PRESIDENT’S CORNER

Douglas Rise, President

Baltimore was the host this year for NAHRO’s National Convention and Exposition. North Central Regional Council was well represented with delegates from all of our eight State Chapters. In attendance with hundreds of our colleagues in housing and community development we had the opportunity of receiving the latest news on emerging trends and regulations and to explore the products and services our Manufacturer and Suppliers Council bring to the table to assist us in the day-to-day tasks of our profession.

I was especially impressed this year with the depth and quality of our keynote speakers and national award of excellence winners. From the opening plenary session’s address by Nelson Mandela’s grandson Ndaba Mandella, to the closing session’s address by the Campaign for Grade Level Reading’s Ralph Smith and the special appearance and comments by the newly-appointed HUD Secretary Julian Castro, I was re-energized with the belief that what we do matters and makes a difference in our communities and the lives of those we serve. And a special congratulation goes out to Jeff Patterson and his staff at the Cuyahoga MHA in Ohio for their national Award of Excellence win for the Riverview Tower Clinic program.

NCRC also managed to squeeze in a Board meeting during the conference, reviewing the progress of our ad-hoc committee on funding for member services and received reports from our Standing Committee VP’s and State Chapters which are included in this issue of our newsletter and online at www.ncrcnahro.org. The Board also accepted the Iowa Chapter’s final report for the 2014 NCRC Annual Conference held last April in Des Moines and received a check for $8,842 as the Region’s share of the conference proceeds. I want to extend our thanks and appreciation to Chapter President Marty Ryan and her team for the outstanding job they did in hosting the conference.

Mark your calendars for next April 15–17, 2015 for the NCRC Annual Conference and Meeting to be held at the Marriott Milwaukee West in Wisconsin.

NCRC NAHRO Board of Governors Representatives with U.S. HUD Secretary Castro

At the Annual Conference in Baltimore, left to right: Saul Ramirez, NAHRO CEO; Steve Merritt, NAHRO Sr. VP; Sharon Carlson, NCRC; Deanna Wagner, NCRC; DeeAnna Bakken, NCRC Sr. VP; Douglas Rise, NCRC President; U.S. HUD Secretary Castro; Carlos Sanchez, NCRC Past President; Marty Ryan, NCRC; Preston Prince, NAHRO President

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SENIOR VICE PRESIDENT’S REPORT

DeeAnna Bakken, Senior Vice President
jacksonhra@orbitcom.biz

AD HOC Action Plan Committee

The Ad Hoc Action Plan committee was formed in January of 2014 by the NCRC President with the intent of coming up with ideas and overseeing projects that can be carried out by the NCRC Board of Directors which will enhance the mission and action plan of the North Central Regional Council and aligns with National NAHRO’s business plan. The committee is to be chaired by the Senior Vice President and will include the VP of Housing, VP of Member Services, VP of Professional Development, VP of Commissioners, VP of International R&G Exchange, VP of CR&D, VP of Legislative and the Rising Star Award Recipient.

The NCRC Board of Directors made a motion that at the end of each year, the Treasurer is to review the amount used for operations in the previous year and double that amount to determine the reserve for the coming year. Funds in excess of that amount are to be identified in a separate line item of the budget and this amount is available to the committee for additional functions.

Each year the committee will present ideas to the board for approval before action is to be taken on the suggestions and the committee will coordinate with the party(ies) that will be responsible for carrying out the approved action or event.

Completed Board Approved Actions:

1. $6,610.00 approved for 10 Scholarships for the 2015 NCRC NAHRO/WAHA Annual Conference to include 1 to each of the 8 states in the region plus 2 for emerging leaders within our states.
   a. Update—The committee has finalized the outline of the NCRC 2015 Conference Scholarships.
   b. The outline will go out with first NCRC NAHRO Annual Conference Registration Forms and be available on the website.
   c. The actual application will be posted on the website after review at the January Board meeting in Chicago.
2. $5,000 for urgent training opportunities.
   a. Update—the committee has had their “ears open” for potential urgent training opportunities and has continued to ask our peers for their input on this opportunity.
   b. Possible option is Affirmatively Furthering Fair Housing requirements.

The committee continues to gather and discuss ideas for future presentation to the Board for approval. Some ideas provided to members of the committee include:

- Provide a vendor booth and/or speak at each of the NCRC State’s annual conference to share the benefits of and ways to interact with both National and Regional.
- Sponsor a training at each State Conference.
- Provide a centralized training for free or make it mobile (i.e. provide full day training in 3 states that are easily accessible by all 8 states) of hot topics or NPDS training.
- Update the website to make it more interactive and provide a possible blog session for different areas of concern. (i.e. a CR&D blog that can provide up to date info on HOME changes). Another addition to this topic was to pay for a techie who can create a very interactive site with the current existing links to each of the 8 State chapter websites and possibly shared policy samples.
- Look into a technology that can be shared by NCRC members to reduce administrative burdens. (example given was to have a site that can process receipt of online applications or a system that can provide a lottery drawing of applications so small and large agencies can use it when opening waiting lists.
- Some agencies have been giving away their Section 8 vouchers because of the burden of administering them. Find a way to keep them all within the region so they don’t go back to DC and see how we can work as locally as possible so they can stay as close to the place where they were originated from (i.e. within 40 miles, within the State, then within the Region).
- Paying expenses for a National NAHRO staff and the NCRC President travel at each State Conference within the region.
- NCRC put on a two day conference (free to our members) in Chicago put on by NCRC board members and speakers paid by NCRC.

- Provide UPCS training targeted at the opportunity to attract CD agencies and introduce them to the organization.

If you have additional ideas or hear of other suggestions, please be sure to forward them to one of the committee members or myself for inclusion and discussion.
Greetings NCRC Members ~

We are looking forward to hosting the 2015 NCRC NAHRO/WAHA Annual Conference, April 14–17, 2015, at the Marriott Milwaukee West hotel in Waukesha. The facility—which has been rated top in nation—has recently completed the remodeling of all of the guest rooms, and will have completed the entire facility remodel prior to our Conference. I think those of you that will attend our Conference will enjoy your stay there.

We are working on our Agenda for the Conference and have several confirmed speakers lined-up to participate. We are working toward filling the rest of the sessions by the end of November. The Conference will include both a Maintenance Training and a Commissioners Workshop, in addition to sessions covering a variety of topics including Drug ID, PIC, REAC, Homelessness, Section 8 and Public Housing topics. We are working on arranging a tour of some of the Housing Authority sites in the Milwaukee area.

