

Rental Housing Guide

A Guide to Identifying Public Sources of Housing Financial and Informational Assistance Relating to Low- and Moderate-Income Rental Housing



PUBLIC SOURCES OF HOUSING FINANCIAL AND INFORMATIONAL ASSISTANCE RELATING TO LOW- AND MODERATE-INCOME RENTAL HOUSING

This guide provides a listing of various resources relating to low- and moderate-income rental-occupied housing. The programs described are for the funding of facility purchases, construction, rehabilitation, lead based paint abatement activities, energy conservation, and accessibility improvements. In addition, various informational contacts related to rental housing are listed.

Requirements for programs and resources are subject to continuous funding and regulatory changes that affect availability. Please be aware that agencies administering funds have separate eligibility restrictions. Income of tenants, size of facility and location of facility, sponsor type, and profit generated by facility could affect eligibility.

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HOUSING DEVELOPMENT & REHABILITATION RESOURCES (ORGANIZED BY AGENCY)

1. Department of Commerce, Division of Housing and Community Development (DHCD): P.O. Box 7970, Madison, WI 53707-7970, Fax: (608) 266-5381 <http://commerce.wi.gov/cd/>

- **Brownfields Redevelopment Program (BEBR)**
State/federal funding sources stimulate cleanup and redevelopment of abandoned or underused sites that have perceived or actual contamination.
Contact: Jason Scott, (608) 261-7714, Jason.Scott@wi.gov <http://commerce.wi.gov/CD/CD-bfi-grants.html>
- **Community Development Block Grant (CDBG)**
Provides HUD funds through an annual cycle to small local units of government for rehabilitation, as well as accessibility improvements for owner-occupied or rental-occupied low- to moderate-income housing.
Contact: Joanna Schumann, (608) 261-6535, Joanna.Schumann@wi.gov, List of Small Cities CD-BG at <http://commerce.wi.gov/housing/cd-boh-cdbg.html> Revolving Loan Fund programs at <http://commerce.wi.gov/CD/cd-boh-rlf-county-list.html>. List of communities under the HUD CDBG Entitlement program in *Appendix B*.
- **Development Projects Program (DPP)**
A project development funding source for local governments with no set application due date. It emphasizes the creation of new housing and/or economic opportunities supported by multiple Division funding sources and may involve a variety of activities, either specific to a site or to a common goal. There is a focus on the creation of additional affordable housing units, new infrastructure or new jobs occurring in conjunction with other community development activities. Participation by the local unit of government, private sector participation and other state or federal agencies is important.
Contact: Caryn Stone (608) 267-3682 Caryn.Stone@wi.gov
- **HOME Rental Housing Development (RHD)**
Provides HUD HOME funds to eligible housing development organizations including those designated as Community Housing Development Organizations (CHDOs) for acquisition, rehabilitation or new construction of rental housing projects for low-income persons in non-entitlement areas. Units must serve residents whose annual incomes do not exceed 60% of the County Median Income. RHD funds are available as conditional grants to CHDOs (see *Appendix A*) and low interest loans to other entities. Application cycles are held up to three times a year.
Contact: <http://commerce.wi.gov/housing/cd-boh-rhd.html> Meryl Lesch, at (608) 267-6912 Meryl.Lesch@wi.gov
- **Homebuyer & Housing Rehabilitation (HHR)**
Provides funds through biennial competitions to local governments and housing organizations to cover costs involved in the rehabilitation of owner and rental units to be occupied by low-income households.
Contact: <http://commerce.wi.gov/housing/cd-boh-hhr.html> Betty Kalscheur, (608) 267-6904, Betty.Kalscheur@wi.gov, List of HUD entitlement communities at *Appendix B*.
- **Neighborhood Stabilization Program (NSP)**
Supports the acquisition, rehabilitation and resale (or rental) of foreclosed and abandoned residential properties to low/moderate income households. The program, administered by local housing providers is designed to prevent further declines in neighborhoods most severely impacted by foreclosures.
Contact: <http://commerce.wi.gov/CD/cd-boh-wns.html> Kate Blood, (608) 264-7838, Kate.Blood@wi.gov

2. Federal Home Loan Bank of Chicago:

Community Investment Department, 111 East Wacker Drive, Chicago, IL 60601, (312) 565-5824, Fax: (312) 565-6947, <http://www.fhlbc.com/>

- **Affordable Housing Program (AHP)**

Available from the Bank of Chicago's member financial institutions through competitions. Provides subsidized loans or grants to affordable housing providers to finance the purchase, construction or rehabilitation of affordable housing. Requires at least 20% of the units benefit very-low-income individuals with affordable rent sustained for at least 15 years.

- **Community Investment Programs (CIP)**

Available on an ongoing basis through bank members to benefit affordable housing development. Offers funds as discounted advances and standby letters of credit at below-market interest rate advances for financing the purchase, development or rehabilitation of housing stock. Must benefit those with incomes not exceeding 115% of county median.

3. Forward Community Investments

211 South Paterson St. Suite 160, Madison, WI 53703, (866) 687-1468, www.forwardci.org

- This is a Community Development Financial Institution providing loan products (predevelopment, construction and real estate loans) to nonprofit organizations for affordable housing, community service and economic development projects.

4. Historic Preservation Tax Credit (Federal) and Wisconsin Supplement

Wisconsin Historical Society, 816 State St., Madison, WI 53706, (608) 264-6490, http://www.wisconsinhistory.org/hp/architecture/iptax_credit.asp

- Provides 20% federal and 5% state income tax credits for rehabilitation of historic buildings used for income-producing purposes, including residential rental. Site work and additions are excluded. Property must be a historic building that is listed in the National Register of Historic Places, contributes to a National Register historic district, or is determined through the application process to be eligible for listing in the National Register. Federal and state tax credit applications are submitted to the Wisconsin Historical Society. Applications must be approved before work begins.

5. Housing Assistance Council (HAC):

1025 Vermont Avenue, NW, Suite 606, Washington, DC 20005, Phone: (202) 842-8600, HAC Midwest Office, (816) 880-0400 www.ruralhome.org

- This national non-profit agency provides services for local organizations including technical assistance, training and special projects. It also administers predevelopment, site development and acquisition/construction discounted loan programs targeted to rural areas under 25,000 in population benefiting very low- to low-income households.

