

In recognition of Rural Housing's many years of service, we want to thank all those who have made our work possible, and to acknowledge their contributions publicly. We hope you will agree after reading this that Rural Housing's story is one of dedicated, innovative, adaptive and persistent people. Both the board and staff of Rural Housing are focused on the housing for low income rural households in Wisconsin. Rural Housing has a real tradition of service to those in need. Thousands of low-income families have been aided in acquiring and maintaining adequate, safe and sanitary housing. Rural Housing has provided information, funds for repairs including septic systems and wells, financial assistance for rent, security deposits and utility payments. Hundreds of small communities, agencies and other non-profit organizations have benefited from our technical assistance, demonstrations, grant applications and advice. Millions of dollars have been leveraged for the very low-income rural residents of Wisconsin. This document illustrates that statement in many ways.

MISSION:

- Assist low-income families to obtain adequate, safe and sanitary housing.
- Help low-income households acquire appropriate water and waste water services.
- Enable small communities and local organizations to address the needs of those with substandard shelter more effectively.
- Demonstrate new services and new approaches that address rural housing problems.
- Alert the public and private sectors about the housing, water, and community development needs of low-income rural residents.

SUMMARY OF ACHIEVEMENTS:

The following is a general list of some of the accomplishments over the years of this small and dedicated organization.

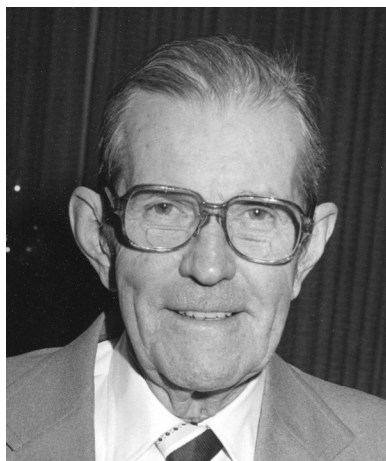
- Assisted hundreds of families to achieve home ownership
- Trained individuals in construction so they can obtain living wage jobs or build their own homes
- Sponsored and facilitated self-help home groups
- Packaged multi-unit rental unit financing
- Provided funds for thousands of home repairs
- Demonstrated passive solar power in homes and other energy efficiency techniques
- Provided a statewide newsletter
- Worked with communities and families to obtain water and sewer/septic funding by leveraging millions of dollars
- Initiated research and education on needs, policies and technical alternatives
- Prevented homelessness
- Provided referrals and creative problem solving
- Administered revolving loan funds
- Facilitated and provided workshop and on-site training sessions
- Published and distributed consumer information booklets
- Recycled and reused mobile homes while providing inmate job training
- Provided critical assistance to prevent eviction, foreclosure and utility shutoff
- Coordinated volunteers to make repairs for senior citizens
- Worked with tribal and immigrant groups to address their needs
- Supported local agencies and other community efforts to address their housing issues
- Responded to requests for information and assistance

HIGHLIGHTS FROM OUR HISTORY:

In 1969 Bill Thomas, Director of the Wisconsin Electric Cooperative (WEC) which is now known as the Wisconsin Electric Cooperative Association (WECA) created the Wisconsin Rural Housing Cooperative. He applied for and received a \$50,000 grant from the federal Office of Economic Opportunity (OEO). George Davis, then WEC manager, led the initiative. The original temporary Board of the Wisconsin Rural Housing Cooperative held its founding meeting on April 30, 1970 in Spencer, Wisconsin.



Bill Thomas



George Davis

The Wisconsin Rural Housing Cooperative (WRHC) got off to a roaring start. Fifteen Farmers Home Administration mortgage applications had been submitted and five new homes were under construction. In September 1970, the organization completed its first home—a 1,008 square foot, three-bedroom house for Joan Johnson of Darlington and her five children—at a cost of \$14,565. By the end of 1972, WRHC had 356 Class 1 (those eligible for and interested in services) members and 94 families in 29 counties were living in new or rehabilitated homes. About \$1 million in mortgages had been obtained. A mere two years after start-up, \$2 million dollars in loans for 173 families (averaging 5 persons per household) had been facilitated for new or remodeled homes.

