

Household Housing Guide

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



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

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.

Table of Contents

Home Purchase - Owner-Occupied Housing Purchase Programs.....	1
Home Improvement - Owner-Occupied Improvement Programs.....	3
Lead Based Paint Hazard Programs and Information.....	5
Prevention of Foreclosures	6
Rental Resources.....	6
Safe and Healthy Housing Assessment Tools.....	7
Other Assistance.....	8
Appendix:	
A Housing Counseling Agencies.....	13
B Housing and Urban Development Entitlement Areas.....	16
C Independent Living Centers and Service Areas.....	17
D Weatherization Operators and Service Areas.....	18

HOME PURCHASE

- 1. Community Development Block Grant Small Cities Housing (CDBG-Housing)**

Provides HUD funds through seven regional groups comprised of units general local of government for rehabilitation, as well as accessibility improvements for owner-occupied or rental-occupied low- to moderate-income housing. **Contact:** Diane McGinnis, (608) 261-6535, Diane.McGinnis@wi.gov
- 2. Community Development Block Grant Revolving Loan Fund (CDBG-RLF)**

CDBG housing funds are loaned to low and moderate-income (LMI) households (households at or below 80% of county median income) to make needed repairs to their homes. These funds are also loaned to local landlords in exchange for an agreement to rent to LMI tenants at an affordable rate. **Contact:** Gina Truly, (608) 267-4574, Gina.Truly@wi.gov, Revolving Loan Fund programs at <http://housing.wi.gov>. List of communities under the HUD CDBG, Entitlement program in Appendix B.
- 3. Habitat for Humanity**

Its goal is to eliminate inadequate and poverty housing through local affiliates, including dozens in Wisconsin, which are responsible for raising funds, recruiting volunteers, identifying project sites and constructing owner-occupied housing for the benefit of participating low-income families. Affordable financing is provided to the homebuyers. **Contact:** Midwest Regional Office, 1920 S. Laflin, Chicago, IL 60608, (800) 643-7845, www.habitat.org for information or list of affiliates.
- 4. Housing Cost Reduction Initiative (HCRI) & HomeBuyer & Housing Rehabilitation (HHR)**

The Wisconsin Division of Housing and 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. Funds can be utilized for new construction, acquisition and rehabilitation of a home to be purchased which reduces homeownership costs for low-income households. **Contact:** Karl Kuecker at (608) 267-6904, KarlW.Kuecker@wi.gov, <http://housing.wi.gov> . For HUD entitlement communities, see Appendix B.
- 5. Housing Loans - Rural Development, U.S. Dept. of Agriculture**

Offers subsidized direct loans and unsubsidized 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). Income limits apply. Special programs for Native Americans. **Contact:** Rural Development, WI State Housing Office, 5417 Clem's Way, Stevens Point, WI 54482 (715) 345-7620, a local Rural Development office; http://www.rurdev.usda.gov/WI_RDHome.html E-mail: RD.SFH.SO@wi.usda.gov for direct loans and Wisconsin-grh@wi.usda.gov for lender guaranteed loans.
- 6. Home Purchase Programs - US Dept. of Veterans Affairs**

Provides loan funds guaranty programs for applicants meeting 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, (800) 827-1000, www.benefits.va.gov .

7. Wisconsin Housing and Economic Development Authority (WHEDA)

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

- **WHEDA Tax Advantage (Mortgage Credit Certification Program)**

WHEDA Tax Advantage (Mortgage Credit Certification Program) Offers first time home buyers a special tax credit up to \$2,000 which reduces federal tax liability over the life of the mortgage. The borrower must complete home buyer counseling and meet income and purchase price limits.

- **WHEDA Advantage Loans Mortgage**

Loans are available for home buyers. Loans, subject to certain limits, offer down payment assistance, less-cash-to-close, up to \$10,000 in home repairs, and a 30-year fixed-interest rate. Borrowers must complete home buyer counseling, and meet income limits.

- **WHEDA Easy Close Advantage Loan**

Provides loan funds towards down payment, closing costs, and home buyer education expenses to those who qualify for Advantage Loans.

8. 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 down-payment/closing cost assistance programs:

- **Movin' Out, Inc.**

Provides information and assistance, housing counseling, and gap financing for purchase and rehabilitation to Wisconsin households with a member who has a permanent disability. **Contact:** Movin' Out, 600 Williamson Street, Madison, WI 53703, (877) 861-6746 or (608) 251-4446, Fax (608) 819-0623. E-mail: info@movin-out.org or www.movin-out.org

- **The Wisconsin Partnership for Housing Development, Inc.**

Down-payment and closing cost assistance programs in Wisconsin. The Down-payment Plus Program® is statewide, the HOME Consortium funds are available in Jefferson, Ozaukee, Washington and Waukesha counties. **Contact:** Wisconsin Partnership, 121 South Pinckney Street, Suite 200, Madison, WI 53703, (608) 258-5560, Fax (608) 258-5565, www.wphd.org/

- **Neighborworks**

A handful of areas around the state host Neighborhood Housing service affiliates which support homeowner initiatives. See www.nw.org/network/Utilities/NWOLookup.asp

9. Housing and Urban Development Programs

- **Federal Housing Administration (FHA) - Insured Home-purchase Mortgages**

A major source of mortgage financing for first-time 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.