6. Housing and Urban Development (HUD), U.S. Department of:

Henry Reuss Federal Plaza, 310 West Wisconsin Avenue, #1380, Milwaukee, WI 53203-2289, Phone (for multi-family housing): (414) 297-3214, Fax: (414) 297-3947, TTY: (414) 297-1423 www.hud.gov

- **Section 202/811**

Provides capital advances under an annual competition to non-profit organizations for rehabilitation or construction of affordable multi-family rental and co-op housing for elderly persons and persons with disabilities. The Section 202 program requires residents to be 62 years of age or older. The 811 program applies to residents who are physically or developmentally disabled, mentally ill or diagnosed with AIDS.

- **Multi-family FHA Mortgage Insurance**

Provides federal mortgage insurance for private lenders to finance construction or rehabilitation of multi-family properties, nursing homes, intermediate care facilities or board and care homes. Available to some public agencies (nursing homes only). Limited to facilities that accommodate 20 or more patients who require skilled nursing care, medical services, or care provided by licensed or trained personnel. Requires board and care facilities to contain no fewer than five one-bedroom or efficiency units.

7. Local Governments/Housing Authorities:

- Housing authorities (over 120 in Wisconsin) may utilize Housing Choice vouchers to provide project based subsidies to affordable projects. www.wahaonline.org/
- Local governments and housing/community development authorities are authorized to float mortgage revenue bonds for financing local affordable housing projects.
- Local governments can provide support to affordable housing through activities such as donation or below cost transfers of tax delinquent property, property tax reduction for qualifying lots, site clearing and infrastructure improvements.
- Tax Incremental Financing (TIF) is a financing redevelopment tool. The community determines the assessed value of property in an area before improvement and uses any increase in the property tax from the increased value of the property after development to support construction of streets or other area public improvements. Authorization for a TIF district is approved through the WI Dept. of Revenue (608) 261-5335, <http://www.revenue.wi.gov/slf/tif.html>
- Local governments can access state trust fund loans for various public works and improvements that could benefit affordable housing projects through the Board of Commissioners of Public Lands, State Trust Fund Loan Program, P.O. Box 8943, Madison, WI 53708-8943, (608) 266-0034, <http://bcpl.wisconsin.gov/section.asp?linkid=1438&locid=145>

8. National Development Corporation/National Cooperative Bank:

Affordable Housing Team, National Cooperative Bank, 1725 Eye Street, NW, Suite 600, Washington, DC 20006, (202) 336-7700 or (800) 955-9622, www.ncb.com

- Provides predevelopment, permanent, and line of credit financing for a range of affordable housing activities on behalf of housing cooperatives, mutual housing associations, co-housing projects, and rental housing sponsored or owned by community-based organizations and housing developers.

9. National Housing Trust:

1101 30th St. N.W., suite 400, Washington, DC 20007, (202) 333-8931, <http://www.nhtinc.org/nhtcdf.asp>

- The trust uses the Green Affordable Housing Preservation Loan Fund to encourage non-profit developers to do more green affordable housing for low income families. The predevelopment and interim financing loans provided requires non-profit developers to work with green experts to determine how green elements can be incorporated in their project's design.

10. Rural Development, USDA:

Rural Housing Service, U.S. Department of Agriculture, 4949 Kirschling Court, Stevens Point, WI 54481 (715) 345-7615, www.rurdev.usda.gov/wi

For the development or rehabilitation of affordable multi-family housing in non-metropolitan areas. Provides financial assistance to housing authorities, non-profit, and limited-profit developers for rehabilitation, construction or purchase of multi-family housing through;

- Direct federal 515 Program loans, with interest reductions in some cases.
- 538 Program Mortgage guarantees of up to 90% benefiting renters at/below 115% CMI
- The 514 program, loans available for farm labor housing projects.

- Community Facility loans (direct & guarantee) which provide residential development support for licensed assisted living projects in rural areas.

11. Veterans Affairs, Department of:

P.O. Box 7843, 30 W. Mifflin St., Madison, WI 53707-7843, (800) 947-8387 or (608) 266-1311, http://dva.state.wi.us/Ben_loans.asp

- Funded by both state and federal programs. Applicants must meet income and veteran eligibility requirements. Provides mortgage loan funds at below-market interest rate with a minimal downpayment for construction, rehabilitation or purchase of a home. Limited to four units per facility, and the veteran borrower must occupy one unit.

12. Wisconsin Health and Education Facilities Authority (WHEFA):

18000 West Sarah, Lane, Suite 300, Brookfield, WI 53045-5841, Phone: (262) 792-0466, Fax: (262) 792-0649, E-mail: info@whefa.com or www.whefa.com

- Provides loans through tax-exempt revenue bonding for development of non-profit health facilities which including community-based residential facilities and continuing care retirement communities.

13. Wisconsin Housing and Economic Development Authority (WHEDA)

Madison

201 West Washington Ave., Ste. 700
P.O. Box 1728
Madison, WI 53701-1728
Phone: (608) 266-7884
(800) 334-6873
Fax: (608) 267-1009
Web: www.wheda.com

Milwaukee

140 South 1st St., Ste. 200
Milwaukee, WI 53204
Phone: (414) 227-4039
(800) 628-4833
Fax: (414) 227-4704

a) Affordable (Low Income) Housing Tax Credit Program

- Provides federal income tax credits (9% or 4%) for construction, rehabilitation and preservation of affordable rental housing in Wisconsin.
- Requires owners to maintain the project as low-income housing for 30 years. Rent limits must be maintained during this duration as well.
- Requires resident income restrictions based on the county median income.
- Limits gross rent (including utilities) charged to the tenant to 30% of individual's income.
- Construction and permanent financing is also available for developments eligible for Low Income Housing Tax Credits.

b) Foundation Grants

- Provides grant funds to non-profit sponsors to help meet the housing needs of low- and moderate-income elderly, disabled, homeless or persons in crisis. Applications for the funds are available early in each year and awards are made in late spring.

c) Multi-Family Construction and Permanent Housing Loans

- Provides short or long term non-recourse mortgage loans for acquisition/rehabilitation or new construction. Commonly used by developers of tax credit projects. Requires a minimum of 20% of the housing units in the project to have residents with incomes of 50% or less of the area median, OR at least 40% of the housing units occupied by persons with incomes of 60% or less of the area median. For-profit entities, non-profits, and other entities meeting WHEDA-established criteria are eligible sponsors.

d) Multi-Family Tax-Exempt Revenue Bond Loan

- Provides construction and long-term financing for new construction, purchase or rehabilitation of existing buildings for multi-family rental housing. For-profit and non-profit entities or other entities meeting WHEDA-established criteria are eligible sponsors. Sponsors must have at least 20% of the project units available for households with incomes not exceeding 50% of the county median income; also may be used for facilities that reserve 40% of the housing units for residents who have
- incomes up to 60% of the county median income. Total rent plus tenant-paid utilities cannot exceed 30% of respective county median income levels.