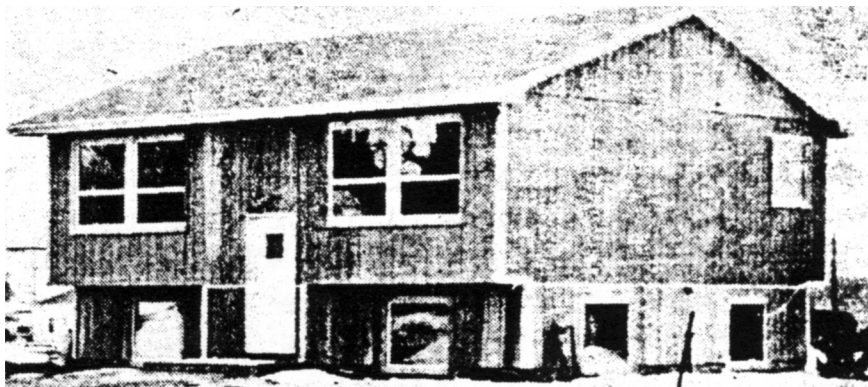


WRHC's initiatives included the Grant County Self-Help Project which resulted in six new homes in Boscobel. The Grant County Self-Help project, co-sponsored by Grant County Rural Electric Coop, received a \$121,688 technical assistance grant from FmHA and became incorporated separately as Self-Help Homes, Inc. They produced sixty homes over the next several years. The program was later expanded to Richland Center, Lone Rock and Rhinelander.

In 1974, the Douglas County "Manpower Project" built homes at a cost of \$17,000 which had a market value of \$23,500. Most of the people trained through this project went on to obtain living wage jobs.

In 1975 staff assisted with plans and loan docket for 94 rural rental units in four counties involving \$1.8 million in financing under FmHA's Section 515 program. In four years WRHC expanded from a major emphasis on new construction to the purchase of existing units, rehabilitation or repair loans, self-help construction and rural rental units.

With WRHC assistance construction was begun on two experimental passive solar homes in Whitehall in 1975. WRHC also pioneered the use of wood foundation basements as a cost-saving and energy efficiency measure using the research and expertise of the Forest Products Laboratory. A booklet outlining construction details and specifications was then distributed.



By the end of 1975 the home count was up to 350 single-family homes plus 192 rental units in 15 communities. During that year the federal government replaced Office of Economic Opportunity with the Community Services Agency (CSA). WRHC was designated by the Wisconsin Department of Local Affairs and Development as a resource agency for the statewide Community Action Programs (CAP).

1977 saw a new high in staff size with 14 full-time and 4 part-time employees. In June of 1977 Marty Evanson became Director of WRHC. That fall the organization took on a new role as well as a clearinghouse for housing information across Wisconsin by launching a statewide housing newsletter. This was later combined with another publication and produced by UW Extension. Agency activities began to change focus from one-on-one outreach and construction to the provision of information, coordination, technical assistance to non-profit agencies and a variety of program innovations.

WRHC hosted a successful housing conference in Stevens Point for Community Action Agencies. WRHC provided \$500 to La Raza for a site option to build housing for farm laborers. Throughout the late 1970s, WRHC forged many new connections with Regional Planning Commissions and local community development programs. Staff spent significant time establishing local housing authorities in underserved rural areas. New projects in 1978 included “water funding” from the National Demonstration Water Project (NDWP). WRHC provided staff time to work with 10 communities and hundreds of low-income families to obtain water/wastewater funding.

Our revolving loan fund provided “seed dollars” to Operation Fresh Start and Advocap for homes in Rural Dane and Fond du Lac Counties respectively in 1979. WHRC also helped several communities prepare Community Development Block Grant (CDBG) applications. As a result Ashland County was awarded \$177,000. In Boscobel WRHC initiated a program to put troubled youth to work on housing rehabilitation. FmHA Section 504 repair grants and loans were awarded to 97 families as a result of counseling and financial packaging services provided by WHRC.

1980 was a year of assessment and advocacy. Key housing needs identified included high cost, low supply and a significant number of substandard units (13% in rural areas). In addition, low-income residents were faced with problems of overcrowding and excessive housing cost burden in proportion to income. It was estimated that 12.7 percent of Wisconsin’s rural residents (71,000 households) were in need of housing assistance.

