

## Congratulations goes out to Advisory Committee on Housing member



Bob Nielsen  
President  
Shelter Properties

Bob Nielsen, a NHD Advisory Committee on Housing member, was recently selected as the 2008 Vice President/Secretary of the 235,000-member National Association of Home Builders.

Nielsen, who has more than 25 years of experience in the home building industry, is president of Shelter Properties, a development and management company headquartered in Reno.

Nielsen has been a long-time advocate for affordable housing and is committed to supplying affordable "workforce" housing in Reno and other areas of the state.

Nielsen was instrumental in the creation of The Division's Low-Income Housing Trust Fund and was appointed by the Director of the Dept. of Business & Industry to serve on The Division's Advisory Committee on Housing in 2006.

**Nevada Housing Division**

**Advisory Committee on Housing  
will conduct its next quarterly meeting**

**Tuesday, October 7, 2008**

**1:15 p.m.**

**In Las Vegas**  
Nevada Housing Division Conference Room  
1771 East Flamingo Road, Ste. 103-B

**In Carson City**  
Nevada Housing Division Conference Room  
1535 Old Hot Springs Road, #50

## Staff News

### NHD's Single Family Loan Program Manager becomes Foreclosure Intervention Counselor



Betty Roark  
NHD, Loan  
Administration  
Officer

NHD recently sponsored a place-based training for advanced foreclosure intervention counselors. This 5-day intensive workshop was offered to over 20 senior foreclosure counselors for all HUD approved nonprofit agencies in Southern Nevada.

Betty attended the class and facilitated in its offering. She will be NHD's in-house foreclosure intervention counselor. The Division will be making individual counseling referrals, as need arises, to the

### HOME Program Administrator Views Family Section of The Samaritan House



Debbie Parra, (left) NHD's HOME Program Administrator tours The Samaritan House, homeless shelter in Elko, with Executive Director, Susan Martsolf.

other HUD approved nonprofit agencies with foreclosure counselors.

Counseling will be provided on an individual basis with one-on-one interaction between counselor and client. Training for counselors is on-going with availability of assistance and counselors posted on NHD's website.

[www.nvhousing.state.nv.us](http://www.nvhousing.state.nv.us)

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# NHD REPORTER

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## Mark Your Calendar:

### Training Class by the Housing Division

#### "Intro to Housing Division Loans"

CE.- 3.0 Credit Hours  
(general)

**In Las Vegas**  
1771 E. Flamingo Rd.  
Ste. 103-B  
Las Vegas, NV 89119

Thursday, September 18  
Thursday, October 16

8:00 a.m. to 12 noon

**In Carson City**  
1535 Old Hot Springs Road, #50  
Carson City, NV 89706

Thursday, August 14  
11 a.m.-3:00 p.m.

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## Nevada Housing Division Celebrates the Issuance of the TEACHERS' FIRST® Program's First Loan

The TEACHERS' FIRST® Program became a reality with its first loan closing in May to Brinley Middle School teacher, James Pavlik.

Mr. Pavlik who teaches 8th grade science moved to Las Vegas three years ago from Cleveland, Ohio. He said, "There was more opportunity here; Cleveland has a surplus of teachers. It was hard to find a job there; I heard there was a shortage here, so I came out to look and got a job."

The TEACHERS' FIRST® Program is designed to help teachers purchase their first home and who specialize in teaching math, science, and special education.

NHD works with the human resources departments in the state's individual school districts to promote the loan program. Each school district receives applications for the loans, works with the teachers, and ultimately decides which teachers are qualified for the loans.

"This program really does help out teachers who are starting out," Pavlik says. "If I didn't have this assistance, there's probably no way I could purchase a home here in Nevada."

Under this program, Pavlik will receive monthly assistance for five years for a total loan amount of \$15,000. This money is used to offset his monthly mortgage payments, under one of two offered options: (1) a declining balance payment subsidy per month which changes annually (\$350 declining to \$150), or (2) a level payment subsidy of 1/60 of the \$15,000 (maximum) amount per month (\$250). At the end of five years, he will be



Lon DeWeese, Chief Financial Officer, Nevada Housing Division presents science teacher, James Pavlik, keys to his new home.



Maggie Cassara, NHD Loan Officer, James Pavlik, teacher and Betty Roark, NHD, Loan Administration Officer, discuss the TEACHERS' FIRST® Program, a program created by the Nevada Housing Division in cooperation with the Clark County School District.

required to start paying back the loan.

TEACHERS' FIRST® is coupled with the Housing Division's First-Time Homebuyer Program, which offers below-market 30-year fixed-rate loans in addition to offering down payment and closing cost assistance to qualified individuals or families.

The TEACHERS' FIRST® Program has funds to provide for more than 250 home loans. The funding is being allocated proportionally throughout the state based on student enrollment.