OTHER ASSISTANCE

1. Brownfields

Information/assistance on liability protections & funding sources regarding cleanup and redevelopment of abandoned or underused contaminated sites. WI. Dept. of Natural Resources (608) 267-6713, <http://www.dnr.state.wi.us/org/aw/rr/cleanup/model.htm#assist>

2. Condominium Regulation

The requirements relating to condominiums may be found in Ch. 703, Wis. Stats. No state agency administers that chapter. Violations of law can be enforced by the Attorney General, district attorneys or through civil court actions. <http://folio.legis.state.wi.us>

3. Construction and Renovation and Green Building

- Wisconsin's uniform dwelling code and construction inspector (608) 266-3151 <http://commerce.wi.gov/SB/SB-UDCProgram.html>
- Contractor registry <http://commerce.wi.gov/SB/SB-BuildingContractorProgram.html>
- Site of the National Association of the Remodeling Industry: www.nari.org
- Private onsite wastewater treatment <http://commerce.wi.gov/SB/SB-PowtsPlanRevs10323.html>
- Sustainable building and energy (608) 280-0360, <http://www.greenbuiltatome.org> or <http://www.hud.gov/offices/hsg/omhar/paes/greenini.cfm> or www.pathnet.org

4. Elderly and Disabled Housing and Long-term Care

- Information for elderly and disabled residents long-term care facilities; Board on Aging and Long-Term Care, (800) 242-1060, <http://longtermcare.state.wi.us/>
- Independent Living Centers (see *Appendix C*) can provide advice on housing accessibility improvements and modifications
- Elder Care Locator: A service of the National Association of Agencies on Aging, it identifies community resources available to older adults throughout the U.S., (800) 677-1116. <http://www.eldercare.gov>
- Information on residential assisted living and a current list of facilities, contact Department of Health Services, Division of Quality Assurance, (608) 266-8481; Fax: (608) 267-0352 http://dhs.wisconsin.gov/rl_dsl/BQAinternet.htm
- For elders and assisted living households, contact a local County Aging Office. <http://dhs.wisconsin.gov/aging/contacts/COAGOF.htm>

5. Energy Assistance Program (WHEAP)

Fuel and heating crisis assistance is provided to low-income households through county departments of social/human services, Indian Tribal Agencies and community agencies. County/local agency or the Energy Services Office at, (866) 432-8947, DOA, PO. Box 7868, Madison, WI 53707-7868, www.heat.state.wi.us

6. Energy Efficiency Products and Innovations

- Information on buying energy-efficient product and heating and cooling systems etc. (888) STAR-YES (782-7937) <http://www.energystar.gov/>.
- <http://www.hud.gov/offices/hsg/omhar/paes/greenini.cfm> or www.pathnet.org

7. Fair Housing

It's illegal to discriminate against people in housing based on race, color, sex, national origin, religion, disability, or family status according to both state and federal law. In Wisconsin it is also illegal to discriminate based on ancestry, marital status, age, sexual orientation, or lawful source of income for housing. Some local fair housing laws include additional areas of discrimination.

- HUD (414) 297-3214 Housing discrimination Hotline (800) 669-9777, TTY (800) 927-9275. <http://www.hud.gov/offices/fheo/index.cfm>
- Wisconsin Equal Rights Division (608) 266-6860, TTY (608) 264-8752, http://www.dwd.state.wi.us/er/discrimination_civil_rights/open_housing_law.htm
- Metropolitan Milwaukee Fair Housing Council, (414) 278-1240, <http://www.fairhousingwisconsin.com/>

8. Federal government sponsored enterprises

- National Mortgage Association (Fannie Mae) Multifamily lending at (888) 326-6433 <http://www.fanniemae.com/multifamily/index.jhtml?p=Multifamily>
- Federal Home Loan Mortgage Assistance Corp. (Freddie Mac) www.freddiemac.com (703) 903-2000

9. Forward Innovative Fund (FIF)

Provides amortized loans to assist minority businesses for fixed asset financing and working capital to include land, construction and purchase of equipment.

Contact: Dept. of Commerce, at (608) 267-9550 <http://commerce.wi.gov/BD/BD-MinorityandWomen.html>

10. Foundations

- Information about Wisconsin-based foundations, some of which contribute to housing activities. **Contact:** Marquette University - Raynor Memorial Libraries, 1355 West Wisconsin Ave., P.O. Box 3141, Milwaukee, WI 53233-3141 (414) 288-1515, www.marquette.edu/library/fic
- The New York based Foundation center disseminates current information on foundation and corporate giving. Through library collections, grant seekers have free access to core Center publications plus a wide range of books, periodicals, and research documents relating to foundations and philanthropy. **Contact:** The Foundation Center, 79 Fifth Avenue, New York, NY 10003-3076, (212) 620-4230, <http://foundationcenter.org/>

11. Indoor Air Quality (IAQ)

- Information on indoor air pollutants is available from the U.S. Environmental Protection Agency (EPA), <http://www.epa.gov/ebtpages/airindoorairpollution.html> or DHS Environmental Health at <http://dhs.wisconsin.gov/eh/>
- Pests DHS contact at (608) 266-1120; National Pesticides Information Center, (800) 858-PEST, (7378) <http://npic.orst.edu/>
- Radon: National Radon Hotline, (800) SOS-RADON (767-7236); In Wisconsin (888) 569-7236 (LOW RADON) or (608) 267-4796, National Safety Council, <http://www.nsc.org/issues/radon>
- Asbestos: DHS Asbestos & Lead unit, (608) 261-6876, <http://dhs.wisconsin.gov/waldo/>
- Moisture, Mold & Mildew, Carbon Monoxide and Ozone Generators: Centers for Disease Control and Prevention, www.epa.gov/mold/moldresources.html Wis. Dept. of Health Services, <http://dhs.wisconsin.gov/eh/mold/> or contractor information <http://dhs.wisconsin.gov/eh/HlthHaz/fs/moldprofinfo.htm>