In light of these needs, WRHC’s priorities became: citizen participation in planning and implementing housing/community development programs; coordination of housing services; increasing public sensitivity to Wisconsin’s rural poor; and promoting alternative programs and projects.

During 1980 WRHC organized or reactivated eight housing authorities, provided 64 training sessions on housing and community development and provided technical assistance to numerous agencies and communities. Staff remained on the leading edge of housing activism statewide via advocacy for rental assistance payments and handicap-accessible housing. The staff also performed research regarding solar hot water heating, earth shelters and energy conservation.

In 1981 WRHC staff generated over \$3.5 million for housing and community development including funding acquired through affiliated organizations. There were two funds for water assistance: Rural Community Assistance Partnership (RCAP), through the Great Lakes Rural Network; and NDWP.

CSA continued to serve as the base funding source for the activities in which WRHC was involved. CSA provided a special \$50,000 grant to establish the statewide coalition. The meetings of the coalition brought together numerous groups to discuss affordable housing, financing, rehabilitation, self-help, tenants rights, displacement, mobile homes, specials needs and discrimination.

1982 began with "...uncertainty about future funding for the organization" The first Reagan budget reduced CSA discretionary programs from \$31 to \$5 million, and created the Office of Community Services (OCS) and the Community Service Block Grants (CSBG) to states. Workshops were held on composting toilets and senior housing alternatives. That year discussions began about transforming WRHC from a membership-based cooperative structure to non-profit 501(c)(3) status.

After significant discussions and preparations the organization changed its legal structure at the April 29, 1983 annual meeting. WHRC was dissolved at that time and the Foundation for Rural Housing, Inc. (FRHI) created.

It was a year of transition due to crisis, but a productive one nonetheless. Several assistance subcontracts were awarded to FRHI including one to do studies of the Bancroft wastewater system; another to examine system feasibility for the Oneida Tribe; and an alternative waste management seminar with the Indianhead Community Action Agency. FRHI provided technical assistance to communities with multi-unit funding through FmHA Section 515 and rehabilitation and public facilities funding through CDBG. In its role as an information source FRHI published a booklet about the Community Housing Alternative Program (CHAP) that year. FRHI created a survey about private sewage systems and published a report of findings which included a set of recommendations for Future Change of the Wisconsin Fund: Private Sewage System Grant Program. The issues addressed included privies, lack of some counties' participation, the need for increased funding and the obstacles faced by low-income households seeking access to the program.

In 1984 the agency advocated for changes in the Wisconsin Fund Program for replacement of septic systems. FRHI addressed the state Senate Aging Committee and WHEDA advocating for a deferred housing loan program. Board members met with Senator Risser regarding the state CSBG and State Housing Plan, the use of surplus WHEDA funds and support for Wisconsin Fund legislation, water resources and well compensation program. OCS rehabilitation work went forward, numerous FmHA 504 applications were facilitated and technical assistance was given to a dozen communities. FRHI developed a letter of agreement with the Tenant Resource Center for them to provide tenant information.

In 1985 FRHI provided information and counseling to 491 households. Also leveraged assistance in the amount of \$134,180 and over \$5 million was generated for community projects. Martin Evanson resigned to take a position at WHEDA and Paul Hazen was hired as Executive Director. Another OCS discretionary housing rehabilitation application was submitted and funded. A plan was developed to start an 800 number “one stop hotline” regarding housing and weatherization services. The Board hired a consultant, Boris Frank, to develop a fund raising and marketing plan.

At the outset of 1986 FRHI moved to assert its new identity and image. “Tradition of Community Service” and “Rural Housing—Wisconsin Home Town Consultants” were adopted as organization themes. A consultant was hired to design a brochure, new letterhead and envelopes were printed. FRHI co-sponsored a Cooperative Housing Conference. Efforts continued to establish a housing hotline. The agency moved up in the world from 460 square feet of basement to 700 square feet on the first floor at the same address.

1986 programming included RCAP work in 15 localities. Communities were assisted with CDBG applications and rehabilitation grants were made available through the use of WHEDA and OCS funds. FRHI served 420 households with information or referrals. Staff developed materials and gave 6 on-site training sessions to 237 agency personnel. The three issues for advocacy were changes in small cities CDBG program,

the dispositions of WHEDA surplus funding and a health crisis experienced by the owners of Tri-State homes in northern Wisconsin.

