



Nevada Rural Housing Authority

# 2018 Annual Report



Opening the Door to  
**Nevada's Future**



This Institution is an Equal Opportunity Provider and Employer.



**WELCOME**



*Executive Director Bill Brewer and Gary Longaker*

**Opening doors** – it's what we do. Whether they're physical doors to multi-family and single-family housing solutions, or figurative doors to hope, happiness and independence, these are the gateways to how we promote, provide and finance affordable housing opportunities for all rural Nevadans. In the past year, we've opened many doors to make a real impact on those we serve.

As we close the year, we bittersweetly close another door – since 2003, Gary Longaker has led the Nevada Rural Housing Authority to truly new heights. We celebrate his retirement with a deep sense of gratitude – for his leadership, expertise, savvy and wicked sense of humor. We wish him well as he looks forward to conquering new frontiers. I'm also humbled as I step into the Executive Director role. The monumental work done over the past year, 15 years and our 45-year history has set us up for an incredibly strong future.

Helen Keller said, "Alone we can do so little; together we can do so much." At the Nevada Rural Housing Authority, we are nothing without our partners. Organizations such as Nevada Association of Counties, Nevada League of Cities, HUD, USDA, Nevada Housing Division, private sector lenders, George K. Baum & Company and many, many more are critical to our success. They are the keystones to allowing us to continue to open doors and improve the lives of our fellow Nevadans.

**But opening doors is just the beginning.** Our agency is also filled with pioneers. People who see closed doors – or no doors, for that matter – and push through to unveil innovative solutions to housing challenges throughout our state.

I invite you to review our accolades and accomplishments for the past year, and help me celebrate, and most importantly, thank our incredible team for everything they do to fulfill our mission. Come on in!

Sincerely,

Bill Brewer  
Executive Director



*We Rise by  
Lifting Others*

Willis Swan  
1932-2018

NRHA Board of Commissioners  
Since 2003



BEST  
PLACES  
TO WORK  
**NORTHERN  
NEVADA**

We believe in investing in our people, and this philosophy is evidenced by our drive for good communication, clear growth paths and continually looking for ways to improve through performance planning. These reasons (and about a million more) are why NRHA has been recognized as a finalist as one of the Best Places to Work in northern Nevada for three years running.

Today, it's rare to have a conversation about the economy, employment, education, health and human services, transportation (the list goes on) without the mention of housing. **What the Nevada Rural Housing Authority does is not only important, but pivotal in how our state continues to grow and thrive.**

Through our partnerships, programs and innovative approaches to gathering and learning from data, we're helping define and support affordable and workforce housing solutions in Nevada. And we're doing it because of a team of truly incredible individuals. In this report, you'll read about insights, inspiration and what this amazing team has accomplished. From bringing even more lending options to homebuyers to being named one of the Best Places to Work in Nevada (yet again) to **winning the Single-Family Excellence award from NALHFA Award (another repeat award)**, it has been a year of opening doors to even more opportunity for our colleagues and community.

On behalf of the entire Board of Commissioners, I thank the NRHA team and its partners for ensuring affordable housing remains at the forefront of our state's priorities. A safe and affordable place to live is the platform for any person's success. Here's to another year of not only opening doors, but passionately pushing through with a drive to live and breathe the mission of the authority.



Sincerely,

*Rose Cook*

Rose Cook  
Chairwoman,  
Board of Commissioners



Commissioner Joni  
Eastley, Vice Chairman  
Roger Mancebo,  
Chairwoman Rose Cook,  
Commissioner Luwana  
Ferguson

# Opening the Door to Hope

## Rental Services

At NRHA, we ascribe to a pretty simple algorithm: **great people + great mission = great results**. Our team is truly connected to what they do – and not because it's their job. Many of us have been in our clients' shoes, and our programs and their results show our empathy and care at work. Last year, 60 individuals were able to come off of assistance because of our Assistance to Independence program.



**2,000 Families Served**



**Over 110,000 Square Miles of Rural Nevada**



**HUD High Performer Status for Over a Decade**

## A Path for the Future

Twenty-three years ago, Jeni Rios, NRHA Director of Rental Services, stood in line at a California housing authority at 2 a.m. to receive rental assistance. She knew it was what she needed to do for her family. She also knew, "I could do what those people on the other side of the counter do."

Fast forward a few years to a Friday morning – after her shift in the field sorting peaches was cancelled, Jeni was reading the classifieds and she came across a temp job that required a bilingual applicant. On Monday, she became a receptionist at the Regional Housing Authority of Sutter County – the same agency that previously provided her assistance.

