

appendix 1:

DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT

household housing guide

Village of Greendale Comprehensive Plan: 2010 - 2035

Greendale, Wisconsin . Revisiting a Greenbelt Community



**DIVISION OF HOUSING AND COMMUNITY
DEVELOPMENT**

**HOUSEHOLD HOUSING
GUIDE**

**A Guide to Identifying Public Sources of
Housing Financial and Informational Assistance
For Low- and Moderate-Income Households
in Wisconsin**

July 2008

**PUBLIC SOURCES OF HOUSING FINANCIAL AND INFORMATIONAL ASSISTANCE FOR
INDIVIDUALS WITH LOW- AND MODERATE-
INCOME LEVELS GUIDE**

This directory provides a listing of various housing resources available for Wisconsin low- and moderate-income households. The publicly-funded programs described are for home purchases, owner-occupied rehabilitation and improvements, lead paint hazard reduction and residential rental services. Additionally, contacts for related information, programs, services and resources are listed.

Requirements for programs and resources are subject to change, affecting availability. Please be aware that administering agencies have separate eligibility restrictions for programs that may vary greatly by county. The upper income eligibility limits for many federal and state programs is 80% of the county median income adjusted for family size.

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HOME PURCHASE

OWNER-OCCUPIED HOUSING PURCHASE PROGRAMS

1) Community Development Block Grant (CDBG) – Division of Housing & Community Development (DHCD) and U.S. Dept. of Housing & Urban Development (HUD)

- Provides funds through an annual cycle to local units of government for low- and moderate-income home purchase projects.

CONTACT: Joanna Schumann, at 608-261-6535 Joanna.Schumann@Wisconsin.gov, DHCD, P.O. Box 7970, Madison, WI 53707-7970. For a list of Small Cities CDBG and Revolving Loan Fund programs see <http://commerce.wi.gov/cd/cd-boh-cdbg.html>. For a list of communities under the HUD CDBG Entitlement program see Appendix B.

2) Habitat for Humanity

- Its goal is to eliminate inadequate and poverty housing throughout the world.
- Local affiliates, including dozens in Wisconsin, are responsible for raising funds, recruiting volunteers and identifying project sites and constructing owner-occupied housing for the benefit of participating low-income families.

CONTACT: Jan Nigh, (800) 221-8763, jnigh@habitat.org or Midwest Regional Office, 1920 S. Laflin, Chicago, IL 60608, 1-800-643-7845, www.habitat.org for information or list of affiliates.

3) HomeBuyer & Housing Rehabilitation (HHR) which includes HOME and American Dream Down-payment Initiative (ADDI) funds– Division of Housing and Community Development (DHCD) and U.S. Dept. of Housing and Urban Development (HUD)

- Provides funds to local governments and housing organizations to cover down-payment assistance, closing costs, and other soft costs involved in the purchase of a home by low-income households.
- HOME-Homebuyer funds can be utilized for new construction, acquisition and rehabilitation of home to be purchased and reduces homeownership costs for low-income households.

CONTACT: <http://commerce.wi.gov/CD/cd-boh-HHR.html> Betty Kalscheur at (608) 267-6904 Betty.Kalscheur@Wisconsin.gov, DHCD, P.O. Box 7970, Madison, WI 53707-7970, for HUD entitlement communities, see Appendix B.

4) Housing Loans – Rural Development, U.S. Dept. of Agriculture

- Offers subsidized direct loans and nonsubsidized guaranteed loan funds for the purchase and construction of homes by households in qualified rural areas of the state (communities of 20,000 or less). Special programs for Native Americans.

CONTACT: Rural Development, WI State Housing Office, 4949 Kirsching Court, Stevens Point, WI 54481, (715) 345-7615, FAX (715) 345-7669, or a local Rural Development office; <http://www.rurdev.usda.gov/wi/programs/rhs/> E-mail: RD.SFH.SO@wi.usda.gov

5) Home Purchase Programs – Wisconsin Dept. of Veterans Affairs

- Provides 30-year mortgage loan funds for construction or purchase of a home at a below market interest rate with a minimal downpayment.
- A Personal Loan Program allows for the purchase of a manufactured home.
- Applicants must meet income limits and other veteran eligibility qualifications.

CONTACT: Local County Veterans Service Office or the Wisconsin Department of Veterans Affairs, 30 West Mifflin Street, P.O. Box 7843, Madison, WI 53707-7843, (608) 266-1311, (800) 947-8387, FAX (608) 267-0403, http://dva.state.wi.us/Ben_loans.asp For federal veteran's home loans, (800) 827-1000, <http://www.homeloans.va.gov>

6) a) HOME Loans - Wisconsin Housing and Economic Development Authority (WHEDA)

- Provides low cost, fixed interest rate mortgage financing to low- and moderate-income borrowers for the purchase or construction of owner-occupied housing.
- Loans are originated by participating lenders located throughout Wisconsin.
- Maximum loan term is 30 years.
- Borrower(s) must be a first-time home buyer; i.e., cannot have had an ownership interest in a principal residence during the prior three years, unless:
 - the property being purchased is located in a federally designated target area, or
 - the residence will be the subject of a major rehabilitation (see Home Improvement section below), or
 - Borrower is a military veteran and received an honorable discharge or release or eligible for an honorable discharge/release but has re-enlisted as verified by DD Form 214.
- Household income limits and purchase price limits apply.
- Eligible borrower(s) receive a job loss protection plan that will assist with monthly mortgage payments in the event of involuntary unemployment.
- Borrower(s) must meet all HOME Loan credit underwriting and compliance eligibility

b) Easy Close Loan

- Provides up to \$4,000 to eligible home buyers who are also obtaining a WHEDA HOME Loan.
- Borrower's may draw down the funds at closing for down payment and/or closing costs.
- Loan term is 15 years and borrower must contribute lower of \$500 or 1% of purchase price.