12. Landlord/Tenant Relations

- **WI Department of Agriculture, Trade and Consumer Protection (DATCP)**
2811 Agriculture Drive, Madison, WI 53708-8911, (800) 422-7128
<http://datcp.state.wi.us/cp/consumerinfo/cp/top-complaints/tenants.jsp>
- **Tenant Resource Center, Inc.,**
1202 Williamson St. Suite A, Madison, WI 53703, for counseling, (608) 257-0006 or (877) 238-7368. They also have self-help manuals for landlords and tenants in resolving rental problems.
Contact: TRC (Tenant Resource Center) for current pricing and availability.
<http://www.tenantresourcecenter.org/>

13. Lead Based Paint Hazard Programs and Information

Continued exposure to lead results in severe health problems in children, including learning disabilities and behavior problems. Pre-1978 housing presents the most risk:

a) HUD Lead Hazard Reduction Program

Through HUD funding competitions, several areas of the state have funds available to reduce lead based paint hazard exposure in affordable housing. Owner-occupied housing units must be occupied by families at or below 80% of the county median income. Vacant units must be marketed to families. Children under age 6 living in the unit must have a blood test within 6 months prior to construction activities in order for the family to receive assistance. Priority will be given to households occupied by children that have high levels of lead in their blood. Hazard reduction activities will be determined by certified risk assessors, and certified contractors must perform the work. All units receiving assistance must pass federal clearance levels at project completion.

Contacts:

- Division of Housing & Community Development, <http://commerce.wi.gov/CD/cd-boh-lead.html>, (608) 267-6904
- City of Milwaukee, (414) 286-5987 or (414) 255-LEAD.
- Kenosha, (262) 605-6700.
- Racine, (262) 636-9496.
- Rock County, (608) 757-5586.
- Sheboygan County, (920) 459-3377.
- In other areas contact the nearest public health office. Also, many of the programs previously identified can be utilized to help finance lead paint hazard reduction activities in low/moderate-income occupied residences.

b) Other Lead Based Paint Hazard Information

- For advice on lead based paint issues or lead hazard control assistance contact the local county health department or the Department of Health and Family Services, Division of Health, (608) 266-5817, <http://www.dhfs.wisconsin.gov/lead>
- For information on certified risk assessors, consultants, inspectors, and abatement contractors contact DHFS Division of Health's Asbestos and Lead unit at (608) 261-6876. <http://dhs.wisconsin.gov/lead/CompanyList/index.htm>
- For a listing of certified laboratories for testing paint for the presence of lead and copies of the "Protect Your Family From Lead in Your Home" pamphlet and other information contact National Lead Information Center, (800) 424-5323, HUD Office of Healthy Homes and Lead Hazard Control, <http://www.hud.gov/offices/lead>; or the National Center for Healthy Housing, Columbia, MD 21044-3400, (410) 992-0712, <http://www.centerforhealthyhousing.org> or www.epa.gov/lead

14. Manufactured Housing/Mobile Homes

- Information on manufactured/ mobile homes titling, parks, installers or dealers: WI Dept. of Commerce, Division of Safety and Buildings, (608) 261-8500 <http://commerce.wi.gov/SB/SB-ManufacturedMobileHomesProgram.html>
- Information on how to buy and finance manufactured homes, and HUD resources on manufactured housing and other specifications and definition of manufactured housing: <http://www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm>

15. Mortgage Banking

For information on mortgage banking and other related financial services issues, as well as consumer credit transactions.

Contact: WI Dept. of Financial Institutions, 345 W. Washington Avenue, Madison, WI 53703, (608) 261-7578 www.wdfi.org

16. Real Estate

For information on real estate broker, salesperson, business, appraiser and home inspector matters

Contact: Wisconsin Department of Regulation and Licensing, (608) 266-2112, <http://drl.wi.gov/prof/burbiz.htm> HUD real estate settlement procedures: http://www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm

17. Relocation

Under WI Relocation Law, public agencies and local governments undertaking publicly funded activity displacing persons from homes, farms or businesses are required to file a relocation plan with the state's Relocation Unit to minimize hardship.

- HUD Relocation, <http://www.hud.gov/offices/cpd/library/relocation/index.cfm>
- Jack Sanderson, (608) 267-0317, Jack.Sanderson@wi.gov, DHCD, PO. Box 7970, Madison, WI 53707-7970 <http://commerce.wi.gov/CD/CD-bcf-rpr.html>

18. Rental Assistance

a) Homeless Assistance Programs, (DHCD)

Federal and state programs (awarded at various times during the year to nonprofits) support local shelter and services to prevent and address homelessness. Programs include Supportive Housing, State Shelter Subsidy Grants, State Transitional Housing, Emergency Shelter Grants, state Homeless Prevention Program, federal Homeless Prevention & Rapid Re-Housing, Tenant Based Rent Assistance, and Projects for Assistance in Transition from Homelessness. An inventory of homeless and other services in Wisconsin is available through www.wifrontdoor.org and statistics avail-

able through www.wisp.wi.gov or (608) 266-8273, Patti.Glassburn@wi.gov DHCD, P.O. Box 7970, Madison, WI 53707-7970

b) Housing Choice Vouchers - U.S. Department of Housing and Urban Development

Provides tenant-based rental assistance to low-income persons. Funds are administered by local housing authorities and WHEDA.

Contact: A local housing agency, http://www.wahaonline.org/quick_links2.htm or HUD, Milwaukee, (414) 297-3214, Ext. 8200, or WHEDA, (800) 334-6873, www.wheda.com.

c) Units from the Statewide Inventory of Assisted Housing

Information on affordable rental units;

- WHEDA, (800) 334-6873 www.wheda.com
- Wisconsin Association of Housing Authorities http://www.wahaonline.org/quick_links2.htm
- Rural Development, (715) 345-7600, www.rurdev.usda.gov/wi
- Housing and Urban Development (HUD), (414) 297-3214, www.hud.gov

d) WIFrontDoor

WIFrontDoor is a web-based resource database program that is available to anyone who has access to the Internet. The site is divided into two major components: a centralized collection of social service agencies and programs in each county, available at <http://www.wifrontdoor.org> and a listing of affordable housing units in Wisconsin, which are available. This web site is <http://www.wifrontdoorhousing.org>. Owners can list affordable properties for free. fdhelp@commerce.state.wi.us or (608) 266-5363.

