



Organizational Background and Programs

Bill Reinke, Executive Director

March 10, 2016

Neighborhood Housing Services of Southwest Wisconsin (NHSSW)

Mission Statement:

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

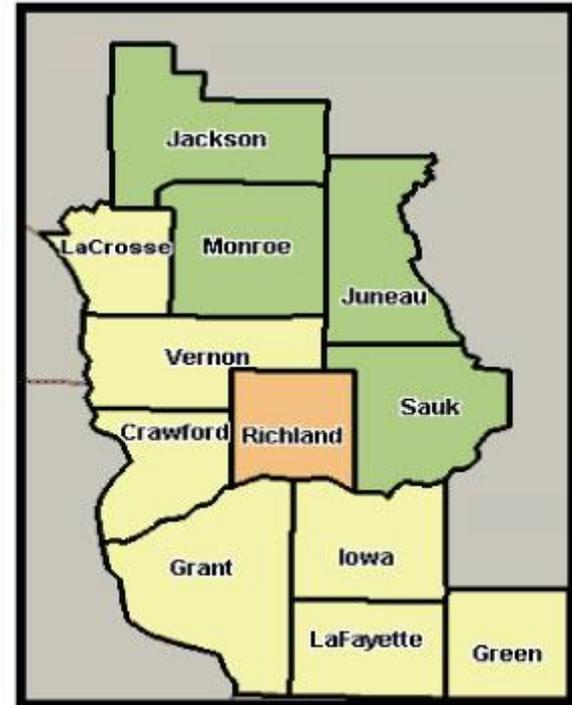
Vision Statement:

We build sustainable partnerships that increase the social capital of our communities.

Neighborhood Housing Services of Southwest Wisconsin

- Member of NeighborWorks America (NWA) network
- First rural program in the network
- Nonprofit affordable housing and community development organization founded in 1983
- 33 years of continuous service
- Helped over 4,000 households and generated \$60 million in Community Reinvestment impact
- A NeighborWorks Green Certified Organization, developing and supporting energy-efficient housing

OUR SERVICE AREA



Expanded our service area beyond our original focus of Richland County to include:
Crawford, Grant, Green, Iowa, Jackson, La Crosse, Lafayette, Monroe, Sauk, and Vernon Counties

The NeighborWorks[®] Network

- Nationwide network of 256 community development and affordable housing organizations
- Works in 4,358 urban, suburban and rural communities
- Engages in housing and revitalization strategies that strengthen and transform communities
- Directly supported by NeighborWorks America with technical assistance, grants and training for more than 12,000 professionals each year
- NeighborWorks[®] organizations have generated more than \$8.5 billion over the last five years in reinvestment and helped more than 500,000 families of modest means purchase or improve their homes or secure safe, decent rental housing

NHSSW accomplishes affordable housing and community development through

Four Major Lines of Business

- Home Ownership Promotion
- Home Ownership Preservation
- Real Estate Development
- Community Building and Engagement

Home Ownership Promotion

NHSSW operates a HomeOwnership Center

One Stop Shopping

- Purchasing
 - one-on-one counseling and education
 - down payment assistance loans
- Rehabilitating
 - rehab loans, construction monitoring
- Managing a home
 - finances, maintenance, delinquency counseling, insurance

Guidance in the homeownership process:

- Budget planning for homebuying
- Down payment grants and loans
- Closing cost assistance
- Homebuyer education
- Homebuyer counseling

As well as:

- Pre and post-purchase counseling
- Foreclosure intervention counseling
- HECM (reverse mortgage) counseling

HomeOwnership Center services and resources also include:

- Homebuyer Education Seminars
- Individualized pre-purchase counseling
- Home inspection requirement guidelines
- Affordable first-mortgage resource information
- How to buy homeowners' insurance
- Rehab assistance along with home purchase
- Foreclosure prevention

Home Ownership Preservation

- Offer home improvement deferred payment loans and grants to income-qualified for assistance with major home repairs
- Prepare work specifications
- Manage the bidding process
- Assist with selecting contractors
- Handle payouts to the contractors when the work is completed

Repairs to keep a home safe, healthy, sanitary and handicapped accessible

Common eligible repairs:

- Installation or repair of septic systems
- Foundation repair
- Insulation and storm doors
- Repair or replacement of furnace
- Replacement or repair of windows and doors
- Roof repair and replacement
- Electrical wiring and plumbing
- Adapting home for use by a handicapped household member

Real Estate Development

Had been most active in affordable new home construction with 53 new homes built

Now concentrating on:

- Multi-family rental housing development
 - Very first project - rehab of a historic hotel for senior housing
- Acquisition-rehab-resale of dilapidated houses

Community Building and Engagement

- Neighborhood Association Development
 - Haseltine Hills Neighborhood Association
 - Downtown (Richland Center) Neighborhood Association
- Multicultural Community Organizing
 - Developed Hispanic Leadership Initiative
 - Partnered on MultiCultural Outreach Program (MCOP)

Thank you, everyone.

No quiz.

Bill