c) Rural Initiative Down Payment & Closing Cost Assistance Loan

- Provides forgivable loans of \$5,000 to eligible home buyers who are also obtaining a WHEDA HOME Loan.
- Available for the purchase of property in the following counties:
 - Adams, Ashland, Barron, Bayfield, Crawford, Door, Forest, Grant, Green Lake, Iowa, Iron, Jackson, Juneau, Langlade, Lincoln, Marquette, Menominee, Monroe, Oneida, Polk, Richland, Sawyer, Shawano, Vernon, Vilas, Waupaca, Washburn & Waushara.
- Special household income limits apply.
- Borrower's must put a minimum of \$500 from their own funds into the transaction.
- Borrower(s) must meet all program eligibility requirements.

d) Partnership Neighborhood Initiative

- Provides loans of \$4,000 for down payment and closing costs to eligible home buyers who are also obtaining a WHEDA HOME Loan.
- Available for the purchase of property in the following zip codes:
 - Beloit – 53511
 - Madison – 53704
 - Milwaukee – 53204, 53209, 53215, 53218, 53223, 53224, 53225
 - Racine – 53402, 53403, 53404, 53405
- Loan term is 15 years.
- Special household income limits apply.
- Borrower's must put a minimum of \$500 from their own funds into the transaction.
- Borrower(s) must meet all program eligibility requirements.

CONTACT: WHEDA, 201 W. Washington Ave., P.O. Box 1728, Madison, WI 53701-1728.
Underwriting, loan status and funding inquiries: 1-800-334-6873; Fax: 608-266-0729.
WHEDA (Milwaukee Office), 140 S. 1st St., Ste. 200, Milwaukee, WI 53204.
General product information: 1-800-628-4833. Fax: 414-227-4704. www.wheda.com

7) Home Purchase Programs - Nonprofits

Certain non-profit organizations may have funds available to assist low- and moderate-income homebuyers with a portion of the up-front costs of purchasing a home. The organizations listed below offer statewide down-payment/closing cost assistance programs:

a) Movin' Out, Inc.

- One member of the household has a permanent disability.

CONTACT: Movin' Out, 600 Williamson Street, Madison, WI 53703, 1-877-861-6746 or (608) 251-4446, Fax (608) 819-0623. E-mail: info@movin-out.org or www.movin-out.org

b) The Wisconsin Partnership for Housing Development, Inc.

- Down-payment Plus Program with down-payment/closing cost grants up to \$4,000.

CONTACT: Lisa Kratz, 121 South Pinckney Street, Suite 200, Madison, WI 53703, (608) 258-5560 ext. 27, Fax (608) 258-5565, www.wphd.org/

8) U.S. Department of Housing and Urban Development Programs

a) Federal Housing Administration (FHA) - insured home-purchase mortgages

- FHA is a major source of mortgage financing for first-time buyers as well as for minority and lower-income buyers. HUD supports homeownership through FHA endorsements for buyers.
- FHA mortgage insurance allows a homebuyer to make a modest down-payment and obtain a mortgage for the balance of the purchase price.
- The mortgage loan is made by a FHA-approved lender. HUD insures the loan and pays the lender if the borrower defaults on the mortgage. Because the lender is protected by this insurance, it can offer more liberal mortgage terms than might otherwise be obtained.
- HUD does not make direct loans to help people build or buy homes. A special forbearance initiative is available for certain borrowers who are behind in mortgage payments.

CONTACT: <http://www.hud.gov/local/mlil/> or <http://www.hud.gov/>

b) Section 184 – Indian Loan Guarantee Program

- Section 184 offers a loan guarantee to private lenders for mortgage loans in which properties are located on a reservation or in a defined Indian operating area. Guarantees are available for new and refinanced loans for acquisition, rehabilitation, and new construction.
- Loan guarantees are available to individuals, tribal housing authorities, and tribes; tribal housing authorities and tribes are eligible for loan guarantees to establish rental or lease-purchase housing for tribal members.

CONTACT: HUD Office of Native American Programs, Office of Loan Guarantee, 1670 Broadway, 23rd Floor, Denver, CO 80202, 1-800-561-5913, <http://www.hud.gov/offices/pih/ih/homeownership/184/> or Eastern Woodlands office of Native American Programs 800-735-3239

9) Local Governments/Housing Authorities

- Some housing authorities utilize Housing Choice Vouchers for homeownership purposes.
- Local governments or housing authorities (over 100 housing authorities operate throughout the state) are authorized to float mortgage revenue bonds for financing local housing projects serving low-income households. <http://www.wahaonline.org/>
- Local governments can provide support for 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.
- 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, (608) 266-0034. <http://bcpl.state.wi.us/asx/index.asp?target=LOANPROG>

CONTACT: local government or local housing authority offices.

10) Housing Cost Reduction Initiative (HCRI), Wis. Department of Commerce

- Provides state funds to local units of government and housing organizations to cover downpayment assistance, closing costs, and other soft costs involved in the purchase of a home by low-income households.
- Funding cycle is tied to Homebuyer & Housing Rehabilitation Program (HHR).