19. Small Business Administration (US SBA) - Wisconsin

Provides federal loan guarantees through private lenders for the construction, acquisition or rehabilitation of a for-profit community based residential facility, assisted living facility or nursing home. Guarantees 80% of projects requiring less than \$100,000 and 75% for projects greater than \$100,000.

Contact: Small Business Administration, 310 W. Wisconsin Ave., Suite 400, Milwaukee, WI 53203, (414) 297-3941, Fax: (414) 297-1377, 740 Regent St., Suite 100, Madison, WI 53715, (608) 441-5263, Fax: (608) 441-5541, <http://www.sba.gov>

20. Statistics for housing

- DOA, Division of Intergovernmental Relations (608) 266-1927, http://www.doa.state.wi.us/section_detail.asp?linkcatid=11&linkid=64&locid=9&sname= or UW Extension at <http://www.wisstat.wisc.edu/>

21. Supported Living Programs — Health Services, WI Dept. of (DHS)

- Provides funding to counties to assist eligible low-income, long-term care recipients. This includes persons with physical, developmental or psychiatric disabilities. Funds may be used for health, safety, and accessibility in owner-occupied or rental housing. <http://dhs.wisconsin.gov/bgaconsumer/AssistedLiving/AsLivindex.htm>
- Program areas and contacts include-
 - Community Options Program (COP), http://dhs.wisconsin.gov/ltc_cop/cop.htm
 - Community Integration Program (CIP), <http://dhs.wisconsin.gov/bdds/cip/index.htm>
 - Katie Beckett <http://dhs.wisconsin.gov/bdds/kbp/index.htm> and medical assistance.
- A local human services agency.
- Local Aging and Disability Resource Center (ADRC) For local ADRC visit this website: <http://dhs.wisconsin.gov/ltcare/Generalinfo/adrccontactlist.pdf>
- Developmental Disabilities Network, (608) 261-6836 Fax: (608) 261-6752: <http://dhs.wisconsin.gov/bdds/network.htm>.

- Division of Quality Assurance (608) 266-8481; Fax: (608) 267-0352
http://dhs.wisconsin.gov/rl_dsl/BQAinternet.htm

22. Urgent Need Programs

For addressing urgent housing needs experienced by low-income people:

- Call 211
- Foreclosure hotline (888) 995-4673
- www.wifrontdoor.org
- AIDS Resource Center of Wisconsin for resources through Housing for Persons With AIDS (HOPWA) Program, (800) 359-9272, <http://www.arcw.org/>
- In non-metropolitan areas to address housing crises with funds and volunteer home repair contact Rural Housing Inc, 4506 Regent St, Madison, WI 53705 www.wisconsinruralhousing.org (888) 400-5974.
- Red Cross, Salvation Army, St. Vincents, or county social services for emergency aid:
- Disaster relief contact, Roxanne Gray, roxanne.gray@dma.state.wi.us Wisconsin Emergency Management, (608) 242-3211.
- Eviction legal issues; in northern WI WJudicare Inc. (800) 472-1638 <http://www.judicare.org/> in southern WI- Legal Action (800) 362-3904; <http://www.legalaction.org/legalservices.htm>
- Energy fuel bill or furnace repair crisis; Wis. Home Energy Assistance Program. Contact county/local agency or the Energy Services Office at, (866) 432-8947, DOA, P.O. Box 7868, Madison, WI 53707-7868, www.heat.state.wi.us
- Keep Wisconsin Warm Fund (800) 891-9276 www.kwwf.org
- Critical repairs to owner occupied manufactured or mobile homes: (608) 255-3131, <http://www.tomorrowshomefoundation.org/>
- Emergency Assistance for families with children through WI Dept. of Children & Families <http://dcf.wisconsin.gov/w2/ea.htm>

23. Weatherization/ Energy Efficiency Improvements

a) Low-Income Weatherization Program

- Provides funding through local weatherization operators for units occupied by low-income persons at or below 60% of State Median Income. The number of income-eligible tenants necessary to qualify a rental property varies (2-4 unit - 50%; 5+ units - 66%). Tenants apply for Energy Assistance benefits as the first step in applying for weatherization services. Finances weatherization and energy conservation improvements through federal funding and energy public benefit programs.
- The Large Multifamily Weatherization Project may be an option for buildings with 20+ units in one structure (see 'Special Projects' tab at the website below). Funding through local weatherization operators for units occupied by low-income persons at or below 150% of poverty or SSI income. Finances weatherization and energy conservation improvements through federal funding and energy public benefit programs.

Contact: A weatherization operator (see *Appendix D*) or the Dept. of Administration, Div. of Energy, P.O. Box 7868, Madison, WI 53707-7868 (866) 432-8947, www.homeenergyplus.wi.gov

b) Focus on Energy

Works with eligible Wisconsin residents, property owners and businesses to install cost effective energy efficiency and renewable energy projects. Focus information, resources and financial incentives help to implement projects that otherwise would not be completed, or to complete projects sooner than scheduled. Information and various financial programs and incentives available.

Contact: Focus on Energy, 431 Charmany Dr. Madison, WI 53717, (800) 762-7077, (608) 249-9322, or <http://www.focusonenergy.com/Incentives/>

c) Federal income tax credits for energy efficiency upgrades

Alliance to Save Energy www.ase.org/taxcredits

d) Rental Weatherization certification

Many residential properties in Wisconsin, when use after sale will be rental, must meet minimum energy conservation standards at the time of ownership transfer. State-certified inspectors must check properties for compliance with the standards. The county Register of Deeds will not record the transfer of a property unless; An inspector has certified the property; or the buyer has filed a Stipulation to bring it up to Rental Weatherization Code within a year; or the property or transfer is shown on the Real Estate Transfer Return to be excluded from the Code; or the buyer has filed a waiver stating that the building will be demolished within two years.