In 1987, FRHI received \$50,575 in FmHA Housing Preservation Grant funds to facilitate rehabilitation work in Crawford and Vernon Counties.

Some examples of real clients' experiences, which illustrate the necessity of our work in rural areas like these:

"A Vietnam veteran in rural Wisconsin commits suicide in the midst of a record cold winter, leaving a wife and two children in a house without a working furnace."

"Snow drifts through the holes in the roof of a retired Wisconsin farmer's home whose only resource is the land he has worked and loved."

"The Browns, an 80 year old couple who have refused public assistance in the past, now ask for help because they can no longer carry their drinking water from the neighbor's well."

In January 1988, Charlotte Kalsow-Thompson was hired as Executive Director of FRHI. Cost cutting was a major theme of the year, precipitated in part by WISCAP's unilateral request to be named "lead agency" for RCAP purposes. FRHI's involvement in the Barneveld self-help project had to be reduced in terms of staff time due to a shortage of funds. FRHI was able to provide initial design service for the Lac du Flambeau Community-Based Residential Facility (CBRF), helped initiate an \$800,000 WHEDA deferred loan program for seniors and provided training for Southwest CAP.

In 1989 FRHI operated seven Federal grants and one State grant which provided \$153,527 in housing rehabilitation grants to 102 households. FRHI also generated \$1,880,781 through direct assistance and third party contributions and assisted 449 other households. FRHI worked with a number of communities on water projects. These projects required intermittent activity by FRHI for periods up

to five years before a water system was completed. The organization's role varied, from assisting in the creation of a sanitary district to writing grants to working with the engineers to helping the clerks file quarterly reports. Often communities were reluctant to proceed until they knew that low-income residents, often the elderly, could afford the system. Payments for hookups and assessment were therefore critical, and it often took several years to leverage the necessary funds.

As the 1980s drew to a close, FRHI conducted numerous workshops and meetings that produced long-term benefits for WISCAP members regarding options and roles in housing. Examples included a workshop for WESTCAP on housing alternatives and Taylor County on resources.

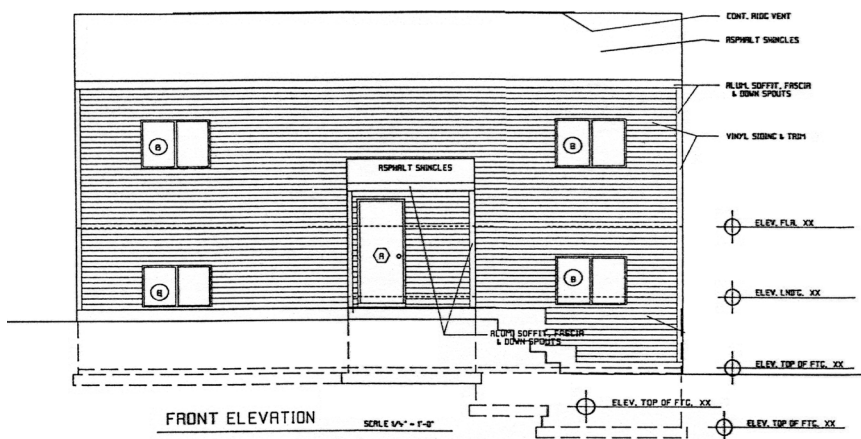
In 1990, FRHI received a Local Housing Organization Grant (LHOG) from the newly created Wisconsin Division of Housing (DOH) to provide a demonstration of a village/private self-help project in Endeavor and an Elderly Cottage Housing Opportunity (ECHO) project. Our work with State Representative Dale Schultz that year led to modifications of the Wisconsin Fund Program to establish a two-tier allocation system based on income. FRHI also worked with AARP to provide training for a senior information service and with the Wisconsin Conservation Corps (WCC) to expand human services activities with CAPs and the Potawatami Tribe. Field audits and evaluations conducted by OCS and CSBG complimented FRHI's ability to *"do a lot with a little."*