CONTACT: Betty Kalscheur, at (608) 267-6904 Betty.Kalscheur@Wisconsin.gov or <http://commerce.wi.gov/CD/cd-boh-hcrl.html> , DHCD, P.O. Box 7970 Madison, WI 53707

11) Other Homebuyer Programs

- A handful of areas around the state host neighborhood housing service affiliates. For information see <http://www.nw.org/network>
- In areas of the state organizations provide funding and hands-on assistance to help low-income families build their own homes (self-help housing) For SE WI self-help housing; Art Gonzales, (262) 763-7851, P.O. Box 207, Burlington, WI 53105.

HOME IMPROVEMENT

OWNER-OCCUPIED IMPROVEMENT/ACCESSIBILITY PROGRAMS

1) **Community Development Block Grant (CDBG) Program – Division of Housing and Community Development (DHCD) and Wisconsin of Housing and Urban Development (HUD)**

- Provides funds through local units of government for rehabilitation and handicapped accessibility projects for residences owned and occupied by low- and moderate-income households.
- Governmental entities compete for funds in the state's small cities program. Many communities manage revolving loan funds.
- Metropolitan communities receive annual entitlement funding from HUD.

CONTACT: Joanna Schumann, at 608-261-6535 Joanna.Schumann@Wisconsin.gov, DHCD, P.O. Box 7970, Madison, WI 53707-7970. For a list of Small Cities CDBG and Revolving Loan Fund programs see <http://commerce.wi.gov/cd/cd-boh-cdbg.html>. For a list of communities under the HUD CDBG Entitlement program see Appendix B.

2) **Home Improvement Loan Program, Personal Loan Program, Dept. of Veterans Affairs**

- Provides loans to qualified Wisconsin veterans for rehabilitation and improvements to owner-occupied housing.
- Applicants must meet income limits and other veteran eligibility qualifications.

CONTACT: A County Veterans Service Office, or Wisconsin Dept. of Veterans Affairs, 30 West Mifflin Street, P.O. Box 7843, Madison, WI 53707-7843, (608) 266-1311, (800) 947-8387, FAX (608) 267-0403, http://dva.state.wi.us/Ben_loans.asp

3) **Home Repair – Rural Development, U.S. Dept. of Agriculture**

- Provides low-interest mortgage loans for single family, owner-occupied residential home repair in rural areas.
- Some grants are available for very low-income elderly households.
- Provides funding through the 504 and the Housing Preservation Grant programs.

CONTACT: A local Rural Development office or Rural Development WI State Office, 4949 Kirschling Court, Stevens Point, WI 54481, (715) 345-7615, www.rurdev.usda.gov

4) **Homebuyer & Housing Rehabilitation (HHR), WI Department of Commerce**

- Provides federal HOME Program funds to participating agencies to make repairs and improvements needed to bring dwellings, owned and occupied by low-income households, up to appropriate housing quality standards and provide accessibility modifications.

CONTACT: Betty Kalscheur, at (608) 267-6904 Betty.Kalscheur@Wisconsin.gov or <http://commerce.wi.gov/CD/cd-boh-HHR.html>, DHCD, P.O. Box 7970 Madison, WI 53707, See also [Weatherization Operators, Independent Living Centers and Home program entitlement areas](#) in the appendix.

5) **Income Tax Deductions – Internal Revenue Service (IRS)**

- Provides itemized deductions for certain accessibility modifications undertaken by homeowners with disabilities.

CONTACT: IRS Telephone Tax Assistance, (800) 829-1040, Publications Ordering, (800) 829-3676, Hearing Impaired, (800) 829-4059, <http://www.irs.gov>

6) **Historic Homeowners Income Tax Credit - Wisconsin Historical Society**

The Wisconsin 25% investment tax credit is available to owner-occupants of non-income-producing historic residences.

- Property must be listed in, or eligible for, the State or National Register, or be determined to contribute to a State or National Register historic district.
- The minimum amount of money that must be spent on eligible activities is \$10,000. Eligible rehabilitation work requires advance approval.
- Maximum tax credit that may be claimed is \$10,000 or \$5,000 for married persons filing separately.
- Eligible activities are limited to exterior work and rehabilitation of structural, electrical, mechanical, and plumbing systems. The costs of architectural fees and preparation of a State or National Register nomination are also eligible expenses. Site work, such as landscaping, interior remodeling and decoration, does not qualify.

CONTACT: The Division of Historic Preservation, Wisconsin Historical Society, 816 State Street, Madison 53706, (608) 264-6491 http://www.wisconsinhistory.org/hp/architecture/tax_credit.asp

9) **Reverse Annuity Mortgage Programs**

- Offers loans by some private lenders to elderly homeowners for whom payment is not required until the home is sold. Elderly homeowners can use loan proceeds to pay for critical home repairs, property taxes and support services.
- Secured by the equity of the home and is usually insured by the Federal Housing Administration (FHA).

CONTACT: Association of Retired Persons (AARP), 601 E St., N.W., Washington, D.C. 20049, (888) 687-2277, <http://www.aarp.org/revmort>

- National Center for Home Equity Conversion, <http://www.reverse.org/>
- Housing & Urban Development, U.S. Dept. of (HUD), <http://www.hud.gov/buying/rvrsmort.cfm>

10) **Tomorrow's Home Foundation**

- Provides critical home repair assistance to qualifying families that own and live in factory-built homes.