Registration forms and conference information will be posted on www.wahaonline.org and www.ncrcnahro.org the first part of January.

Vendors who participated in our WAHA Annual Conference in September received information regarding the April Conference. Reservation forms and information will be sent out in late November to 200+ prospective vendors. We will have tiered sponsorships, and a sponsorship coordinator. If you would like to be a sponsor or exhibit at the conference, contact me at klbennett@netzero.com.

Wisconsin is looking forward to hosting the 2015 Annual NCRC NAHRO/WAHA “REFLECTIONS ON HOUSING” CONFERENCE April 14–17, 2015 and to welcome everyone to our beautiful state. We hope you will join us!
The Community Revitalization and Development national committee met in Tampa, Florida on July 16th. The purpose of these meetings was to discuss HOME Program changes, the Rep. David Camp draft tax credit reform bill, Rental Assistance Demonstration Program and Affirmatively Furthering Fair Housing.

As part of my update I wanted to provide some information about potential housing acts that could affect our industry. Nearly six years ago, during the early days of the financial crisis, the federal government took control of the mortgage companies Fannie Mae and Freddie Mac through a legal process called conservatorship. Since then, Fannie and Freddie have been at the center of a high-stakes debate over the future of housing finance in the U.S. and the appropriate role of government in the housing market.

That debate gained significant momentum in the first half of 2014. In May the Senate Banking Committee approved the Housing Finance Reform and Taxpayer Protection Act of 2014, also known as Johnson-Crapo, which would wind down Fannie and Freddie and establish a new system of government-insured mortgage-backed securities. Johnson-Crapo is one of dozens of housing finance reform proposals offered to date, but it’s the first to pass out of a committee with strong bipartisan support since conservatorship began.

Despite this major step forward, the future of Johnson-Crapo (and the entire housing finance system) remains uncertain. In addition to Johnson-Crapo, there are three other major reform bills currently under consideration in Congress, each of which charts a very different path for housing finance in the U.S. They include:

- **Johnson-Crapo**, introduced by Sens. Tim Johnson (D-S.D.) and Mike Crapo (R-Idaho) and approved by the Senate Banking Committee in May 2014 through a bipartisan vote (notably, with more Republicans voting for the bill than Democrats).

- **The PATH Act**, introduced by Rep. Scott Garrett (R-N.J.) and approved by the House Financial Services Committee in July 2013 through a party-line vote.

- **The HOME Forward Act**, introduced by House Financial Services Ranking Member Maxine Waters (D-Calif.) in March 2014.

- **Delaney-Carney-Himes**, introduced by Reps. John Delaney (D-Md.), John Carney (D-Del.) and Jim Himes (D-Conn.) in July 2014. These bills focus on the provisions that affect low- and moderate-income families and communities.

All of these provisions were key aspects of conversations and debate that our national CR&D has focused on this current committee year. As we enter the next phase of the reform debate, it’s important that we acknowledge the areas of overwhelming support and agreement—including the need for an explicit government guarantee, the importance of Fannie’s and Freddie’s current multifamily businesses and the importance of steady funding for affordable rental housing. After all, even if lawmakers find themselves going back to the drawing board in the coming months, there’s no need for them to start from scratch. As Housing Authorities embrace the Rental Assistance Demonstration Program, Choice Communities Initiatives, and other Community Development efforts we collectively need to be in the front line of these debated that potential how we finance development activities within our communities.

**HOUSING COMMITTEE REPORT**

Deborah E. Wilson, Vice President of Housing

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Hopefully everyone is enjoying a beautiful autumn season. The holidays are around the corner. Several Public and Indian Housing (PIH) Notices have been issued during the past several weeks. The following is a synopsis of the Notices:

**PIH Notice 2014-17**—Relocation Requirements under the Rental Assistance Demonstration (RAD) Program, Public Housing in the First Component. This Notice provides information and resources for relocation assistance requirements when planning for and/or implementing resident relocation efforts resulting from a conversion to RAD in
Committee Reports

accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970. When and if a RAD conversion results in demolishing, rebuilding and/or extensive repairs or if the RAD conversion transfers assistance to another site, there are minimum standards that must be followed on properly transferring the families affected by the conversion. PHAs facing resident relocation are strongly encouraged to be familiar with the requirements of this Notice. The Notice provides excellent examples of form letters that agencies can utilize and the process for determining which families are eligible, along with any financial assistance they may be entitled to.

PIH Notice 2014-18—Guidance on On-Site Utility Technologies and the Rate Reduction Incentive in Public Housing. This Notice encourages PHAs to utilize on-site renewable energy technology, which basically is building equipment to generate utilities on-site, which provides an alternative to purchasing utilities from an off-site third party utility provider. On-site utility technologies affect the PHA's total utility cost; therefore, allowing the agency to qualify for a Rate Reduction Incentive when calculating subsidy allocations.

PIH Notice 2014-19—Public Housing Operating Subsidy Eligibility Calculations for Calendar year 2015. This Notice provides instructions for calculating operating subsidy for the 2015 Calendar Year. As in prior years, the Notice services as guidance in properly determining subsidy for the Public Housing Programs.

PIH Notice 2014-20—Program Eligibility Regardless of Sexual Orientation, Gender Identity or Marital Status as Required by HUD’s Equal Access Rule. This Notice provides guidance on the February 3, 2014, final rule referred to as Equal Access in Housing in HUD Programs. The Notice enforces that PHAs cannot deny or terminate families or individuals based on their gender identity, sexual orientation or marital status. This requires PHAs to update policies that affect eligibility and/or admission to housing programs and cease utilizing language that marital status means “two people married by operation of law” or other similar language. The definition of family must be updated in the Section 8 Administrative Plan and the Public Housing Admission and Continued Occupancy Policy. Changes to either policy may require changes to the Agency/Annual Plan for the agency and therefore require a public hearing. At a minimum, section 4 (a) of the Notice states the PHA must include the new definition of family in its next Annual Plan.

PIH Notice 2014-22—Section 184 Indian Loan Guarantee Program Processing Guidelines.

PIH Notice 2014-23—Set-Aside Funding Availability for Project-Basing HUD VASH Vouchers. This Notice provides additional awards from Set-Aside Funding earlier in the year, which was outlined in PIH 2014-3. The Department has decided to fund an additional 22 PHAs based on the volume of application they received. The number of applications received by the Department demonstrated that the need for HUD-VASH was extensive. The Notice provides an additional $4.2 million in extra funding, which will create 582 additional units for homeless veterans and their families.