Upon retiring, long time board member, Nick Nice recalled fondly *“the insurmountable odds that were faced each year as we tried to get funding; the frustrations of trying to make the available funds go as far as possible; the quality people that agreed to serve so unselfishly on the board; and all the people I encountered in the organization were and still are special to me. They will be friends for life. I miss them and the meetings we had together.”*



In 1991 After the work to create a subdivision in Endeavor, Beth, an Assistance for Families with Dependent Children (AFDC) mom with five children, started her self-help home and did it herself with supervision from a contractor. The 1,728 square foot home was financed with a private mortgage of \$35,000 which involved no FmHA or other program paperwork. A booklet, “Other-Than-Municipal Water System Owners’ Responsibilities Guide,” was developed and distributed to 1,200 mobile home court owners. Another booklet, “Becoming a Homeowner,” geared for low-income households in rural areas without access to home purchase courses, was made available to CAP agencies and their clients. In May, FRHI began working under its Housing Cost Reduction Initiative (HCRI) contract to provide funding for utility financing, rent, mortgage payments, taxes and closing costs for 515 rural households in the first year. (See the chart below for historical HCRI client statistics.) We also received OCS funding for rehabilitation and for a referrals database.



In 1992, 18 communities were served with RCAP and Technitrain generating over \$10 million for those communities. FRHI participated in start-up training for new federal Home and Community Housing Development Organization (CHDO) programs. We conducted roundtable discussions for WISCAP members which covered such topics as computerized feasibility cost analysis of multi-unit projects. When gaming revenues put Oneida applicants over the income limits, FRHI began working with Hmong families in the Eau Claire area. CSBG monitors applauded the agency's *"outstanding job with goals, planning process, budget and leveraging dollars."*

In 1993, the relationship between FRHI and the CAP agencies was clarified by a newly articulated policy which identified FRHI as a resource and gap filler, not a competitor, to the CAPs. That year FRHI worked with WHEDA and the Senior Coordinating Committee on an application to the Robert Wood Johnson Foundation seeking \$75,000 for the Western Area Agency on Aging to assess needs and means of service provisions in rural housing projects. FRHI also wrote a Wisconsin Development Fund application for Blair, assisted Rib Lake with a preliminary scheme for reuse of a factory building for accessible housing, and worked with United Migrant Opportunity Services (UMOS) to obtain FmHA financing for migrant housing.

An application for mobile home recycling with Wisconsin prison inmates providing labor was funded by OCS. Steenberg Homes donated numerous units and assisted with moves and materials for this project. The Kettle Moraine Correctional Institution was the first prison involved. In 1994 the OCS program expanded to the Gordon and Black River Falls Correctional Centers. Media coverage of the first mobile homes coming out of the prisons declared the project a “win/win/win” situation for dealers and landfills, for the inmates obtaining valuable employment skills, and for the people getting housing at a very affordable cost. The following year FRHI received a Fannie Mae award for its Recycled Mobile Home Program.



FRHI's work on flood assistance brought an additional \$166,000 for sewer repairs to Blair in 1994. In 1995 Leroy Rose resigned as Board president. Reflecting ten years later on his years of affiliation with Rural Housing, Rose said, *"I'm extremely proud of the work all of the people involved with Rural Housing have done, all the people we've been able to help, from building sewer systems to repairing homes. It's gratifying to have been a part of an organization that was able to accomplish so much."* A proposal was submitted to the Retirement Research Foundation (RRF) and a program funded to implement the concept of volunteers doing home repairs for seniors. We also received WHEDA funds to assist with mobile home repairs. Three new booklets were published to assist mobile home residents in parks, on their own land and with maintenance.

The Volunteer Senior Home Repair program funded by RRF was expanded from four counties to four more including Barron and Douglas counties in 1996 with 150 senior households assisted that year. Because of a mailing carried out by AARP there were 226 volunteers available for this work. In 1997 a Flood Prevention Plan was developed for Blair, and we assisted with major grant and loan package totaling \$3.5 million for Fairchild.



Sixteen more counties were added to the RRF Volunteer Senior Home Repair Program in 1998. A “How to Stay at Home” booklet was drafted. The booklet was designed to be customizable so that each county could modify it with their own local contacts. We developed and distributed three brochures over the course of 1999, covering energy conservation, septic use and home maintenance. We also worked with the Stockbridge-Munsee and Bad River tribes to provide members with mobile homes.