CONTACT: Amy Bliss, 301 N. Broom St. Suite 101, Madison, WI 53703, (608) 255-1088, Fax (608) 255-5595, <http://tomorrowshomefoundation.org/>

11) Weatherization and Energy Conservation Programs

a) Division of Energy, Department of Administration (DOA)

- Provides 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 local weatherization operator (see Appendix D) or the Dept. of Administration, Division of Energy, (866) 432-8947, <http://www.heat.state.wi.us>

b) Targeted Home Performance with ENERGY STAR

- Assists consumers in incorporating energy efficiency improvements to their home.
- Information and various financial programs and incentives available.

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

c) Tax credits for insulation/efficiency upgrades Alliance to Save Energy www.ase.org/taxcredits

12) WELL Compensation Program – Department of Natural Resources (DNR)

- Provides grant funds for residents who have a contaminated private water supply and wish to replace a well, install a treatment device or connect to a public water system.
- May cover a portion of the cost necessary to restore potable water (this does not include nitrate or bacterial contamination).

CONTACT: Department of Natural Resources, 101 South Webster Street, P.O. Box 7921, Madison, WI 53707-7921, (608) 267-7152, <http://www.dnr.wi.gov/org/water/dwg/wellcomp.htm>

13) Wisconsin Fund – Department of Commerce

- Provides partial funding for rehabilitating or replacing failing private sewage systems for principal residences or small businesses located in participating counties.

CONTACT: Jean Joyce, Department of Commerce, 201 W. Washington Ave., P.O. Box 2658, Madison, WI 53701-2538, (608) 267-7113, Jean.Joyce@Wisconsin.gov <http://www.commerce.state.wi.us/SB/SB-WisconsinFundProgram.html> or a local county zoning or health office.

14) WisLoan and Movin' Out Rehab Loan

- Loan programs designed to assist persons with disabilities wishing to purchase adaptive equipment or to make accessible home modifications.
- When at least one member of an owner occupied household has a permanent disability funds can be provided for housing rehab and accessibility improvements.

CONTACT: For WisLoan, an Independent Living Center see Appendix C; for Movin' Out, 600 Williamson Street, Madison, WI 53703, 1-877-861-6746 or (608) 251-4446, Fax (608) 819-0623. www.movin-out.org

LEAD BASED PAINT HAZARD PROGRAMS AND INFORMATION

1) Previously Mentioned Programs

Many of the programs previously identified can be utilized to help finance lead paint hazard reduction activities in residences occupied by low- and moderate-income households.

2) HUD Lead Hazard Reduction Program

Through the WI Department of Health Services, the City of Milwaukee and a few other urban areas funds are available to reduce the lead paint hazard exposure of children under age 6 in low- and moderate-income families. Continued exposure to lead might result in severe health problems in children, including learning disabilities and behavior problems. Pre-1978 housing presents the most risk:

- Owner-occupied houses must be occupied by families at or below 80% of the county median income (CMI) to be eligible. At least 50% of rental properties must be occupied by, or made available to tenants with children under 6 whose incomes do not exceed 50% of CMI. The balance of units must be occupied by tenants below 80% CMI with children under age 6.
- 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 State certified risk assessors, and certified workers and contractors will perform the work. All units receiving assistance must pass federal clearance levels for lead in dust at the completion of the project.

CONTACT: In the City of Milwaukee, Johnston Community Health Center, Lead Program, 1230 W. Grant Street, Milwaukee, WI 53202, and (414) 286-5987. In Kenosha contact 262-605-6700. In Racine contact 262-636-9496. In Rock County contact 608-757-5586. In other state areas contact the nearest public health office. In Sheboygan County contact 920-459-3377.

3) Other Lead Based Paint Hazard Information

- For advice on lead based paint issues or availability of lead hazard control funding contact: local county health departments 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

RENTAL

1) Homeless Prevention Program (HPP) & Tenant Based Rental Assistance (TBRA)

- The Commerce Dept. provides state and federal funds to local housing organizations to cover rent assistance, security deposits, and other costs involved in the lease of residences by low-income households. HPP is part of an annual competition with other homeless funds. It can also help with rental eviction and home foreclosure actions. TBRA is a separate annual grant cycle with a focus on persons with special needs. Both programs help reduce rental costs for low-income households to address and prevent homelessness.

CONTACT: (608) 264-7625, Donna.Wrenn@Wisconsin.gov ; DHCD, P.O. Box 7970 Madison, WI 53707-7970. Also see www.wifrontdoor.org for local grantees.

2) Section 8 Certificates/Vouchers – U.S. Department of Housing and Urban Development (HUD)

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

CONTACT: A local housing agency, or HUD, Milwaukee, (414) 297-3214, Ext. 8200, www.hud.gov or WHEDA, (800) 334-6873, www.wheda.com or the WAHA site http://www.wahaonline.org/quick_links2.htm#Wisconsin%20Resources

3) UMOS, Inc Facilities as well as rental assistance available for migrant tenants.