## From the Administrator



Charles L. Horsey  
Administrator

### NHD bids 'the best' to a great friend of affordable housing

When the Director of the Department of Business & Industry appointed Douglas Bell, head of Clark County Community Resources Management, to the Housing Division's Housing Advisory Committee, little did we realize the exemplary expertise and knowledge we were gaining from this community-level affordable housing advocate.

As quoted from the Las Vegas Sun, Doug reported that his three decades of work with Clark County has been "focused on real money to do real things" for people, including marshaling funds to build homeless shelters, affordable housing and community centers.

One of Doug's major accomplishments was, as a public servant, help push through Congress a mechanism to use some of the region's vast expanses of federally owned land for affordable housing.

This effort ultimately resulted in the development of Sen. Harry Reid's and Assemblywoman's Barbara Buckley's dream of developing a model affordable assisted living project, Silver Sky, on U.S. Bureau of Land Management land.

Silver Sky is a project that NHD proudly supported by awarding more than \$1.6 million in Low-Income Housing Tax Credits. In partnership with Clark County, additional multi-family affordable housing for seniors is now under construction on this federal land. If not already, then somewhere down the road, Nevadans will come to see Doug Bell's fingerprint on these affordable housing projects. We wish you the best, Doug, in your retirement.

*Chas Horsey*

## NHD awards more than \$900,000 in tax credits for Carson City projects

Groundbreaking ceremonies got underway May 29 in Carson City for 48 affordable senior housing units in the Southgate Apartments II being developed by the Nevada Rural Housing Authority.

The Housing Division participated in the financing of the Carson Southgate Apartments I by awarding \$496,213 for the rehabilitation of this development's first-phase, a 99-unit senior property. The second phase, Carson Southgate Apartments II is a 48-unit, new senior property receiving \$419,958 in tax credits. Through the Division's participation, the project was provided over \$9 million of equity financing.

The Southgate Apartments provide the 55+ population choices of one- and two-bedroom independent living units; rent subsidies are available for those over 62 years of age and whose income is at, or below, 60 percent of the area median income. Common area amenities and security is also provided for all the residents.

### The Division welcomes new director of the State's Department of Business & Industry Dianne Cornwall

Dianne began her career in local government with Washoe County, spending 25 years with that agency in various administrative capacities. During her tenure she served as the Washoe County Registrar of Voters and for eight years on the Washoe County Commission. While a commissioner, Dianne accomplished construction of a new youth center in Incline Village, facilitated the donation of 90 acres of land for parks, facilitated the purchase and development of the Bartley Ranch, and expanded library services. She also served on the Reno/Sparks Visitors and Convention Authority, the Tahoe Regional Planning Agency, Washoe County Regional Planning Board and the Regional Water Planning Agency.

For 13 years Dianne served at Renown Medical Center in leadership roles and various administrative capacities, ending her service there as the Capital Projects Administrator. From August 2004 through December 2006, Dianne served as District Director for then Congressman Jim Gibbons, completing her tenure as Chief of Staff. For the past 18 months she worked for Governor Gibbons as his Deputy Chief of Staff and Chief Operating officer.

Dianne will be bringing great experience to B&I. The Housing Division, one of its agencies, gives her a great welcome!

## NHD's Low-Income Housing Trust Fund and the Emergency Shelter Grant Programs provides help for homeless shelters

Friends In Service Helping (FISH) celebrated their grand opening, on June 19, for a 20-bed homeless shelter in Elko.

The shelter, named The Samaritan House, will provide temporary housing for homeless single men and for families with children.

The shelter is a beautiful five bedroom, two story Victorian home that houses families on the top floor and single men on the bottom floor.

The current Executive Director, Susan Martsof, purchased the house through financing provided in part by the Housing Division's Low-Income Housing Trust Fund. She spent two years rehabilitating the property to bring it up to Elko's city code.

Co-workers and family members added their personal touches by installing ceramic tile throughout the house. Local community organizations adopted rooms within the shelter providing the much needed wall paint, decorations, and some room furnishings.

Metal bunk beds and mattresses were donated by the LDS churches. Quilts were provided by a local quilting organization.

The Housing Division's Emergency Shelter Grant Program helps support the shelter's on-going operation.



Pictured above, Friends in Service Helping's Samaritan House, an older rehabilitated home in Elko, that has been successfully converted to a 20-bed homeless shelter for individuals and families.



*Cottonwood Village*

Cottonwood Village in Reno has 9 units out of its 44 that have been set aside to assist homeless families. The homeless restricted housing has received financing to support its operation from NHD's Low-Income Housing Trust Fund and from the City of Reno's HOME funds. The City of Reno was instrumental in obtaining permanent subsidy for the 9 homeless designated units offering added social support to this apartment community. A 'property only' food bank is provided weekly for all the complexes' residents. Designated social services are provided for all the residents as well as computer availability in the community room. An on-site childhood education program is provided to prepare pre-kindergarten students for their entrance into the Washoe County School District.