In 2000 WHEDA provided a grant to assist elderly and disabled persons with mobile home repairs. We worked with North Central CAP to convert a recycled mobile home into transitional shelter for their program. However, the Department of Corrections later decided to end the program in order to fund drug and alcohol treatment rather

than job training. The total number of families living in truly affordable refurbished mobile homes through this program was 71.

In 2002 we established a presence in cyberspace with the creation of a website at www.wisconsinruralhousing.org. Our second grant from RRF received a glowing evaluation, and we began work under a third such grant.

Receipt of the Homecoming Grant from the State of Wisconsin was to find ways for rural seniors “to age in place”. The project meant numerous meetings in 2003 with seniors and the Village of Friendship, a tour of factories, and an offer on land. In 2004 we wrote a proposal for the Grand Marsh State Bank for a grant from the Federal Home Loan Bank of Chicago to reduce the cost of homes in the senior cooperative. The first two homes were built before the snow arrived. The seniors found the task of sorting out which of their belongings to take with them into their new homes to be quite a challenge but after they made the move they were very happy.



On June 13, 2005 we celebrated our 35th Anniversary with friends and Board. WHEDA Foundation presented us with a \$20,000 check for small water system repairs. Our role in the Volunteer Senior Home Repair Program closed after completing a manual to assist others in developing a similar program. Over 2,000 seniors had home repairs done by 877 volunteers who donated over 12,000 hours. The follow up evaluation stated “the program demonstrated a viable approach to providing a service that has a potential positive impact on the quality of life for the elderly populations.” Some counties continued to do the repairs

In 2006 we spread the idea of the Hybrid Senior Home Cooperative with manuals including legal drafts and training around the state. The Rural Electric Cooperatives who started us started donating to us to cover costs not covered by current grants. The majority of our time was preventing homelessness which meant working with over a thousand households.

In 2007, thanks to two super volunteers, Frank and Jane Zarada, we received two donated computers, installed a DSL line and network. CSBG provided funds for a new copier. We updated the financial and personnel manuals with Board approval. Staff worked with the increasing applications for critical assistance. The statewide Affordable Housing Conference bus tour visited the seniors and their homes in Friendship which delighted and impressed everyone.

As foreclosures rose in 2008 we facilitated two counseling and training sessions for other agencies. Installation of a new database called Servicepoint was required by the State. Implementation caused some frustrations but we successfully entered households into this system. We converted our accounting to Quickbooks. The Board did an organizational assessment, strategic planning and began to address succession planning.

While we continued to work to prevent homelessness in 2009, we focused more sharply on mortgage foreclosures and property tax foreclosures. This was a result of the federal stimulus funds from the American Recovery and Reinvestment Act (ARRA), specifically the Homeless Prevention and Rapid Rehousing (HPRR) program. This program came to local agencies in Wisconsin for the purpose of rent assistance.

During 2010 we have remained a flexible component as a means of complementing local funding with our critical assistance funds to prevent homelessness. In 2010 Rick Kolb resigned as Board President and Thomas Mackie has taken on this responsibility. Utility shut offs seemed more frequent but we continue to require the clients get on a budget plan so that hopefully in the future it does not happen again.

2011 With the ability to download critical assistance applications from our website, 2,070 persons did that. We were able to fund 1,106 households.. The average grant was \$446. The result was almost half a million dollars went out to assist Wisconsin residents.

2012 The numbers for critical assistance requests were such that funds were expended short of the full contract year. With the assistance of computer volunteer Samuel and Don's charts we followed up on previous clients. It was good to learn that 71% of those receiving security deposits were still in their homes after two years. Stability is often a necessary factor to maintain income to get out of poverty.

2013 The use of funds which have been returned to us from prior security deposits allowed us to bridge to the next Critical Assistance contract. We did a webinar about the Adams-Friendship Cooperative Homes. We began to work towards a comprehensive approach to assist seniors with repairs and maintenance so they could stay in their homes. Near the end of the year, we received funding from the Helen Bader Foundation which will leverage up to \$400,000 in loans from the Summit Credit Union. We also received Cooperative Development Foundation Mutual Service Cooperative grant to work with contractors.