CONTACT: Migrant/Seasonal Farm Worker Specialist, UMOS, PO Box 04129, Milwaukee 53204, (414) 389-6087; www.umos.org

4) Units from the Statewide Inventory of Assisted Housing

For further information on affordable rental units, contact:

- Wisconsin Housing & Economic Development Authority, (800) 334-6873, www.wheda.com
- Wi Assoc. of Housing Authorities, <http://www.wahaonline.org/index.php?/pages/qlinks.html>
- US Rural Development, (715) 345-7615, www.rurdev.usda.gov/wi/
- Housing and Urban Development (HUD), (414) 297-3214, www.hud.gov

5) Wisconsin FrontDoor

WIFrontDoor is a web-based resource database program that is available to with access to the Internet. The site is divided into two major components: a centralized collection of social service agencies and programs at www.wifrontdoor.org and a listing of affordable housing units available at www.wifrontdoorhousing.org Questions about WIFrontDoor should be sent to fdhelp@commerce.state.wi.us or 608/263-5363

OTHER ASSISTANCE

1) Budget and Credit Management

The University of Wisconsin-Extension has offices in counties across the state. Many of these offer money management counseling through a variety of programs. To find out what is available in your area contact your local extension office, look in the county government phone book listings or visit the UW-Extension web site, <http://www1.uwex.edu/ces/cty>

2) Condominium Regulation

Requirements relating to condominiums may be found in Chapter 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. Website: <http://folio.legis.state.wi.us>

3) Counseling and Information

- A number of housing organizations provide assistance regarding problems associated with default, foreclosure, eviction, refinancing or other existing homeowner or rental crisis situations. Foreclosure counseling information at www.wisconsinforeclosureresource.com/
CONTACT: Appropriate-counseling agencies identified in Appendix A.

4) Construction and Renovation

- Wisconsin's uniform dwelling code and construction inspector 608-266-3151 : <http://www.commerce.state.wi.us/SB/SB-UDCProgram.html>
- Rental Weatherization Code information: (608) 267-7586, <http://www.commerce.state.wi.us/SB/SB-RentalWeatherizationProgram.html>
- Site of the National Association of the Remodeling Industry: www.nari.org
- Private onsite wastewater treatment <http://www.commerce.state.wi.us/SB/SB-PowfsPlanRevs10323.html>
- Sustainable building and energy information: (608) 280-0360, <http://www.greenbuilthome.org>

5) 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. Website: <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 Website: http://dhs.wisconsin.gov/rl_dsl/BOAinternet.htm
- For elders and assisted living households, contact a local County Aging Office. <http://dhs.wisconsin.gov/aging/contacts/COAGOF.htm>

6) 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.

CONTACT: Your county/local agency or the Energy Services Office at, 866-3680, DOA, P.O. Box 7868, Madison, WI 53707-7868, www.heat.state.wi.us

7) Energy Efficiency Products and Innovations

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

8) 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.

- For information on Fair Housing issues contact HUD (414) 297-3214 Housing discrimination Hotline (800) 669-9777, TTY (800) 927-9275. <http://www.hud.gov/offices/fheo/index.cfm> or 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/>

9) Homeless Programs - Division of Housing and Community Development (DHCD)

- Federal and state programs providing shelter and services for homeless persons; Shelter Plus Care, State Shelter Subsidy, Transitional Housing, Homeless Prevention, Tenant Based Rental Assistance and Projects for Assistance in Transition from Homelessness.
- Awarded at various times during the year to nonprofits and local governments.
- An inventory of providers in Wisconsin is available through <http://www.wifrontdoor.org>.

CONTACT: Patti Glassburn, (608) 266-8273, Patti.Glassburn@Wisconsin.gov DHCD, P.O. Box 7970, Madison, WI 53707-7970

10) 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/>

- Pesticides: DHS contact at 608-266-1120; National Pesticides Information Center, (800) 858-PEST, <http://npic.orst.edu/>

- Radon: National Radon Hotline, (800) SOS-RADON; 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, http://www.cdc.gov/mold/dampness_facts.htm Wis. Dept. of Health Services, <http://dhs.wisconsin.gov/eh/mold/> or for contractor information <http://dhs.wisconsin.gov/eh/HlthHaz/fs/moldproinfo.htm>

11) Landlord/Tenant Relations

For information on landlord/tenant related issues contact:

- Tenant Resource Center, Inc., 1202 Williamson St. Suite A, Madison, WI 53703, for counseling, (608) 257-0006 or (877) 238-7368, <http://tenantresourcecenter.org/>
- Wis Department of Agriculture, Trade and Consumer Protection (DATCP), 2811 Agriculture Drive, Madison, WI 53708-8911, (800) 422-7128, or to order the landlord/tenant publication, "The Wisconsin Way": <http://datcp.state.wi.us/cp/consumerinfo/cp/top-complaints/tenants.jsp>
- Information on legal issues contact Legal Action of Wisconsin, (800) 362-3904, <http://www.legalaction.org/legalservices.htm> or the Milwaukee Bar Association, (414) 274-6760, <http://www.milwbar.org/>

12) Manufactured Housing/Mobile Homes

- Information on manufactured/ mobile homes titling, parks, installers or dealers: Wis. Department of Commerce, Division of Safety and Buildings, (608) 261-8500 <http://www.commerce.state.wi.us/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/mhhs/mhshome.cfm>

13) Mortgage Banking

- For information on mortgage brokers and banking and other related financial services issues, CONTACT: Department of Financial Institutions, 345 W. Washington Avenue, Madison, WI 53703, (608) 261-7578, <http://www.wdfi.org/finmortbank/>

14) Mortgage and Home Buying Information

Several sources of information on mortgages and home buying:

- Federal National Mortgage Association (Fannie Mae): (800) 732-6643; www.homepath.com Freddie Mac: http://www.freddiemac.com/corporate/buyown/english/preparing/right_for_you/
- HUD <http://www.hud.gov/initiatives/homeownership/index.cfm>
- www.disabilities.gov (housing, income support, renting, accessibility)
- National Association of Homebuilders: www.nahb.org (for list of publications, resources, and information on local builders as well as links to many lending institutions)
- National Association of Realtors: www.realtor.com
- <http://www.homesales.gov> maintained by HUD, Dept of Veteran's Affairs, and Dept. Of Agriculture, provides information regarding properties owned by government agencies for public sale. Features the ability to search for homes by city and number of bedrooms.

