



America's 1st Rural NHS Founded in 1983

Neighborhood Housing Services

of Southwest Wisconsin

All This Under One Roof!



**The
Park Hotel
Senior Citizen
Apartments**

**3154 Households Served through
Community Building and Organizing**

**10 Households Attended
Neighborhood Association Meetings**

**5 Households Attended
Leadership Training**

Big Top Chautauqua

Ocoochapalooza

**330+
Households Assisted
with Education,
Counseling or Loans**

**1 New Home Built
4 Foreclosure Saves
80 New Homebuyers
90 Total Household Loans
10 Rehab Projects Completed
115 Homebuyer Workshop Participants
72 Reverse Mortgage Counseling Sessions
42 Underserved & Minority Households Served**

ANNUAL REPORT 2015

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

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Strengthening Lives

NHSSW Revamps Homebuyer and Financial Workshops

By Linda Smith - Home Ownership Center Coordinator - NHS of Southwest Wisconsin

Prepare - Plan - Purchase, a new format for homebuyer education courses in 2015 was designed to provide relevant information related to home purchase at the appropriate time in the home buying process.

Financial health is a strong indicator for successful homeownership. Prepare is a four hour group session that concentrates on improving financial health. NHSSW encourages those who are planning on homeownership to take Prepare to determine where their finances are relative to qualifying for a mortgage. The workshop benefits those for whom homeownership is a year or more out, as well as those who are mortgage ready.

It covers strategies for developing a spending and savings plan, paying off debt, and increasing credit score - all beneficial to any financial goal.

Anyone interested in improving their general financial health is invited to attend the Prepare workshop.

Participants have the opportunity to set any financial goal and participate in coaching to help achieve it.

Plan is an opportunity to meet one-on-one with an NHSSW advisor to review finances and set personal goals. NHSSW helps customize a client's plan and coaches them through their goal of homeownership so their finances are ready when they want to purchase.

The four hour Purchase workshop covers topics specific to the home buying process, such as mortgage lending, the realtor's role, inspections, and home maintenance.

Area professionals present the information and answer questions in a group setting.

This workshop is most appropriate for those who are mortgage ready.

This series may be taken in part or in whole and over any period of time as classes are repeated throughout the year. Online education is through eHomeAmerica and

NHSSW continues to grow in popularity for many homebuyers, allowing for individual schedules and learning styles.



Affordable Housing

NHSSW Receives FHA Approval

By Linda Smith - Home Ownership Center Coordinator - NHS of Southwest Wisconsin

The HomeOwnership Center (HOC) received approval to provide secondary financing to assist homebuyers with a FHA first mortgage. A three year certification, NHSSW's approval lapsed in 2012. Due to a low demand for FHA mortgages in the area, re-certification was not pursued at that time. As more clients began looking to FHA to finance their homes, the HOC felt that it would be advantageous to re-certify. A lengthy application process was undertaken by VISTA Volunteer, Hannah Bol, and approval was granted in November 2015. The homebuyer must still make the required cash investment of 3.5% of the sale price of the property. The funds from NHSSW can be used to cover closing costs, rehabilitation costs or be used to cover any gap between the FHA-insured first mortgage and the amount necessary to acquire the property.



"The staff at NHS is there to help you however they can. They want things to work out for you."—Homeownership Client

Empowering People

NHSSW Partners with MultiCultural Outreach Program

By Rebecca Gomez - Home Ownership Center Assistant - NHS of Southwest Wisconsin

Hole! Mi Nombre es Rebecca Gomez. Tengo siete años trabajando por NHS of Southwest Wisconsin. Is it frustrating to be unable to read or understand something that you are reading? Imagine living in another country where the language and culture are totally foreign and you don't understand any of what is happening. It is reality for many of our neighbors, even right here in southwest Wisconsin. That is one of the reasons that the MultiCultural Outreach Program (MCOP) was formed. It is a referral and resource program that serves our local immigrant population, with a particular focus on Hispanic residents.

Translation of the first sentence: Hi, my name is Rebecca Gomez. I have been working at NHS for seven years. During my time here, one of our goals has been to increase diversity among our clientele by offering materials in Spanish, translation during one-on-one counseling, and online Spanish language HomeBuyer education classes. While our main objective is to help families purchase their own homes, we have built strong partnerships with many wonderful individuals and organizations that reach out to the Hispanic population in various ways: English classes, job training, health care education, translation help, just to name a few.

There are many ways to get involved with the MultiCultural Outreach Program, which serves immigrant families in Grant, Iowa, Lafayette, and Richland Counties. Volunteers are needed to teach English as a Second Language, serve as interpreters, coordinate events, or help with transportation. If you would like more information, contact me at NHSSW. Be sure to check out the MCOP website: www.mcopwi.org and like us on Facebook at www.facebook.com/MCOP!



2015 WAS A SUCCESS THANKS TO YOU!

Thank You to Our Contributors and Their Continued Support!



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