PIH Notice 2014-24—Process for Public Housing Agency Voluntary Transfers and Consolidations of the Public Housing Program. This Notice outlines the specific guidelines for how HUD will process a request for the voluntary transfer of Public Housing programs of two or more PHAs. It does not apply to the Housing Choice Voucher Program. Public Housing consolidations can be full or partial. Unlike consortia, consolidations are permanent transactions. The divesting PHA can either transfer ownership of all its Public Housing units, or a portion of the units. The transfer may require a change in the fiscal year.

Proposed Rules:

1) On July 11, 2014, HUD published the Streamlining Requirements Applicable to Formation of a Consortia by a Public Housing Agency in the Federal Register. The new rule focuses on the creation of a new category of consortia, in which multiple PHAs could operate under one ACC. The new consortia rule only applies to the administration of the Housing Choice Voucher Program; however, “Multiple-ACC” consortia is still permissible. Comments were received through September 9, 2014.

2) On July 19, 2014, HUD published the proposed rule on Affirmatively Furthering Fair Housing. The rule will plan for fair housing outcomes and assist in meeting the goals of affirmatively furthering fair housing. Comments are due on November 25, 2014.

3) On August 15, 2014, HUD published the Fiscal Year 2015 Proposed Fair Market Rents. It’s important that PHAs remember that Fair Market Rents also impact the Public Housing Program, as well as, the Housing Choice Voucher Program. Comments were received through September 15, 2014. Comments to all Proposed Rules can be submitted via www.regulations.gov

Additional Updates:

On September 18, 2014, the House Housing Subcommittee Chairman Randy Neugebauer from Texas introduced a bill related to the administration of flat rents in Public Housing. It currently has not been issued a bill number. The bill makes two major changes to the existing law. First, it allows HUD discretion in setting flat rents which will provide relief for agencies where the Fair Market Rent does not reflect the current market value in their jurisdiction. Second, the bill would revise the minimum rent requirements by mandating that PHAs set the minimum rent at no lower than $50.
Finally, HUD implemented the statutory authority provided under the 2014 Consolidated Appropriations Act to use $41 million in excess funds to increase the HCV 2014 administrative fee proration from 75% to approximately 79%. The proration will be retroactive to January 1, 2014 and PHAs will receive the adjustment by November.

INTERNATIONAL RESEARCH AND GLOBAL EXCHANGE COMMITTEE REPORT

Alan Zais, Vice President of IRGE
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The IRGE Committee had a strong presence at the NAHRO National Conference, hosted pre-conference tours for our guests from South Africa and received presentations from Claude Roy of the Canadian Housing and Renewal Association; Michel Sudarkis, Secretary General of the International Urban Development Association; Lawrence Ramashamole, Executive Director of the Housing Association of East London; John Hopkins, CEO of the Southern Housing African Housing Foundation; and Gerrit Teunis, CEO of Beter Wonen Vechtdal.

Committee’s speakers included Valerie White, Lead Analytical Manager, Public Housing Enterprise and Structured

Securities, Standard & Poors’ Rating Services; and committee discussion of refinancing, repositioning and reinvesting in social housing.

The conference itself had many international programs and sessions for conference delegates.


NAHRO and the UN-Habitat World Urban Forum: WUF is the global housing and community development conference sponsored by UN-Habitat, the United Nations Agency for Human Settlements. This year’s conference, April 5–11 in Medellin, Columbia, brought together more than 22,000 participants from 160 countries to share best practices, challenges and to advocate for equitable and sustainable development. Delegates learned from members of the official U.S. delegation to the WUF and members of NAHRO’s delegation about their experience at the conference and ongoing opportunities for shared learning with international partners through UN-Habitat that can benefit NAHRO members.

Mixed income housing, based on French and Dutch examples: Social and economic benefits for society. This was an opportunity to learn of the post World War II mistakes on urbanism, separating people from “low-coping” from people with “high coping”, building extended neighborhoods for low and no income families far from city centers and opportunities, and creating societies of criminal activities and fear. There were examples of how to overcome this, such as Tony Garneir’s architect and urbanism work in France with created mixed income programs with access to city centers and the social skills that can also be developed. The application to our own work is apparent.

Empowering Social Housing Residents to Improve their Living Situations: This session included compare and exchange about innovation in social housing for increased social cohesion between residents.

Innovation could be technical or managerial. What are the most appropriate mechanisms to ensure the intergovernmental links, decent and affordable housing, and reduce the cost of housing in energy efficient buildings? Examples were available from other counties (especially Vancouver, Toronto, Lyon and Paris) that triggered debate on how housing associations can shift from housing management to community service management allowing economic efficiency and better community involvement through social innovation.

And finally…delegates had the opportunity to visit the IRGE booth in the main conference hall, meet with members of the committee and learned more about the work of IRGE!
The House and Senate failed to approve the final FY 2015 spending bill to fund the Departments of Transportation-Housing and Urban Development (THUD). While the House passed their appropriations bill in June the Senate pulled its version prior to a full Senate vote on procedural matters. The August recess ended and during the short two week window before departing again for the election year recess the Congress approved a Continuing Resolution (CR) to fund the government until December 11, 2014. It is anticipated that the lame duck session after the election will simply extend the CR for the new 114th to grapple with.

Current legislative issues of note are:

A) HR. 5374 Rep. Schock has proposed to limit HUD’s and MTW PHA’s ability to approve HCV payment standards in excess of 120% of the Fair Market Rent. This HUD/PHA authority is important in high cost areas. Further, 2015 proposed FMR’s have been published and became effective October 1, 2014.

B) The Section 8 Project Based Contract Administration (PBCA) issue which is under the jurisdiction of the federal Court of Appeals recently denied HUD’s request for a rehearing. HUD has two options; re-procure the PBCA contracts or petition the Supreme Court!

C) House Republicans (Sen. Lee, R-UT) pushed through an amendment to the HUD funding bill that defunds enforcement of HUD’s “Affirmatively Furthering Fair Housing Rule”. This probably will come up again with the 114th Congress.

D) HR 4717 & S. 1442, Improving the Low Income Housing Tax Credit Rate Act has expired but will be re-introduced to extend and hopefully make permanent the LIHTC.