15) **Predatory Lending (including Predatory Appraisals)**

Lending practices that take advantage of consumers are not limited to charging an unjustifiably high risk premium, excessive prepayment penalties, high fees, and lump-sum payment insurance premiums included as part of the loan. Predatory lenders often lend without regard to the consumer's ability to repay the loan. Predatory appraisals are false appraisals that value the property above its true value, which can result in a loss of equity and higher fees. Both cause increased foreclosures and endanger the stability of homeownership. Federal and state laws restrict terms of high-cost mortgage lending through the Homeowner's Protection Act and the Homeownership and Equity Protection Act (HOEPA).

- Strategies to Overcome Predatory Practices (STOPP) hotline staffed by the Metropolitan Milwaukee Fair Housing Council regarding questions about mortgages, refinancing, debt consolidation or home repair loans, (414) 278-9190; Fax: (414) 278-8033, <http://www.fairhousingwisconsin.com/pr02.htm>
- For mediation help and refinancing help visit the National Community Reinvestment Coalition's (NCRC) Consumer Rescue Fund (CRF) website, <http://www.fairlending.com>
- For information on predatory lending visit the HUD website <http://www.hud.gov/offices/hsg/sfh/pred/predlend.cfm>

16) **Property Tax Deferral Loan Program – Wisconsin Housing and Economic Development Authority**

- Offers loans to assist lower income owner occupants over age 65 with property taxes so residents with sufficient home equity and limited disposable income can pay all their taxes on time. Repayment is not required until the home is sold.

Contact: Wisconsin Housing and Economic Development Authority, P.O. Box 1728, Madison, WI 53701-1728, (800) 755-7835 for general information and application inquiries.

17) **Real Estate**

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

- For information on real estate broker, salesperson, business, appraiser and home inspector matters contact: Wisconsin Department of Regulation and Licensing, (608) 266-2112, <http://dri.wi.gov/prof/burbiz.htm>
- HUD real estate settlement procedures: http://www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm

18) **Relocation**

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

- HUD Relocation Assistance, <http://www.hud.gov/offices/cpd/library/relocation/index.cfm>

CONTACT: Jack Sanderson, (608) 267-0317, Jack.Sanderson@wisconsin.gov DHCD, PO. Box 7970, Madison, WI 53707-7970 <http://www.commerce.state.wi.us/CD/CD-bcf-rpr.html>

19) Supported Living Programs -- Department of Health & Family Services (DHFS)

- 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. For further information visit the website at <http://dhs.wisconsin.gov/bgaconsumer/AssistedLiving/AsLivindex.htm>
 - Program areas 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.
- CONTACT: • 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, Phone: (608) 261-6836 Fax: (608)261- 6752: <http://dhs.wisconsin.gov/bdds/network.htm>.
 - Division of Quality Assurance Phone: (608) 266-8481; Fax: (608) 267-0352 : http://dhs.wisconsin.gov/rl_ds/BQAinternet.htm

20) Universal Design

Increases the usability of home by people of all ages, sizes and abilities. Information at <http://www.aarp.org/universalthome/>

21) Urgent Need Housing Programs

Addresses urgent housing needs experienced by low-income people contact:

- In Milwaukee: A-Call, (414) 302-6633 or 211 in other areas.
- Foreclosure hotline 888-995-4673
- 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 Rural Housing Inc, 4506 Regent St, Madison, WI 53705 www.wisconsinruralhousing.org (888) 400-5974.
- Local Red Cross, Salvation Army, St. Vincent DePaul 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 Crisis with fuel bills or furnace repairs, Wisconsin Home Energy Assistance Program (WHEAP): Contact your 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/>

**APPENDIX:
LOCAL HOUSING AGENCIES
in
WISCONSIN**

Housing Counseling Agencies

HUD Approved Housing Counseling Agencies in WISCONSIN 01/29/07.

* Indicates operates throughout Wisconsin.

ACORN HOUSING CORPORATION 315 West Court Street Ste 204 C, Milwaukee, WI 53212, Office Director: Angela Moragne, Phone: 866-444-6893, E-mail: amoragne@acornhousing.org Website: <http://www.acornhousing.org> Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Home Rehabilitation, Predatory Lending.

CAREER YOUTH DEVELOPMENT, INC 2601 N. Martin Luther King Dr., Milwaukee, WI 53212 Phone: 414-264-6888-231 Fax: 414-264-1909 E-mail: loweryshirley@yahoo.com Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure.

CATHOLIC CHARITIES BUREAU, INC 1416 Cumming Ave., Superior, WI 54880-1720 Phone: 715-394-6617, 888-831-8446 Fax: 715-394-5951 E-mail: salqudah@cbsuperior.org Website: <http://www.cbsuperior.org> Type of Counseling: Default/Foreclosure, Pre-purchase, Post-purchase, Home Equity Conversion Mortgage, Rental, Home Rehabilitation, Fair Housing Assistance, Predatory Lending.

