorated foundation wall that was causing one side of the home to sink slightly. Another project included adding a wheelchair ramp and remodeling a bathroom to improve accessibility for the disabled homeowner. A septic system replacement, repair of a damaged roof and new energy efficient window installation were some of the other needs that we served over the year.

The NHS Homeowner Rehab program assists homeowners with repairs on their homes by providing them with 0% deferred loans secured by a mortgage. We also connect them with qualified contractors, procure bids and manage the project from start to finish.

*“The work was done quickly and professionally.
The staff was very helpful.” —Homeowner Rehab Client*

We are looking forward to another busy year in 2014!
Susan Hallett, NHS Development Coordinator

2003-2008: NHS of Richland County finished up its involvement in rehabbing multiple homes that were ravished by recent tornados and floods, goes Green and launched its 1st annual Big Top Chautauqua Fundraiser.

HomeOwnership Center Services Expand Regionally

Reverse Mortgage Counseling on the Rise

HECM loans, FHA's Home Equity Conversion Mortgages, offer senior homeowners a method of accessing some of the equity in their homes to allow them the financial ability to remain living in their homes. An NHS counselor is able to provide independent, objective, confidential information to homeowners considering a reverse mortgage. Counseling is offered face to face in the office, and is also available by phone to anyone in the State of Wisconsin. The number of counseling sessions held tripled in 2013.

NHS Receives AHP Funds for Purchases in Richland, Grant and Iowa Counties

The Federal Home Loan Bank of Chicago (FHLB) approved NHS for funding under the Affordable Housing Program (AHP). NHS partnered with AnchorBank in the application for funds. The contract award in the amount of \$160,000 allows for at least 20 low income households to receive up to \$8,000 of down payment assistance in the form of a 5-year forgivable loan funded by FHLB of Chicago. Households in Richland, Grant, or Iowa Counties must be under 80% of the area median income and have first mortgage approval through AnchorBank or USDA Rural Development Direct Loan Program. Funds are available through 2015 or until exhausted.

Linda Smith, HomeOwnership Center Coordinator

Habitat for Humanity

On Saturday, April 27, Linda and Katie from the NHS of Southwest Wisconsin HomeOwnership Center taught a half-day seminar to seven households participating in the Habitat for Humanity program. All households completed eHome America online homebuyer education prior to the face-to-face seminar, so the program was designed to reinforce some topics provided in the online education and allow for individual questions. Because household spending and budgeting can make or break sustainable homeownership, the majority of the content was directed toward financial capability. The seminar covered tips on being a good neighbor, psychology of spending, values and setting goals, budgeting and tracking spending, importance of savings and emergency funds, credit reports and scores, and home maintenance. Activities such as pulling credit reports for analysis, reading fine print on a credit card agreement, looking personal budgets, and prioritizing individual wants were included to make the content applicable to each participant and give variety to the seminar. Evaluations from the participants were highly positive. This was the first step in a continued partnership between NHS and Habitat.



NeighborWorks AmeriCorp VISTA's in action on-site. Amber Burch(R) and Robert Johnson(L) along with other regional AmeriCorp VISTAS.

On September 24, the NHS VISTAs Bob Johnson and Amber Burch, Executive Director, Terry Testolin, and Operations Manager, Chelsea Wunnicke, traveled to the Habitat build site for a day of volunteering and helping families who participated in the April 27th seminar with the building process. See photo above.

Katie McGinnis, HomeOwnership Center Counselor

“Each time I visited or called NHS I got the answers I needed.”—Homeownership Client

2008 - 2013: NHS of Richland County, along with Ho-Chunk CDA, received the Wisconsin Fair Housing Award and Terry Testolin received the Wisconsin Individual Professional Fair Housing Award. Community Building and Organizing became a new line of business and helped form Richland Center's first neighborhood association, The Haseltine Hills Alliance. NHS's 52nd New Construction Program Home was completed.



Board of Directors

Left to Right:

Back row: Barry Zieghan, Gary Peters, Mary Housner, Linda Gentes, George Butler, Cathryn Scott, Dr. Patrick Hagen, Paul Tysee.

Front row: Wayne Crapser, Allan Abarca, Gary Hardy, Debra Bristol.

Not pictured: Jeanetta Kirkpatrick.



Staff Members

Left to Right:

Back row: Patrick Manning, Marilyn Perez, Susan Hallett, Linda Smith, Katie McGinnis, Terry Testolin.

Front row: Deb Adams, Chelsea Wunnicke, Corrina Mott.

Not pictured: Becky Gomez and Dave Robel.

2013 was a hallmark anniversary year for Terry Testolin. Congratulations to Terry for serving NHSRC for over 25 years!

Thank You to Our Contributors and Their Continued Support!



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