E) S. 576 the SHARP, small agency reform proposal still needs a House sponsor but will have to wait until the 114th Congress.

F) Sen. Bennett (D-CO) is poised again to submit an appropriations amendment that would allow PHAs to recertify family income once every three years if more than 90% of the family income is fixed!

G) HR 5632, reform and update the flat rent structure for public housing and require all PHA’s to establish a $50 minimum rent.

H) Effective July 1, 2014 Congress approved four amendments to the 1937 Housing Act via the 2014 Appropriations Act: PHA Consortia for Multi-family Projects, HQS Biennial Inspections, Definition of Extremely Low Income and HCV Utility Allowances. NAHRO had an E-Learning seminar on the HQS biennial inspections on September 19, 2014 which is archived for member use.

NAHRO’s Advocacy Action Center is an excellent resource to send a pre-drafted letter to your members of Congress. NAHRO has hosted a series of Advocacy 101 webinars which are archived on the NAHRO Website for your review.

Member Services has been a contributor to the Ad Hoc Committee that is recommending a structure and selection criteria for stipends to first time attendees at NCRC Conferences. I am working with the subcommittee that is defining the criteria for the selection of the Emerging Leaders attendees. Recommendations were presented and approved at the Board meeting in Baltimore.

Nebraska NAHRO conducted Emerging Leaders training in conjunction with its State Conference. An excellent turnout of 26 Emerging Leaders participated in the four seminar focusing on leadership skills, generational / gender differences in leadership, career goal setting, and succession planning. The NE NAHRO Board subsidized the cost of this training. All participants were challenged at the end of the session to sign up for one of the committees of NE NAHRO. Such training is an integral part of the NE NAHRO Strategic Plan’s goal of building a new generation of leaders for the affordable housing industry.

One of the major goals of the NCRC Members Services Committee in the next six months will be the active marketing and outreach of the NCRC awards. While all of the awards winners this last year were very worthy, there were not a lot of nominations for some of these awards.

Thanks to everyone who responded to the recent National NAHRO Member Services Survey. My Marketing Subcommittee of the National NAHRO Member Services reviewed the survey results during the Baltimore Conference and made recommendations for future actions.

The National NAHRO Member Services Committee also had a conference call with Saul Ramirez in September to review some proposed changes to the site and structure of future Legislative Conferences. The Committee did approve a proposal to move the site of 2016 and 2017 Legislative Conferences from the Renaissance Hotel to the Crystal City Gateway Marriott in Arlington, VA. The major consideration is the cost differential, reducing the daily rate from $325 to $189. National NAHRO is also considering shortening the Legislative Conference by one day.
Committee Reports

PROFESSIONAL DEVELOPMENT COMMITTEE REPORT

Daniel V. Stroda, Vice President of Professional Development

Reports from NAHRO Staff: Sharon Sherrill, Eugene Rudder, Blake Paulick and Jeff Falcusan

Onsite trainings provided have increased over 30% to date this year, with 43 from January 2014 to September 2014. Eleven more trainings are scheduled and sixteen more are pending. Conservative estimate for 2014 is 59.

Certification accomplishments of our members are strong. Increase of certification levels comparing October 2013 and October 2014 were 23% from the Specialist level, 13% for the Operations level, 14% for the Commissioner and 33% for the Executive level. NAHRO members are actively working to expand their education using the NPDS system.

The PD committee received an update on NAHRO’s Licensing Initiative. Revised policies will allow states to purchase an annual license for $750. A Regional Council or a combination of two or more state chapters may purchase an annual license for $750, but if total number of housing authorities served exceeds 75, the cost will increase by $10 per PHA not to exceed $750 per state. Licenses are held by three states and one region for Ethics and the Housing and Community Development Commissioner 8 states and one region are licensed to offer Commissioner’s Fundamentals.

Presentations were given by Cliff Martin on the NAHRO Faculty and Richard Wankel on training sites. Currently NAHRO has 18 Certified Training Centers.

NAHRO Finance Certification Work Group reported on their work on their Finance Position Job Description Analysis. The group is researching the knowledge requirements for a new NAHRO Finance Certification. Research will continue with surveying ED’s and CFO’s. Also will seek input from auditors that provide services to PHA’s. More information is to come.

The Committee reviewed the report from the Certified Management of Vouchers Operations work group. The CMVO work group is considering the use of blended learning with courses and online offerings. Also considering length of course and number of courses needed without losing integrity of the program.

The Continuining Education Work Group (CEW) reported on their suggested Non-Educational Tiered Points System. The issue is anyone volunteering to serve as a national officer or on a national committee faces challenges obtaining CEU’s due to timing conflicts with the learning sessions at our conferences.

Committee Reports

SMALL AGENCY TASK FORCE REPORT—OCTOBER 2014

Sharon L. Carlson, SATF Chair
scarlson@beldinghousing.org

Member Participation and feedback

Prior to the Summer Conference held in Tampa, NAHRO CEO Saul Ramirez joined me as Chair of SATF in sending a letter to all small agency members of NAHRO, requesting feedback on various issues impacting operations for agencies of all sizes, but particularly those with limited staffing resources. During and following the Small Agency Task Force meeting in Baltimore, the SATF has been asked to weigh in on additional topics, to include commenting on the proposed rule for Affirmatively Furthering Fair Housing and formation of consortia in response to the recent guidance released. Small agencies are requested to take a look at the proposed rule and the guidance, and weigh in with either the SATF or comment directly to HUD regarding the potential impact to our agencies.

Meetings and Teleconferences

Task force members continue to communicate via email and have been actively contacting and meeting with elected officials regarding the need for regulatory relief. Teleconference topics have included progress on SHARP (now SHOA), commenting on the consortia rule, administrative fee cuts, professional development needs, and proposed flat rent legislation. Although progress continues on reaching out for sponsorship of SHARP, the bill has not yet been introduced in the house. With the current legislative calendar, it is unlikely any action will be seen on this until at least early spring. Additional conversation during the SATF meeting in Baltimore included updates from NAHRO staff on regulatory relief, reports from agencies that have turned voucher programs over to HUD, and a shared experience with a RAD conversion. NAHRO staff responded to questions regarding Section 8 Net Restricted Assets, and the difficulty some agencies are experiencing in receiving timely HAP payments from the department in order for landlord payments to be made. Concern was expressed about the burden that will be placed on strained agencies with the advent of the Green Physical Needs Assessment, and the Affirmatively Furthering Fair Housing tool.