CATHOLIC CHARITIES OF THE DIOCESE OF LA CROSSE, INC 128 S. 6th St., La Crosse, WI 54601 Phone: 608-782-0704-205, 866-849-3311 Fax: 608-782-0702 E-mail: wkelly@catholiccharitieslax.org Website: <http://www.catholiccharitieslax.org/> Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Rental, Home Equity Conversion Mortgage, Relocation, Fair Housing Assistance, Predatory Lending, Services for Homeless. Locations in La Crosse, Eau Claire, Stevens Point, Prairie du Chien, and Wausau. **WAUSAU FIELD OFFICE** 401 5th Street, Suite 443, Wausau, WI 54403 Phone: 715-849-3311 or Toll-Free: 866-849-3311

***COALITION OF WISCONSIN AGING GROUPS, INC** 2850 Dairy Dr., Suite 100, Madison, WI 53718 Phone: 608-224-0606, 800-488-2596 Fax: 608-224-0607; E-mail: carolmat@cwag.org Website: <http://www.cwag.org>; Type of Counseling: Home Equity Conversion Mortgage.

COMMUNITY ACTION, INC OF ROCK AND WALWORTH COUNTIES 200 W. Milwaukee St., Janesville, WI 53548 Phone: 608-755-2470, 800-424-8297 Fax: 608-755-2246 E-mail: lfurseth@community-action.org Website: <http://www.community-action.org> Type of Counseling: Default/Foreclosure, Rental, Pre-purchase.

COMMUNITY ACTION, INCORPORATED OF ROCK AND WALWORTH COUNTIES 1545 Hobbs Dr., Delavan, WI 53115-2027 Phone: 262-728-8296, 800-424-8297 Fax: 262-728-8294 E-mail: istickney@community-action.org Website <http://community-action.org> Type of Counseling: Default/Foreclosure, Rental, Pre-purchase.

COMMUNITY DEVELOPMENT AUTHORITY OF THE CITY OF MADISON 215 Martin Luther King Jr. Blvd., Madison Municipal Bldg., Suite 318, PO Box 1785, Madison, WI 53701-1785 Phone: 608-267-8712 Fax: 608-264-9291 E-mail: aolvera@cityofmadison.com Type of Counseling: Pre-purchase, Rental.

DANE COUNTY HOUSING AUTHORITY 2001 W. Broadway, #1, Monona, WI 53713-3707 Phone: 608-224-3636-23 Fax: 608-224-3632 E-mail: cparham@dcha.net Website: <http://www.dcha.net> Type of Counseling: Home Equity Conversion Mortgage, Default/Foreclosure, Pre-purchase.

HOME BUYING COUNSELING 118 S. Main St., Suite A, Jefferson, WI 53549 Phone: 262-522-1123 Fax: 262-522-1233 E-mail: rose@hbcservices.org Type of Counseling: Pre-purchase, Post-purchase.

HOME BUYING COUNSELING 217 W. Wisconsin Ave., Suite. 207, Waukesha, WI 53186 Phone: 262-522-1230, 800-687-1680 Fax: 262-522-1233 E-mail: rose.sura@hbcservices.org Website: <http://www.hbcservices.org> Type of Counseling: Pre-purchase, Post-purchase.

HOUSING RESOURCES, INC 8532 W. Capitol Drive, Suite 201, Milwaukee, WI 53222 Phone: 414-461-6330 Fax: 414-461-3620 E-mail: trenab@sbcglobal.net Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Home Equity Conversion Mortgage, Predatory Lending.

INDEPENDENCE FIRST 600 W. Virginia St., Milwaukee, WI 53204 Phone: 414-291-7520 E-mail: Bpeters@independencfirst.org Website: <http://www.independencfirst.org> Type of Counseling: Homebuyer Education Programs, Money Debt Management, Pre-purchase Counseling, Renters Assistance

MINISTRY ENTERPRISES 1557 N. 29th Street, Milwaukee, WI 53208 Phone: 414-342-8997 Fax: 424-264-5575 E-mail: Mortontes@aol.com Type of Counseling: Homebuyer Education Programs, Pre-purchase, Post-purchase

NEIGHBORHOOD HOUSING SERVICES OF BELOIT, INC 156 St. Lawrence Ave., Beloit, WI 53511 Phone: 608-362-9051-12 Fax: 608-362-7226 E-mail: cschlichting@nhsofbeloit.org Website <http://www.nhsofbeloit.com> Type of Counseling: Default/Foreclosure, Rental, Pre-purchase, Post-purchase, Fair Housing Assistance, Home Rehabilitation, Relocation Counseling, Predatory Lending, Services for Homeless.

NEIGHBORHOOD HOUSING SERVICES OF RICHLAND COUNTY, INC 125 E. Seminary St., Richland Center, WI 53581 Phone: 608-647-4949-305 Fax: 608-647-8792; E-mail: terry@nhsrcwi.org Website: <http://www.nhsrcwi.org> Type of Counseling: Pre-purchase, Post-purchase, Rental, Default/Foreclosure, Home Rehabilitation, Fair Housing Assistance, Predatory Lending.

NEIGHBORHOOD HOUSING SERVICES OF SOUTHEAST WISCONSIN, INC. 1700 Mead St., Racine, WI 53403 Phone: 262-652-6766 Fax: 262-652-8108 E-mail: domenick@execpc.com Type of Counseling: Fair Housing Assistance, Home Improvement and Rehabilitation, Homebuyer Education, Marketing and Outreach Initiatives, Money Debt Management and Post-purchase Counseling

NEIGHBORWORKS GREEN BAY 437 S. Jackson St., Green Bay, WI 54301 Phone: 920-448-3075 Fax: 920-448-3078 E-mail: noel@nwgreenbay.org Website <http://www.nwgreenbay.org> Type of Counseling: Pre-purchase, Post-purchase, Rental, Default/Foreclosure, Fair Housing Assistance, Home Rehabilitation, Predatory Lending, Home Equity Conversion Mortgage, Services for Homeless.