Jeni progressed from reception to finance and then onto director roles. And her growth path led her here, to Nevada, where she's running the NRHA Housing Choice Voucher program. Jeni took what she learned as a recipient and now applies it to her work to ensure clients get exactly what they need, when they need it.

Processes have been improved. NRHA has discovered ways to expedite processes, knowing that to our clients, days, and even minutes, matter. The Rental Services team is also keenly focused on ensuring the program is successful for landlord partners.

*"What we do can mean the difference between buying healthy food or taking your child to the doctor," Jeni says. "And our team gets it. They've all been through their trials, and I feel that after the Great Recession, almost every American now knows what it is to struggle."*

Affordable housing isn't just a voucher or a roof over your head – it's confidence, hope and a positive path for the future.







# Opening the Door to Homeownership

From developing one of the first down payment assistance programs in the country to launching the Mortgage Credit Certificate program to evolving into a truly customizable homebuyer services resource for tens of thousands of Nevadans, the Home At Last™ program knows what it means to stay nimble. Never taking a “set it and forget it” approach, the Home At Last™ team has soared to new heights.

**This year, we won an Innovation and Dedication to Mission Award from George K. Baum & Company — evidencing just how impactful our programs are. And as a result of the team’s determination and obsession with being a helpful partner, even more rural Nevadans are able to buy a home of their own... at last.**



**7,422 Families Served**



**\$1.4 Billion Mortgages Provided**



**\$42.7 Million Down Payment Assistance Provided**

## What Partnership Looks Like

The Home At Last™ team prides itself on the quality of information and education we supply to our lender and homebuyer communities. We’ve hosted hundreds of Homebuyer 101 workshops all across rural Nevada, which help to increase access and give hope to those who attend.

We’ve knocked down even more barriers and forged even stronger partnerships to ensure even more access to the right types of homes for all Nevadans. Today, with an increased combined loan to value percentage, manufactured homes and their loans are more viable options for homebuyers.

At Home At Last™, we know it takes a village to build a home. Our programs are only as strong as our partnerships, which is why we’ve built a network of partnering lenders and realtors. With more than 100 certified and approved lenders, we have an army of assisters who understand the value of the Home At Last™ products and services, and use our tools to help homebuyers across the state.

## Welcome home, Fido and Fluffy!

But buying a home isn’t all paperwork and process – it’s a feeling. We also help with the emotional side of homeownership. A home of your own means you can do things on your terms, for your family – and to many, it means finally adding a pet to the mix.

The HAL Pals Pet Adoption Program is an exclusive benefit for Home At Last™ Down Payment Assistance program participants. New homeowners receive a certificate to present to their local animal shelter within 60 days of purchasing their home – and Home At Last™ will cover the adoption fees. HAL Pals gives hope and helps our clients envision a home, finally with a four-legged, furry friend. Learn more at [HALPals.org](https://HALPals.org).



# Community Development

We bring together local government, private business, for-profit and non-profit interests, and social service organizations to maximize resources and achieve local and regional affordable housing goals. The Community Development Department also strives to provide clarity to the term “affordable housing” and to identify the growing need for affordable housing inventory throughout our rural communities.

And we don’t stop at helping residents find affordable housing – we team up with local builders and developers to help build new developments and rehabilitate existing properties. We help address environmental concerns and assist in meeting a home’s weatherization needs, all in the name of creating a healthy, happy, thriving, rural Nevada.