Moving Forward

In addition to email and teleconferencing, task force members are becoming increasingly aware of the inability to harness broad participation and feedback from small agencies throughout the country. Limited participation is thought to be a combination of lack of awareness, lack of interest, and/or simply being overwhelmed. Discussion about how to provide peer-to-peer, one-on-one education and other support strategies will be explored, with the focus being on the important role state chapters play. Members are encouraged to continue
using the email address satf@nahro.org and to reach out to members of the Housing, Professional Development, and LegNet committees to communicate concerns to leadership regarding challenges faced by small agencies.

**2014 NAHRO AGENCY AWARDS OF EXCELLENCE WINNERS in the North Central Regional Council (NCRC) Area**

**Resident and Client Services**

**Riverview Tower Clinic**

The Riverview Tower Clinic is a full time medical and dental clinic for public housing residents. It is a partnership between Cuyahoga Metropolitan Housing Authority and Care Alliance. This collaboration addresses the need for affordable health care for the residents and families. The Riverview Clinic will increase access to medical and dental care for the low-income residents of Riverview Tower and nearby public housing, and other low-income neighborhood residents. By the fall of 2013, the clinic had built capacity to provide care for an average of 3,000 patients annually.

Mr. Jeffery K. Patterson
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Upcoming Winter Newsletter Submission Deadline:

**JANUARY 5, 2015**
Submit to NCRC NAHRO at pat.gustafson@ncrcnahro.org

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**Regional Service Officer Report**

**Patricia A. Gustafson, RSO**
pat.gustafson@ncrcnahro.org

**NAHRO Conferences**

2014 NCRC NAHRO Conference/Iowa NAHRO
Iowa Chapter President **Marty Ryan**, Past President, **Michelle Schnier** and Conference Chair **Amy Tooley** along with their team hosted a successful and memorable NCRC NAHRO Conference last spring, April 30–May 2, 2014, at the *Des Moines Marriott Downtown Hotel*. Marty provided the Final Conference Financial Report at the October Board Meeting.

2015 NCRC NAHRO/WAHA Conference
WAHA has contracted with the *Marriott Milwaukee West* in Waukesha to hold the conference *April 15–17, 2015*. Conference delegates are encouraged to register rooms prior to the deadline of *March 23, 2014* to avoid increased rates and limited availability of rooms. **Karen Bennett**, has been working diligently on getting speakers lined-up along with the aid of WAHA District 2. [www.wabaonline.org](http://www.wabaonline.org)

2016 NCRC NAHRO/OHAC Conference
**Sherry Hill**, Service Officer for OHAC indicated they have a contract with the *Hilton Columbus at Easton*, located in the heart of Easton Town Center with the best shopping, dining and entertainment literally steps away ([www.hiltoncolumbus.com](http://www.hiltoncolumbus.com)). The location is also conveniently just 10 minutes from Port Columbus International Airport (CMH) and 15 minutes from downtown Columbus ([www.eastontowncenter.com/shopping.aspx](http://www.eastontowncenter.com/shopping.aspx)).

**January 2015 NCRC Board of Directors Meeting**
The next Board Meeting and Board Training Workshop will be held *January 8–9, 2015* at:

**Homewood Suites by Hilton Chicago Downtown**
40 East Grand Avenue, Chicago, Illinois 60611

The Board Meeting will be held Friday, January 9, 2015, 9:00am–2:00pm, with Board Workshop Thursday, January 8th, 1–5pm.

**Newsletter—Articles/Reports**
Thanks to the Board members who have contributed reports for this publication. This quarterly newsletter provides a means to communicate regional messages to our membership.

The individual NCRC committee Vice Presidents provide activity updates from their national committee. The NCRC Regional Committees are made up of the eight State Chapter committee VPs (led by the Regional VP of each). The NCRC Vice President communicates the Regional Committees’ input to the National NAHRO committees. If you have questions, want to be involved, or would like to contact a committee Vice President, please refer to their email address identified in their report (pages 2–9).

Chapter Presidents provided chapter reports of state activities and all trainings and conferences dates and locations.

**Newsletter Advertisements**
Thank you to our advertisers who financially support the expense of producing this publication and making it available to the members.

Our next publication begins Volume 20 and our 2015 season. We are offering the same advertising rates for 2015, with no increases. If you have an interest in advertising please contact me at pat.gustafson@ncrcnahro.org.

**2015 Award Nominations**
Our January publication will hold the **2015 Award Nomination Forms** for the *Alvira B. Long Memorial Award* for Commissioners, the *Charles A. Thompson Memorial Award for Distinguished Service*, the *Ernest J. Bohn Education Scholarship Program*, and the *Rising Star Award*. Your contact for submitting award nominations will be **Stan Quy**, Vice President of Member Services and **Brenda Coates** for the *Charles A. Thompson Memorial Award*.

**Website**
We continue to keep the website up to date. Watch for the [2015 NCRCNAHRO/WAHA Conference](http://www.ncrcnahro.org) brochure and link from WAHA Conference Chair in January.

The 2015 Calendar of meetings and events for the Board will be posted after being finalized during the January Meeting.

**Contact Information**
**NCRC NAHRO RSO**
If you have questions or need information, feel free to contact me at pat.gustafson@ncrcnahro.org, by phone at 651-260-6954, or mail to PO Box 831, Faribault, MN 55021.

**Board Directory 2014–15**
The Board Directory is up-to-date and posted on the website at [www.ncrcnahro.org](http://www.ncrcnahro.org). If you or your agency have any changes, or state chapter officer changes, please provide them to Branna Lindell, NCRC NAHRO Secretary, at blindell@ssphra.org and CC: pat.gustafson@ncrcnahro.org. Please, help us keep the Directory current.

**Mass Emails—Newsletter Links**
**PLEASE NOTE:** The email address used to circulate the link for the newsletter and mass emailing is ncrcnahro@centurylink.net. Please make sure this email address is recognized by your server to avoid rejected emails. Do not use this email address for correspondence. Please send email correspondence to pat.gustafson@ncrcnahro.org.

*It continues to be my pleasure and honor to serve the NCRC NAHRO Board and organization as your RSO. Thank you for your support!*
Following is an update of the NCRC State Chapters’ membership activities.

**ILLINOIS CHAPTER REPORT**

*Jackie L. Newman, President*

IL NAHRO joins other State Chapters in welcoming Chicago Area HUD Director, Mr. William Wilkins.