HCRI/HODAP/CA over the years as of December 31, 2012

Contract Year	Households Applied	Households Funded	Direct Assistance
91-92	577	357	\$206,982
93	492	202	\$116,781
94	343	166	\$119,680
94-95	604	393	\$196,762
95-96	421	272	\$192,836
96-97	405	204	\$172,535
97-98	393	216	\$166,067
98-99	377	224	\$172,430
99-00	415	227	\$172,343
00-01	496	299	\$187,324
01-02	577	312	\$187,704
02-03	652	400	\$187,733
03-04	692	428	\$187,305
04-05 (15m)	1,194	630	\$255,348
05-06 (12m)	1,107	635	\$255,365
06-07	1,738	1,130	\$425,302
07-08	1,220	850	\$344,060
08-09	1,106	586	\$255,255
09-10	1,364	907	\$411,274
10-11	1,014	769	\$259,097
11-12	1,047	618	\$199,510
12-13	982	512	\$181,639
Total	17216	10337	\$4,853,332

We can be proud of our role in rural Wisconsin housing. We have been told we do a lot with a little. We don't follow the latest fad in housing and complex financing. We stay true to our roots and our mission. We know from the numerous thank you notes we receive from clients that we are making a difference. Housing needs continue to grow across the state and there is much more to do. Rural Housing, Inc will continue to evolve and to collaborate with other interested agencies so that we may bring the ideal of an affordable home for every person and family in Wisconsin closer to reality.

SOME CLIENT STORIES:

A single mom with several children lost her job, her boyfriend left and medical problems resulted in a significant drop in income. She fell behind on rent and the eviction process was initiated. We were able to work with the local extension office to assist with budgeting. One month's rent of \$450 and a payment agreement with landlord prevented eviction.

An elderly woman's husband died. Since the husband had always taken care of paying the taxes in the past her tax payments were not made. We worked with the County Treasurer to accept monthly amounts to pay back taxes. After three months of partial payments by the client we paid out \$847. She then worked with a Benefit Specialist to apply for the Homestead Tax Credit, which was used toward the taxes. She continued to make monthly payments, preventing foreclosure.

A young couple, both with minimum wage part-time jobs, set out to rent a place to live. They could afford the rent but did not have enough money to cover the security deposit. We provided \$350 for the security deposit. A year later, their jobs had improved and they chose to move. So the security deposit came back to us, allowing us to help another household.

A man recently released from prison applied for and received a security deposit. A year later we did a follow-up survey found out that he was still there. A woman waiting to start receiving disability benefits for many months had been selling off items in garage sales in order to pay her bills. She had inherited the home but was \$992 behind on her electricity bill payments. We worked with fuel assistance and the utility fresh start program and after successfully completing three months on a budget, we paid off her \$450 balance. The next month her disability benefits started and with the back disability settlement she paid off two years of property taxes.

SOME CLIENT THANK YOUS:

Several days ago I received a letter confirming my application for assistance with my laterals to the water and sewer system. This aid for a person who is disabled and on a fixed income is like winning the lottery. My humble thanks.
William

Just a note to say Thank You to Rural Housing HCRI funds for assisting me, so I could connect to the public sewer. I feel this is a good program and I hope others are able to receive it also. It is greatly appreciated
Dave

What a blessing it was when I received the letter stating you paid my taxes. My prayers were answered.
Helen

I would like to thank you so much for your prompt attention in getting us water again. I can't begin to tell you what it means to me to have had someone to turn to, when in a predicament such as we were.
Sincerely,
Henry

Thanks so much for your assistance with this client. This will enable her to get her life back on track, and enable her kids to be all reunited as a family again.
Sparta Job Center

You didn't make me feel ashamed or guilty or beneath you because I needed your help. I appreciate all your efforts and assistance during this difficult time in my life.
Margy

CURRENT GOALS:

1. Continue to assist the increasing number of rural residents with critical needs.
2. Find new funding sources for home repairs as this continues to be the primary problem identified by low-income rural homeowners.
3. Researching, developing and implementing innovative, low cost programs to assist in addressing rural housing issues for local groups.
4. Work to spread these best practices statewide.
5. Establish a revolving loan fund for septic system and well problems.
6. Secure supplemental funding sources to adequately staff the organization.