Contact: WI Department of Commerce, (608) 267-7586. <http://commerce.wi.gov/SB/SB-RentalWeatherizationProgram.html>

STATE APPROVED COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOS)

ORGANIZATION	CONTACT	PHONE & FAX NUMBER
ADVOCAP, Inc. P.O. Box 1108 Fond du Lac, WI 54936-1108 Email: stevev@advocap.org Service Area: Fond du Lac, Green Lake & Winnebago Counties	Michael S. Bonertz Executive Director Web: www.advocap.org	T: (920) 922-7760 F: (920) 922-7214
Bolton Refuge House, Inc. P.O. Box 482 Eau Claire, WI 54702-0482 Email: boltonrefugehouse@charter.net Service Area: Eau Claire County	Gerald Wilkie Executive Director	T: (715) 834-0628 F: (715) 834-9634
CAP Services, Inc. 5499 Hwy. 10 East Stevens Point, WI 54481-9116 Email: mpatokacapmail.org Service Area: Marquette, Outagamie, Portage, Waupaca & Waushara Counties	Mary Patoka President CEO Web: www.capserv.org	T: (715) 343-7500 F: (715) 343-7520
Central Wisconsin CAC, Inc. P.O. Box 430 Wisconsin Dells, WI 53965 Email: cwcac.donna@verizon.net Service Area: Adams, Columbia, Dodge, Juneau & Sauk CountiesCommunity	Fred Hebert Executive Director	T: (608) 254-8353 F: (608) 254-4327
Action Coalition for South Central Wisconsin, Inc. 1717 N. Stoughton Road Madison, WI 53704-2605 Email: ghansen@cacsw.org Service Area: Dane, Jefferson & Waukesha Counties	Greta C. Hansen Executive Director Web: www.cacsw.org	T: (608) 246-4730 F: (608) 246-4760
Community Action, Inc. of Rock & Walworth Counties 200 W. Milwaukee Street Janesville, WI 53548-2916 Email: lfurseth@community-action.org Service Area: Rock & Walworth Counties	Lisa Furseth Executive Director Web: www.community.action.org	T: (608) 755-2472 F: (608) 755-2246
Couleecap, Inc. 201 Melby St. Westby, WI 54667-1096 Email: gracejones@couleecap.org Service Area: Crawford, LaCrosse, Monroe & Vernon Counties	Grace Jones Executive Director Web: www.couleecap.org	T: (608) 634-7366 F: (608) 634-3134

ORGANIZATION	CONTACT	PHONE & FAX NUMBER
Franciscan Ministries, Inc. 26W171 Roosevelt Road Wheaton, IL 60189 Service Area: Kenosha, Milwaukee, Racine & Winnebago Counties	Susan M. Dillberg President CEO	T: (630) 909-6933 F: (630) 344-0989
Ho-Chunk Housing and Community Development Agency P.O. Box 730 Tomah, WI 54660 Email: mbutterfield@ho.chunk.com Service Area: Within the boundaries of Ho-Chunk Nation Indian Country	Mark Butterfield Executive Director Web: www.ho-chunknation.com	T: (608) 374-1245 F: (608) 374-1251
Housing Partnership of The Fox Cities, Inc. P.O. Box 5101 Appleton, WI 54913-5101 Email: lisa@housing-partnership.org Service Area: Outagamie & Winnebago Counties	Lisa Schneider Executive Director Web: www.housing-partnership.org	T: (920) 731-6644 F: (920) 731-7087
Indianhead CAA P.O. Box 40 Ladysmith, WI 54848-0040 Email: brettg@indianheadcca.org Service Area: Burnett, Clark, Rusk, Sawyer, Taylor & Washburn Counties	Brett Gerber Executive Director Web: www.indianheadcca.org	T: (715) 532-5594 F: (715) 532-7808
Lakeshore CAP, Inc. 702 State Street Manitowoc, WI 54221-2315 Email: nryder@lakeshorecap.org Service Area: Door, Kewaunee, Manitowoc & Sheboygan Counties	Noel Ryder Executive Director Web: www.lakeshorecap.org	T: (920) 682-3737 F: (920) 686-8700
Movin' Out, Inc. 600 Williamson St. Madison, WI 53703 Web: www.movin-out.org Service Area: Adams, Columbia, Dane, Dodge, Fond du Lac, Green, Green Lake, Iowa, Jefferson, Juneau, Lafayette, Marquette, Richland, Rock, Sauk, Walworth, Waushara & Winnebago Counties	Howard Mandeville Executive Director	T: (608) 251-4446, X3 F: (608) 819-0623
NEWCAP, Inc. 1201 Main Street Oconto, WI 54153 Email: robertkoller@newcap.org jaimejohnson@newcap.org Service Area: Brown, Florence, Forest, Langlade, Marinette, Menomonie, Oconto, Oneida, Shawano and Vilas Counties	Robert Koller Executive Director Web: www.newcap.org	T: (920) 834-4621 F: (920) 834-4887
NHS of Beloit 156 St. Lawrence Ave. Beloit, WI 53511 Email: cschlichting@nhsofbeloit.com Service Area: Beloit Community	Christine Schlichting Executive Director Web: www.nhsofbeloit.org	T: (608) 362-9051 F: (608) 362-7226