**IL NAHRO Board of Directors** are actively working towards hosting a one-day session on Affirmatively Furthering Fair Housing. HUD has notified its PHA stakeholders that they are committed to fair housing and as such they are currently reviewing HUD’s Affirmatively Furthering Fair Housing (AFFH) proposed rule which was published last year. HUD indicated in a recent e-mail that “its goal is to ensure that every American has the opportunity to live in the community of their choice without facing discrimination and help Americans have access to fair housing and the opportunity to improve their life outcomes” as such IL NAHRO is gearing up to ensure its membership has opportunity to receive training on this important initiative early 2015.

October was Housing America month and ILNAHRO encouraged its membership through its October issue of ‘Housing Matters’ Newsletter to participate in Housing America Month by planning events that raise awareness about the importance of affordable housing and the importance of fair housing.

As IL NAHRO gears up for the remainder of the fiscal year and look towards 2015, we are committed to continuing to aggressively work on behalf of Affordable Housing providers, Public Housing Authorities (both large and small), Community Development Organizations and Supportive Housing Organizations by forging partnerships that strengthen advocacy efforts and positive public policy alignment. Intentional outreach efforts will continue to be initiated in the coming year to partner with Community Development Organizations, Small PHAs and other affordable housing developers and organizations that advocate on behalf of the diverse populations in need of affordable housing. IL NAHRO is committed to joining forces with others as we impact public policy on a State, Regional and National level.

**INDIANA CHAPTER REPORT**

*Derek White, President*

The Indiana Chapter of NAHRO requested and secured a meeting with our Indiana State Program, Center Coordinator, Forrest Jones. We met at the Indianapolis Housing Agency with approximately 50 directors and administrative staff in attendance.

We received updates on Public Housing & Capital Funds, Housing Choice Voucher HAP and Admin Fees, Flat Rents, RAD, GPNA, REAC etc. We were able to voice our concerns about the obvious missing “human element” that program cuts are having across the country and how they are affecting families, children and the elderly specifically in Indiana.

Forrest generally agreed with most of the concerns and made a commitment to meet with us at the Housing & Community Economic Development Statewide Conference co-hosted with the Indiana Housing and Community Development Authority (IHCDA) and the Indiana Association for Community and Economic Development (IACED). That conference convened on September 30, 2014 and ended on October 2, 2014 in Indianapolis, Indiana at the Marriott East Hotel. A few of our chapter members were on the planning committee for this endeavor and we received very positive support from our state chapter members for this joint-venture.

As we’ve said before, the benefits for us will involve more exposure/expanded opportunities to the Tax Credit process, better coordination and training with IHCDA in developing non-traditional partnerships, tackling the challenges together for affordable housing development and sustainability, promoting community health and safety through partnering with various state health coalitions, rebuilding after a disaster and improved coordination with the Indiana Coalition for Human Services (ICHS).

Representatives from IHCDA and IACED seemed to be excited about the prospects of a joint venture and we think that it will benefit all parties in a myriad of ways by not only an exchange of program information, but for Indiana NAHRO, putting us in a position to access alternative resources that in some cases, have not been available to us in the past.
IOWA CHAPTER REPORT

Marty Ryan, President

Iowa NAHRO Professional Development Chair, Amy Tooley, has confirmed trainings for our 2015 Annual Conference “Betting Against the Odds” to be held at the Meadows Convention and Event Center in Altoona, Iowa on April 8th–April 10th, 2015. Board elections will be held at the Annual Meeting on April 9th, 2015 for the 2016–2018 term of office.

Iowa NAHRO initiated a Section 8 Financial Management Training hosted by the Des Moines HUD Field Office on September 11th, 2014. The Des Moines HUD Field Office Staff, Margol Wilhelmson & Kathryn Smouse Hulse, provided financial information specific to each housing authority for each of the eleven housing authorities represented. Discussion was held on Cash Management, Obligations, Budget Authority, Disbursement Schedules & HUD Held Reserves.

Iowa NAHRO has awarded two $1,000.00 Scholarships to one resident & one housing authority employee or employee’s immediate family. The resident awarded scholarship recipient is majoring in Early Childhood Education and is attending Indian Hills Community College. The employee awarded scholarship recipient is majoring in Elementary Education and is attending Iowa State University. Scholarships are awarded annually.

Upcoming 2016 Conference will be held April 20th–April 22nd, 2016 at the Coralville Marriott, Coralville, IA.

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MICHELL CHAPTE REPORT

Lee Talmage, President

Dear NCRC friends,

Hope you had a Happy Housing America Month in October! The Michigan Chapter board held its annual Fall Conference at Bay City September 10–12 with a conference theme of “Facing the Future Together.” The Conference was well attended and the hotel admitted ours was the largest to use their facility. A variety of training sessions were offered including NPDS training in Public Housing Eligibility, Income and Rent Calculation, Maintenance training, and advocacy training by HAI Group.

NPDS training continues to be offered at NAHRO’s Livonia Training Center with a Procurement & Contract Management seminar held November 4–6, 2014.

The Michigan Chapter board held its annual Fall Conference at Bay City September 10–12 with a conference theme of “Facing the Future Together.” The Conference was well attended and the hotel admitted ours was the largest to use their facility. A variety of training sessions were offered including NPDS training in Public Housing Eligibility, Income and Rent Calculation, Maintenance training, and advocacy training by HAI Group.

On the legislative front, several Directors from small Michigan PHA’s continue to work together with Congressional aids and National NAHRO on moving the SHARP initiative forward in the House.

The Michigan Chapter is particularly proud that on October 1, NAHRO announced that two residents of the Albinon Housing Commission, Audreann Artis and Katana Mosson, were chosen as finalists in the 2015 “What Home Means to Me” poster contest.

Happy Housing America Month! I hope this year many will recognize the work you and your agency are doing for those many families in your community that truly need safe decent affordable housing.
The deadline for Minnesota PHAs/HRAs (HAs) to apply for the $20 million of GO Bonds was November 5, 2014 and preliminary reports are that Minnesota HRAs/PHAs have submitted twice as many applications than what can be funded by Minnesota Housing Finance Agency. The GO Bonds were part of a State Bonding Bill where $100 million was set aside for Affordable Housing projects. Minnesota NAHRO contracted with Greater Minnesota Housing Fund and Family Housing Fund to provide technical assistance to HRAs/PHAs in the state in the preparation of the application. Minnesota NAHRO wanted to show Minnesota Housing Finance Agency that there was a strong interest by HRAs/PHAs in receiving these funds. These GO Bonds require local and federal leverage in the application funding that can range from 15 to 25% of the proposal.