SCI-TECH DEVELOPMENT, INC. 5401 N. 76th St., Suite 103, Milwaukee, WI 53218 Phone: 414-364-3701 Fax: 414-760-9914 E-mail: info@knowledgeoutreach.org Type of Counseling: Fair Housing Assistance, Home Equity Conversion Mortgage, Home Improvement and Rehabilitation, Homebuyer Education, Loss Mitigation, Post-purchase, Renters Assistance, Services for Homeless

***TENANT RESOURCE CENTER** 1202 Williamson St., Suite. A, Madison, WI 53703 Phone: 608-257-0006, 877-238-7368 Fax: 608-286-0804 E-mail: asktrc@tenantresourcecenter.org Website: <http://www.tenantresourcecenter.org> Type of Counseling: Rental.

UNITED COMMUNITY CENTER 1028 S. 9th St., Milwaukee, WI 53204 Phone: 414-384-3100 Fax: 414-643-0975 E-mail: ricardod@unitedcc.org Website: <http://www.unitedcc.org> Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure.

WAUKESHA COUNTY DEPARTMENT OF SENIOR SERVICES 1320 Pewaukee Rd. Suite 130,
Waukesha, WI 53188 Phone 262-548-7848 Fax 262-896-8273 Email: sgjohnson@waukeshacounty.gov
Website: <http://www.senior.waukeshacounty.gov> Type of Counseling: Home Equity Conversion
Mortgage, Rental. Serving Waukesha county residents over the age of 60.

WEST CENTRAL WISCONSIN COMMUNITY ACTION AGENCY, INC. 525 Second St., PO Box 308,
Glenwood City, WI 54751 Phone 715-265-4271, 800-606-9227 Fax 715-265-7031 E-mail
pkilde@wcap.org Website <http://www.westcap.org> Type of Counseling: Default/Foreclosure, Pre-
purchase, Services for Homeless.

HOUSING & URBAN DEVELOPMENT ENTITLEMENT AREAS (CDBG)

Appleton.....	920/832-5924
Beloit.....	608/364-6703
Dane County*	608/261-9782
Eau Claire.....	715/839-4943 ext. 20
Fond du Lac.....	920/322-3443
Green Bay.....	920/448-3411
Janesville.....	608/755-3107
Kenosha.....	262/653-4048
LaCrosse.....	608/789-7393
Madison.....	608/261-9240
Milwaukee.....	414/286-3842
Milwaukee County.....	414/278-4880
Neenah.....	920/751-4661
Oshkosh.....	920/236-5057
Racine.....	262/636-9151
Sheboygan.....	920/459-3383
Superior.....	715/395-7278
Waukesha County**	262/548-7921
Wausau.....	715/261-6686
Wauwatosa.....	414/479-8957
West Allis.....	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.....	608/261-9782
Eau Claire.....	715/839-4943 ext. 20
Green Bay.....	920/448-3411
Kenosha.....	262/653-4048
LaCrosse.....	608/789-7512
Madison.....	608/261-9240
Milwaukee.....	414/286-3842
Milwaukee County.....	414/278-4880
Racine.....	262/636-9151
Rock County.....	608/755-3107
Waukesha/Washington/Jefferson/Ozaukee*	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, 301 S. Livingston, Suite 200, Madison, WI 53703, Website: www.accessstoind.org E-mail: info@accessstoind.org serving Columbia, Dane, Dodge and Green Counties.

Center for Independent Living for Western Wisconsin, (715) 233-1070 or (800) 228-3287, 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,
Fax: (715) 392-4636 2231 Catlin Ave., Superior, WI 54880, ncild@superior-nfb.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, 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, moleb@advocap.org, serving Fond du Lac, Winnebago and Green Lake Counties.
- Ashland County Housing Authority**, (715) 274-8311, Mellen, deniselutz@centurytel.net, serving Ashland, Bayfield, Iron, Oneida and Vilas Counties.
- CAP Services, Inc.**, (715) 343-7500, Stevens Point, molson@capmail.org, serving Marquette, Portage, Waupaca, and Waushara Counties.
- Central Wisconsin CAC, Inc.**, (608) 254-8353, Lake Delton, cwac.donna@verizon.net, serving Adams, Columbia, Juneau and Sauk Counties.
- City of Superior**, (715) 395-7355, Superior, BensonR@ci.superior.wi.us, serving Douglas County.
- Community Action, Inc. of Rock and Walworth Counties**, (608) 755-2464, Janesville, jilivick@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, leon.hoff@couleecap.org, serving Crawford, La Crosse, Monroe and Vernon Counties.
- Hartford Community Development Authority**, (262) 673-8215, Hartford, tblarenbach@ci.hartford.wi.us, serving Dodge and Washington Counties.
- Indianhead CAA**, (715) 532-5594, Ladysmith, jerve@ricelakeinter.net, 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 or pamnccap@charter.net, serving Langlade, Lincoln, Marathon and Wood Counties.
- Outagamie County Housing Authority**, (920) 731-7566, Appleton, hhosmer@outagamiehousing.us serving Calumet and Outagamie Counties.
- Partners for Community Development, Inc.**, (920) 459-2780, Sheboygan, luciof@partners4cd.com, serving Manitowoc, Ozaukee, and Sheboygan Counties.
- Project Home**, (608) 246-3737, Madison, office@projecthomewi.org, serving Dane and Green Counties.
- Racine/Kenosha CAA**, (262) 637-8377, Racine, rkcaa.racine@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 Counties.