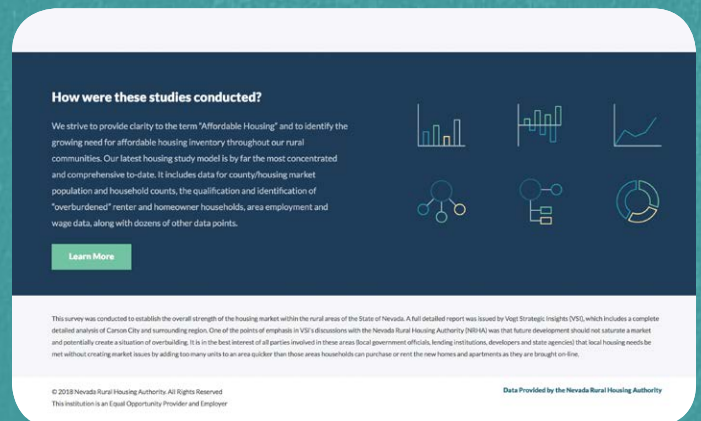
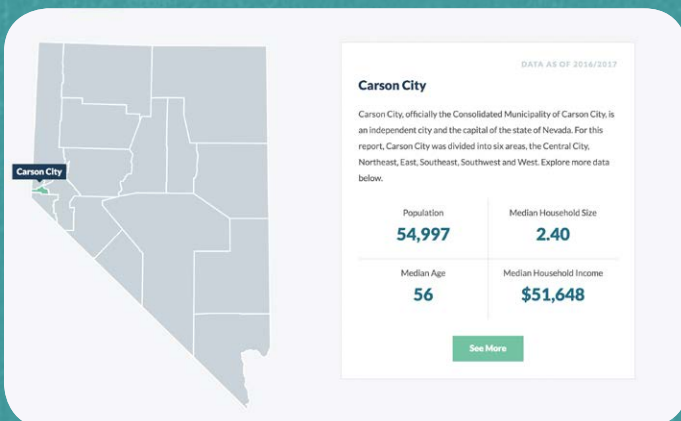
**Portfolio of 550 units on 11 property sites**

**Assets Under Management Estimated at \$82.5M**

**\$65.6 Million in Investments Made**

## Opening the Door to Data

In March of 2018, NRHA’s Community Development Group published the ultimate in pioneering tools: the housing studies. Data is a critical component in the housing conversation, and our studies are providing insight to counties throughout the state, helping them make more informed decisions. See the data in action at [NevadaRuralHousingStudies.org](https://NevadaRuralHousingStudies.org).







NRHA Vice Chairman Roger Mancebo, Carson City Mayor Bob Crowell and NRHA Chairwoman Rose Cook cut the grand-opening ribbon at Richards Crossing.

## Opening the Door to Independence

The first transitional facility of its kind, Richards Crossing consists of 38 single-family units, eight of which are reserved for chronically homeless veterans subsidized by HUD VASH Program funds. The remaining 30 units receive project-based rental assistance, and are prioritized for veterans, disabled individuals and the general homeless population. Today, the facility is fully occupied.

***“Carson City is a community that values its citizens. I can’t imagine anything that epitomizes that more than Richards Crossing.”***

— Bob Crowell, Carson City Mayor



Janet Thompson, NRCP President and Founder, awards a scholarship check to Carson High School Athletics

## Nevada Rural Community Partners

In 2016, NRHA introduced the employee-operated, non-profit Nevada Rural Community Partners (NRCP) organization to assist local, low-income youth. NRCP is run and overseen by a six-member philanthropy committee made up entirely of volunteers from NRHA staff. NRCP has developed a scholarship program aimed at providing students and their families the funds they need to participate in extracurricular activities. To date, NRCP has raised \$20,470.62 in scholarship funds.

**NRCP is an award-winning organization - most recently named Non-profit of the Year by the Northern Nevada Development Authority.**

# Opening the Door to Quality and Performance

NRHA has grown and maintained a strong position in its net assets and finances over the past 15 years, and the Accounting and Finance team plays a large role in NRHA's ongoing strategic and performance planning. NRHA ensures that every budgeted dollar is used to its maximum potential – it's what enables us to continue to do what we do for our clients and partners across rural Nevada.

Fiscal Year	Operating Revenues	Operating Expenses	Non-Operating Items	Surplus (Deficit)	Total Net Assets
2017	\$15,787,867	\$16,596,596	\$220,819	(\$587,910)	\$13,171,258
2016	\$16,042,940	\$16,273,671	(\$160,498)	(\$391,229)	\$13,760,168
2015	\$15,871,016	\$15,448,604	(\$99,273)	\$323,139	\$14,150,397
2014	\$14,654,801	\$14,150,597	\$1,960	\$506,164	\$13,827,258
2013	\$15,768,783	\$14,173,952	\$32,849	\$1,627,680	\$15,902,002
2012	\$15,738,084	\$14,005,699	\$134,647	\$1,867,032	\$14,274,322
2011	\$15,712,635	\$16,103,685	\$142,623	(\$248,427)	\$12,407,290
2010	\$14,610,319	\$14,248,145	\$122,438	\$484,612	\$12,655,717
2009	\$13,394,164	\$14,241,886	\$118,728	(\$728,994)	\$12,018,956



**Become Part of  
the NRHA FAMILY!**

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