ORGANIZATION	CONTACT	PHONE & FAX NUMBER
<p>NHS of Richland County, Inc. 125 E. Seminary St. Richland Center, WI 53581 Email: terry@nhsrwi.org Service Area: Richland County</p>	<p>Terry Testolin Executive Director</p>	<p>T: (608) 647-4949 F: (608) 647-8792</p>
<p>North Central CAP, Inc. P.O. Box 1141 Wisconsin Rapids, WI 54495-1141 Email: ronnccap@charter.net Service Area: Lincoln, Marathon & Wood Counties</p>	<p>Ron Schnyder Executive Director Web: www.wiscap.org</p>	<p>T: (715) 424-2581 F: (715) 424-0771</p>
<p>Northwest Wisconsin CSA, Inc. 1118 Tower Avenue Superior, WI 54880-1523 Email: MRounsville@nwcsa.clearwire.net Service Area: Ashland, Bayfield, Douglas, Iron & Price Counties</p>	<p>Millie Rounsville Executive Director</p>	<p>T: (715) 392-5127 F: (715) 392-5511</p>
<p>Partners for Community Development, Inc. 1407 S. 13th Street Sheboygan, WI 53081 Email: Lucio@partners4cd.com Service Area: Door, Kewaunee, Manitowoc, Ozaukee & Sheboygan Counties</p>	<p>Lucio Fuentez Executive Director</p>	<p>T: (920) 459-2780 F: (920) 459-2782</p>
<p>Project Home, Inc. 1966 S. Stoughton Rd. Madison, WI 53716 Email: denisem@projecthomewi.org Service Area: Dane & Green Counties</p>	<p>Denise Matyka Executive Director</p>	<p>T: (608) 246-3737 F: (608) 246-3722</p>
<p>Renewal Unlimited, Inc. 2900 Red Fox Run Portage, WI 53901 Email: shoppe@rewalunlimited.net Service Area: Adams, Columbia, Dodge, Juneau & Sauk Counties</p>	<p>Suzanne Hoppe Executive Director</p>	<p>T: (608) 742-5329 F: (608) 742-5481</p>
<p>Resident Empowerment and Linkages, Inc. (REAL, Inc.) 1601 E. Racine Ave., #103 Waukesha, WI 53186 Email: hhexecutive@yahoo.com Service Area: Kenosha, Racine, Rock & Walworth Counties</p>	<p>Bernardine Juno President</p>	<p>T: (262) 549-8720 F: (262) 549-8730</p>
<p>Southeastern Wisconsin Housing Programs, Inc. P.O. Box 207 Burlington, WI 53105 Service Area: Kenosha, Racine, Rock & Walworth Counties</p>	<p>Arturo Gonzales Executive Director</p>	<p>T: (262) 763-7851 F: (262) 763-7397</p>

ORGANIZATION	CONTACT	PHONE & FAX NUMBER
SW Wisconsin CAP, Inc. 149 N. Iowa Street Dodgeville, WI 53533-1589 Email: w.orzecowski@swcap.org Service Area: Grant, Green, Iowa, Lafayette & Richland Counties	Walter Orzechowski Executive Director Web: www.swcap.org	T: (608) 935-2326 F: (608) 935-2876
Wausau Area Hmong Mutual Association, Inc. 1109 Sixth Street Wausau, WI 54403 Email: pyang@wausauhmong.org Service Area: Marathon County	Peter Yang Chief Operating Officer	T: (715) 842-8390 F: (715) 842-9202
Wausau Area Housing Development Corp. P.O. Box 2137 Wausau, WI 54402-2137 Email: APloffices@cs.com Service Area: Marathon County	Ann Werth President	T: (715) 845-4556 F: (715) 848-9336
West Central WI CAA, Inc. 525 Second Street P.O. Box 308 Glenwood City, WI 54013 Email: pkilde@wcap.org Service Area: Barron, Chippewa, Dunn, Pepin, Pierce, Polk & St. Croix Counties	Peter Kilde Executive Director Web: www.wcap.org	T: (715) 265-4271 F: (715) 265-7031
Western Dairyland EOC, Inc. 23122 Whitehall Road P.O. Box 125 Independence, WI 54747-0125 Email: Wolfgang@westerndairyland.org Web: www.westerndairyland.org Service Area: Buffalo, Eau Claire, Jackson & Trempealeau Counties	James Schwartz Executive Director	T: (715) 985-2391 F: (715) 985-3239

HOUSING & URBAN DEVELOPMENT ENTITLEMENT AREAS (CDBG)

Appleton.....	http://www.appleton.org/departments/finance/cdbg	(920) 832-5924
Beloit.....	http://www.ci.beloit.wi.us	(608) 364-6703
Dane County*	http://www.co.dane.wi.us	(608) 261-9782
Eau Claire.....	http://www.ci.eau-claire.wi.us	(715) 839-4943 ext. 20
Fond du Lac.....	http://www.ci.fond-du-lac.wi.us	(920) 322-3443
Green Bay.....	http://www.green-bay.org	(920) 448-3411
Janesville.....	http://www.ci.janesville.wi.us	(608) 755-3107
Kenosha.....	http://www.kenosha.org	(262) 653-4048
LaCrosse.....	http://www.cityoflacrosse.org/	(608) 789-7393
Madison.....	http://www.cityofmadison.com/cdbg	(608) 261-9240
Milwaukee.....	http://www.milwaukee.gov/	(414) 286-3842
Milwaukee County.....	http://www.milwaukeecounty.org	(414) 278-4880
Neenah.....	http://www.ci.neenah.wi.us	(920) 751-4661
Oshkosh.....	http://www.ci.oshkosh.wi.us	(920) 236-5057
Racine.....	http://www.cityofracine.org	(262) 636-9151
Sheboygan.....	http://www.ci.sheboygan.wi.us	(920) 459-3383
Superior.....	http://www.ci.superior.wi.us	(715) 395-7278
Waukesha County**	http://www.waukeshacounty.gov	(262) 548-7921
Wausau.....	http://www.ci.wausau.wi.us	(715) 261-6686
Wauwatosa.....	http://www.wauwatosa.net	(414) 479-8957
West Allis.....	http://www.ci.west-allis.wi.us	(414) 302-8460

*Cottage Grove, Dane, Edgerton, Maple Bluff, Mazomanie, Rockdale are non-entitlement areas

**Chenequa, Oconomowoc Lake are non-entitlement areas

HOME Investment Partnership Program (HOME)

Dane County.....	http://www.co.dane.wi.us	(608) 261-9782
Eau Claire.....	http://www.ci.eau-claire.wi.us	(715) 839-4943 ext. 20
Green Bay.....	http://www.green-bay.org	(920) 448-3411
Kenosha.....	http://www.kenosha.org	(262) 653-4048
LaCrosse.....	http://www.cityoflacrosse.org	(608) 789-7512
Madison.....	http://www.cityofmadison.com/cdbg	(608) 261-9240
Milwaukee.....	http://www.milwaukee.gov/	(414) 286-3842
Milwaukee County.....	http://www.milwaukeecounty.org	(414) 278-4880
Racine.....	http://www.cityofracine.org	(262) 636-9151
Rock County.....	http://www.co.rock.wi.us	(608) 755-3107
Waukesha/Washington/Jefferson/Ozaukee.....	http://www.waukeshacounty.gov	(262) 896-8170

*Sullivan is a non-entitlement area

INDEPENDENT LIVING CENTERS AND SERVICE AREAS

Access to Independence, (608) 242-8484 or (800) 362-9877, www.accesstoind.org 301 S. Livingston, Suite 200, Madison, WI 53703 E-mail: info@accesstoind.org

Serving: Columbia, Dane, Dodge and Green Counties.