The Minnesota NAHRO Chapter again had excellent representation at the National NAHRO Annual Conference with 13 people attending the conference.

The Minnesota Chapter held its Annual Conference on September 17–19 in Duluth, MN at the Duluth Economic and Entertainment Center. The theme was “Bridge to Excellence.” ACCRA Health Services sponsored a presentation and performance by guitarist Billy McLaughlin.

Chapter Board Meeting was held on Tuesday, September 16 followed by an executive session the next morning. The next Chapter meeting will be on November 19, Bloomington.

The Legislative Committee is beginning to get into full swing with its weekly Friday teleconference. Topics that are rising to the top are workforce housing, senior housing, late fees, and tenant reimbursement for light maintenance duties such as mowing and snow shoveling, tax increment financing and State Statutes governing HRAs.

The Professional Development Committee met to discuss sessions for the Spring Conference to be held at Madden’s Inn near Brainerd, MN in May.

Happy Holidays.
his CME in Fundamentals and Ethics and has applied and was accepted to become a Nebraska Commissioner trainer in Ethics.

**Congratulations! to our new training faculty for NE NAHRO**—(Fundamentals renewals & new in Ethics) Pat Hosick, Sue Kleider & Deanna Wagner; New for Fundamentals and Ethics—Chris Lamberty, Lincoln Housing Agency; Anita Dogget, Burwell Housing Agency; Mickey Gray, Oshkosh Housing Agency; J. D. Bennett, North Platte Housing Agency; & Phil Wayne, Douglas County Housing Agency—(Ethics only). Once training certifications are received from National NAHRO, we look forward to implementing trainings statewide to spread the knowledge to as many commissioners as possible.

**Directors are encouraged** to support and sponsor a Fundamentals or Ethics session at local PHAs in what remains of 2014 and into 2015.

**Review Committee:** With the addition of new faculty to the Commissioner Fundamentals and Ethics roles, Deanna Wagner, Pat Hosick and Nancy Bentley have been appointed to a committee to revise the Commissioners Fundamentals Policy & Procedures for faculty members and also review participant registration fees.

**NE NAHRO’s Maintenance Conference was held** June 12 & 13 in Lexington, Nebraska with 39 maintenance personnel registered to attend the sessions. Attendees enjoyed the breakouts and are looking forward to the 2015 maintenance conference to be held in St. Paul Nebraska. We are thankful for the willingness & enthusiasm to keep this conference growing!

**Members Service Committee** were busy this summer judging the numerous entries in the “What Home Means to Me” poster contest, as well as, all of the award nominations for the fall conference. The Member Services committee has also shown interest in revitalizing the Mentoring Program to connect seasoned directors with many new directors across the state.

**Marketing Initiative:** The Nebraska Chapter continues to work on finalizing their Strategic Plan “Action Items” with Stan Quy of TOLE, The Organizational Leadership Edge. One of the Nebraska NAHRO Action Items includes creating a media marketing program to spotlight the good PHAs do for recipients of affordable housing and their communities. The purpose is to raise awareness at the local and state levels to change the perception of Public Housing in our communities and state. Our thanks to Rick Ruzicka of the Hall County Housing Agency for spearheading this initiative. A contract has been signed for statewide coverage by both television and radio ads and we look forward to positive results from this endeavor. The Marketing Committee is also developing a professional brochure for NE NAHRO.

**OHIO CHAPTER REPORT**

**Sherri Scheetz, OHAC President**

The OHAC Annual Fall Conference was held September 17–19, 2014 at the Hilton Polaris Hotel in Columbus, Ohio. The conference attendance roster included 165 attendees and 18 exhibitors. The OHAC Training & Conference Committee and the local HUD offices joined forces to develop an agenda with multiple tracks to serve a wide range of staff interests. During the Annual Conference, the Board of Directors elected officers for the 2014–2015 administrative term.

**The new officers are as follows:**
Sherri Scheetz (Akron MHA), President
Steve Randles (Zanesville MHA), Vice President
Peggy Rice (Portsmouth MHA), Treasurer
Ralph Chamberlain (Erie & Sandusky MHAs), Secretary
Linnie Willis (Lucas MHA, Toledo, OH), Immediate Past President (remains on Executive Committee)

OHAC’s incoming president, Sherri Scheetz, planned the agenda for this year’s Directors’ Retreat which was held October 8–10 at the Quail Hollow Resort in Painesville, Ohio. The retreat offered valuable training specifically for executive directors, along with time for planning and networking with colleagues. Featured on the agenda was a presentation of Lean Ohio/Six Sigma which was guided by John Potkalitsky. Mr. Potkalitsky currently works with Kent State University and with the State of Ohio to train public entities in lean and Six Sigma strategies, and to assist in implementation. Greg Johnson, executive director of the Cincinnati MHA, discussed his agency’s success in implementing Six Sigma. The second half of the training focused on Affirmatively Furthering Fair Housing (AFFH), with a panel including Leigh Poltrock, attorney for Pepper Hamilton, LLC, Pittsburgh, PA; Randy Geese, executive director of the Wheeling HA; Jim Casey, director of legal services, Akron MHA; and Jim Armstrong, policy analyst, PHADA.
As I previously stated, Wisconsin has concerns with the new FMR regulation. On September 17, 2014 a letter was drafted and sent to The Honorable Julian Castro, Secretary of HUD from Senator Mark Pryor, Senator Tom Harkin, Senator Heidi Heitkamp and Senator Tammy Baldwin of Wisconsin. In this letter it expresses the concern that the current FMR will force many vulnerable citizens to relocate to less expensive, lower quality housing.

Menomonie Housing Authority is one of those agencies that is situated in rural America but sandwiched between three large colleges driving the FMR up not to mention we are neighboring the beautiful Twin Cities, MN as well.

The City of Menomonie is situated in Dunn County. Our housing agency sits in one of the highest rates of poverty in Wisconsin-16.3% compared to the 12.5% in the state overall according to the US Census Bureau.

One (1) out of 3 Wisconsin children participated in Supple-

mented Nutrition Assistance Program in 2012. Approximately 20% of Dunn County residents rely on SNAP benefits. The recent cuts at the end of 2013 will result in a loss of $514,000 for our community.