Center for Independent Living for Western Wisconsin, (715) 233-1070 or (800) 228-3287, www.cilww.com, 2920 Schneider Ave. E., Menomonie, WI 54751, E-mail: cilww@cilww.com

Serving: Barron, Chippewa, Clark, Dunn, Eau Claire, Rusk, Pepin, Pierce, Polk and St. Croix Counties.

Independent Living Resources, Inc., (608) 787-1111 or (888) 474-5745 Fax: (608) 787-1114 www.ilresources.org, 4439 Mormon Coulee Rd., La Crosse, WI 54601, advocacy@ilresources.org

Serving: Buffalo, Crawford, Grant, Iowa, Jackson, Juneau, La Crosse, Lafayette, Monroe, Richland, Sauk, Trempealeau and Vernon Counties.

Independence First, (414) 291-7520, Ext. 221, www.independencefirst.org, 600 W. Virginia St., Milwaukee, WI 53204-1516, Fax: (414) 283-9642 kavery@independencefirst.org

Serving: Milwaukee, Waukesha, Ozaukee and Washington Counties.

Midstate Independent Living Consultants, (715) 369-5040 or (800) 311-5044, <http://www.milc-inc.org>, 203 Schiek Plaza, Rhinelander, WI 54501, milc@newnorth.net,

Serving: Adams, Florence, Forest, Langlade, Lincoln, Marathon, Oneida, Portage, Taylor, Vilas and Wood Counties.

North Country Independent Living, Inc., (715) 392-9118 or (800) 924-1220, www.northcountryil.org Fax: (715) 392-4636 2231 Catlin Ave., Superior, WI 54880, ncild@superior-nfp.org

Serving: Ashland, Bayfield, Burnett, Douglas, Iron, Price, Sawyer and Washburn Counties.

Options for Independence, Inc., (920) 490-0500, Fax: (920) 490-0700; Website: www.optionsil.com, 555 Country Club Road, Green Bay, WI 54313, tomd@optionsil.org

Serving: Brown, Calumet, Door, Fond du Lac, Green Lake, Kewaunee, Manitowoc, Marinette, Marquette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara and Winnebago Counties.

Society's Assets, (262) 637-9128 or (800) 378-9128, Fax: (262) 637-8646, Website: http://www.sai-inc.org/1024/Locations/Locations_Index.htm 5200 Washington Avenue, Suite 225, Racine, WI 53406, karen.olufs@sai-inc.org,

Serving: Jefferson, Kenosha, Racine, Rock and Walworth Counties.

WEATHERIZATION OPERATORS AND SERVICE AREAS

ADVOCAP, Inc., (920) 922-7760, Oshkosh, stevev@advocap.org

Serving: Fond du Lac, Winnebago and Green Lake Counties.

Ashland County Housing Authority, (715) 274-8311, Mellen, neildeering@centurytel.net,

Serving: Ashland, Bayfield, Douglas, Iron, Oneida and Vilas Counties.

CAP Services, Inc., (715) 343-7500, Stevens Point, tloomis@capmail.org, www.capserv.org

Serving: Marquette, Portage, Waupaca, and Waushara Counties.

Central Wisconsin CAC, Inc., (608) 254-8353, Lake Delton, cwac.chris@verizon.net,

Serving: Adams, Columbia, Juneau and Sauk Counties.

Community Action, Inc. of Rock and Walworth Counties, (608) 755-2464, Janesville,

iramstad@community-action.org

Serving: Rock and Walworth Counties.

Community Relations - Social Development Commission, (414) 344-9010, Milwaukee, vmontomery@cr-sdc.org,

Serving: City of Milwaukee.

Couleecap, Inc., (608) 634-7361, Westby, todd.mandel@couleecap.org

Serving: Crawford, La Crosse, Monroe and Vernon Counties

Hartford Community Development Authority, (262) 673-8215, Hartford, tclarenbach@ci.hartford.wi.us,

Serving: Dodge and Washington Counties.

Indianhead CAA, (715) 532-5594, Ladysmith, sallys@indianheadcaa.org,

Serving: Burnett, Clark, Price, Rusk, Sawyer, Taylor and Washburn Counties.

La Casa de Esperanza, Inc., (262) 513-9274, Waukesha, andyg@lacasadeesperanza.org

Serving: Jefferson, Milwaukee, and Waukesha Counties.

NEWCAP, Inc., (920) 834-4621 x 119, Oconto, davetempleton@newcap.org

Serving: Brown, Florence, Forest, Marinette, Oconto and Shawano Counties.

North Central CAP, Inc., (715) 424-2581, Wisconsin Rapids, timnccap@charter.net,

Serving: Langlade, Lincoln, Marathon and Wood Counties.

Outagamie County Housing Authority, (920) 459-2780X112, Appleton, hosmer@outagamiehousing.us,

Serving: Calumet and Outagamie Counties.

Partners for Community Development, Inc., (920) 459-2780, Sheboygan, laurie@indianheadcaa.org,

Serving: Manitowoc, Ozaukee, and Sheboygan Counties.

Project Home, (608) 246-3737, Madison, janr@projecthomewi.org,

Serving: Dane and Green Counties.

Racine/Kenosha CAA, (262) 637-8377, Racine, lstickney@rkcaa.org,

Serving: Kenosha and Racine Counties.

Southwestern Wisconsin CAP, (608) 943-6909, Montfort, pnovinskie@centurytel.net

Serving: Grant, Iowa, Lafayette and Richland Counties.

West Central Wisconsin CAP, (715) 265-4271 Ext 325, Glenwood City, kpeterston@wcap.org,

Serving: Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix Counties.

Western Dairyland EOC, (715) 985-2391, Independence, mcanaday@westerndairyland.org,

Serving: Buffalo, Eau Claire, Jackson and Trempealeau Counties.

Women's Employment Project, (920) 743-7273, Sturgeon Bay, marnold@doorcountyhintermjobcenter.org,

Serving: Door and Kewaunee Co