“I not only use all the brains that I have, but all that I can borrow.” —Woodrow Wilson

Wisconsin Associations of Housing Authorities (WAHA) just held another successful annual conference hosted this year by District 1 in the Wisconsin Dells.

Each year WAHA presents an Honorary Membership Award to a deserving individual who has shown a commitment to WAHA and housing on the state level. This person will join a long and distinguished list of people who, though out the years, have made significant contributions to WAHA at the State level. The first award was given in 1973 and WAHA continues this tradition today. This year’s Honorary Membership Award is being presented to an individual who is well-known to most of us. This year’s recipient to....

BARB HAGEDORN, former director of Dodge County Housing Authority.

Barb served on the WAHA Board of Directors from 2008 until her retirement in 2013. Barb also served as District #1 chair during that same time period. Barb was the Executive Director of Dodge County Housing Authority from 1999 until her retirement on Dec. 31, 2013. During her tenure at DCHA, Barb increased the HCV from 104 to 152; secured the management of Pattee Meadow Apartments; and purchased Oak Grove Apartments where she transformed these 24 units with renovations from floor to ceiling and geothermal heating and cooling.

Outside of the Housing Authority, Barb served on the WI-CARH Board as well as several local committees, including Women’s Resource Day and Elderly Resource Council. She currently serves on the Mayville school board and on the Board of Directors of the White Limestone School Historical Society.

For those of you who know Barb, you know that she is a cheerful, helpful, and kind individual. She was always ready to mentor new directors and offer a helping hand when and wherever needed. Congratulation’s Barb!
“Through innovation, the Washington County Housing & Redevelopment Authority promotes community and economic development, and provides and maintains affordable, decent and safe housing opportunities in Washington County.”

**Affordable. Decent. Safe.** Three things that many of us take for granted in our housing choices. Three things that, here at the HRA, we know can’t be taken for granted. Time and again, we’ve heard stories from residents who have seen their lives turn around because they finally had housing that was just that: affordable, decent, and safe.

Julie is one of those residents. She came to us in February 2007 after a two-year wait on our waiting list. Her struggles are a familiar story. Julie had mental health issues—eventually diagnosed as bipolar disorder—that made it difficult for her to keep her life on track. She fought to hold on to jobs. She struggled with housing and sometimes found herself homeless. After two hospital stays and a clear diagnosis, she lived in group homes while learning to deal with her condition.

Julie found it difficult to provide the kind of home she wanted to give her two kids. They had lived in apartments in the metro area before, but Julie never felt safe or secure. She wanted her kids to have a neighborhood where they could play outside and where they were surrounded by positive influences.

Julie’s son was 13 and her daughter was 7 when they moved into their new home in Woodbury seven years ago. She hoped it would be a new start; a fresh beginning for her family.

She quickly became involved in the HRA’s Resident Council, which empowers residents to help lead and improve their communities. Her involvement connected her to the Community Action Partnership of Ramsey and Washington County, where she served on their board for six years.

In 2010, Julie received her Administrative Office Professional certificate through the Promise Program, run by Crown College and the Union Gospel Mission. She works now for a university here in the metro area.

And her kids? Her daughter is involved with a youth band at their church. She volunteers at an assisted living facility, takes violin and voice lessons, and is very involved in the arts. Her son works multiple jobs in addition to being a full-time college student.

When asked about her situation today, Julie says that Woodbury is an “ideal place to live.” And she feels blessed to be in such a great community.

Whether it’s enabling people to find economic security, or improving school performance for kids, or making our community a safer and better place to live, affordable housing matters to people like Julie. And it matters to the people of Washington County.
Greetings NAHRO Regional and State Chapter Presidents:

Thank you for making Housing America Month 2014 our most successful campaign year to date. We had a record number of housing authorities participate in the campaign in various ways and our highest ever number of submissions for the What Home Means to Me poster contest. We thank you for your continued dedication and energy to expressing why affordable housing matters.

Earlier this year, we notified you of pending changes affecting the timeline and implementation of the national poster contest. Before the end of November, we will launch the 2016 What Home Means to Me poster contest. The revised rules direct housing authorities to send their entries to local state chapters. The chapter is responsible for delivering all posters received to its regional NAHRO chapter for judging by the date determined by the region. If a state chapter chooses to hold a contest before sending entries on to the regional level, they must factor that into the regional timeline. State chapter contests are optional.

At the regional level, each region will select three winners – one for elementary, middle and high school age categories – and forward those on to the national competition in Washington, D.C. where national honorees will be selected by a Blue Ribbon panel of judges assembled by NAHRO staff. Please note that national NAHRO will not accept submissions from individual housing authorities or state chapters. Any submissions sent directly from either a housing authority or state chapter will be disqualified. Regional honorees should be marked mailed to the national NAHRO office no later than Friday, Aug. 7, 2015.

Commencing the contest this November will allow for state and regional leadership to judge posters at their individual spring conferences, which is a far easier way to accomplish the task. We believe these changes will preserve the What Home Means to Me poster contest for years to come and make the management of the process fair and reasonable.

If you have any questions regarding the launch of the 2016 poster contest, please do not hesitate to contact either of us. Thank you!

Saul N. Ramirez, Jr.
NAHRO Chief Executive Officer

Clifton Martin, CME, CMPO, SPHM, PHM
Housing America Chair
# Mark Your Calendar

## 2014-2015 NCRC NAHRO/State Chapter Conferences Schedule

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<td>April 15–17, 2015</td>
<td>NCRC NAHRO Conference</td>
<td>Waukesha, WI</td>
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## National NAHRO Conference Schedule

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<td>March 15–18, 2015</td>
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## NAHRO 2014 Scheduled Trainings in NCRC Regional Area

Refer to NPDS Schedule at [http://www.nahro.org/seminar-calendar](http://www.nahro.org/seminar-calendar) or [www.ncrcnahro.org](http://www.ncrcnahro.org) and click on the NPDS logo for a direct link to website and complete listing of future NAHRO Trainings and registration information.

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## 2015 Housing Authority Financial Training Seminar

**May 20, and 21, 2015**

### Seminar Topics
- Budgeting
- Financial Statements
- Year-End/FDS Reporting
- Audit
- Scoring
- Operating Subsidy

### Location
Kalahari Resort and Convention Center  
1305 Kalahari Drive  
Wisconsin Dells, WI 53965

### Seminar Fees
- $325: Before December 31, 2014  
- $425: After December 31, 2014

### Questions?
608.784.7737

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