Contact: www.hud.gov/local/mil/ or www.hud.gov/

- **Section 184 - Indian Loan Guarantee Program**

Offers a loan guarantee to private lenders for mortgage loans for properties located on a reservation or in a defined Indian operating area. Guarantees for new and refinanced loans for acquisition, rehabilitation, lease/purchase and new construction are available for tribal members, tribal housing authorities and tribes. **Contact:** HUD Office of Native American Programs, Office of Loan Guarantee, (800) 735-3239, or Eastern Woodlands office (800) 735-3239 www.hud.gov/offices/pih/ih/homeownership/184 or www.bia.gov

10. Local Governments/Housing Authorities

Some housing authorities utilize Housing Choice Vouchers for homeownership purposes.

Contact: Local government or local housing authority offices, www.wahaonline.org/

11. Neighborhood Stabilization Program (NSP), Wisconsin Division of Housing

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:** Joanna Balsamo-Lilien, (608) 264-7839, Joanna.BalsamoLilien@wi.gov <http://housing.wi.gov>.

HOME IMPROVEMENT OWNER-OCCUPIED IMPROVEMENT/ACCESSIBILITY PROGRAMS

1. Community Development Block Grant (CDBG) Program - Wisconsin Division of Housing and Housing and Urban Development (HUD)

Provides funds through county-based Housing Consortia for rehabilitation and handicapped accessibility projects for residences owned and occupied by low- and moderate-income households. Many local units of government manage revolving loan funds. Metropolitan communities receive annual entitlement funding from HUD. **Contact:** Gina Truly, (608) 267-4574, Gina.Truly@wi.gov. List of Small Cities CDBG and Revolving Loan Fund programs at <http://housing.wi.gov>. List of communities under the HUD CDBG Entitlement program in Appendix B.

2. 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:** Rural Development WI State Office, 5417 Clem's Way, Stevens Point, WI 54482, (715) 345-7620, http://www.rurdev.usda.gov/WI_RHS_Repair.html

3. Homebuyer & Housing Rehabilitation (HHR), Wisconsin Division of Housing

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:** Karl Kuecker at (608) 267-6904, KarlW.Kuecker@wi.gov. For a list of grantees, go to <http://housing.wi.gov>. For HUD CDBG entitlement communities, see Appendix B.

4. 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, www.irs.gov.

5. Historic Homeowners Income Tax Credit - Wisconsin Historical Society

Wisconsin 25% income 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 work requires advance approval and 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. Landscaping, interior remodeling and decoration do not qualify. **Contact:** Division of Historic Preservation, Wis. Historical Society, 816 State Street, Madison 53706, (608) 264-6491 www.wisconsinhistory.org/hp/architecture/tax_credit.asp

6. 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, www.aarp.org/revmort National Center for Home Equity Conversion (800) 976-6211 www.reverse.org or HUD www.hud.gov/offices/hsg/sfm/hecm/hecmhome.cfm.

7. Tomorrow's Home Foundation - Helping Hands

Provides critical home repair assistance to qualifying low income families that own and live in factory-built homes. It also promotes appropriate disposal of abandoned manufactured homes. Contact: Amy Bliss, 258 Corporate Drive, Suite 200C, Madison, WI 53514, (608) 255-1088, Fax (608) 255-5595, <http://tomorrowshomefoundation.org/>

8. Weatherization and Energy Conservation Programs

- Division of Energy, Department of Administration (DOA)
Provides funding through local weatherization operators for units occupied by low-income persons (at or below 60% of State Median Income). Finances weatherization and energy conservation improvements through federal funding and energy public benefit programs.
Contact: Apply for Energy Assistance benefits at a local Wisconsin Home Energy Assistance Program office. Call (866-432-8947) or click on 'Where to Apply' at <http://homeenergyplus.wi.gov/category.asp?linkcatid=625&linkid=121&locid=25>.
- **Division of Energy**, (866) 432-8947, www.heat.state.wi.us or local Weatherization Program Operator (see Appendix D).
- **Focus on Energy** Works with eligible Wisconsin residents, property owners and businesses to install cost effective energy efficiency and renewable energy projects. Information, and financial incentives help to implement projects. **Contact:** Focus on Energy, (800)762-7077, or www.focusonenergy.com
- **Alliance to Save Energy**
Federal income tax credits for energy efficiency upgrades www.ase.org/taxcredits

9. Veterans Administration Rehab Grants

For Service members and Veterans with certain permanent and total service-connected disabilities to modify an existing home to accommodate a disability. Contact: www.ebenefits.va.gov, 800-827-1000.

10. WELL Compensation Program - Department of Natural Resources (DNR)

Provides financial assistance to replace, reconstruct or treat contaminated private water supplies. 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 recover 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) 266-2747, <http://dnr.wi.gov/aid/wellcompensation.html>

11. WHEDA Home Improvement Advantage Loan

Available to existing WHEDA homeowners for the financing (low-cost, fixed interest rate for up to 10 years) of up to \$10,000 in home repairs. Borrower must be a current WHEDA homeowner and must have made WHEDA mortgage payments on time for the past 6 months, meet WHEDA income limits and meet all credit underwriting and compliance eligibility. Contact: WHEDA, 201 W. Washington Ave. P.O. Box 1728, Madison, WI 53701-1728. Underwriting, loan status and funding inquiries: (800) 334-6873, www.wheda.com

12. Wisconsin Fund - Wisconsin Department of Safety and Professional Services (DSPS)

Provides partial funding for rehabilitating or replacing failing private sewage systems for primary residences or small businesses located in participating counties. **Contact:** DSPS, P.O. Box 2658, Madison, WI 53701-2538, (877) 617-1565, DSPSWIFundTech@wi.gov, or a local county zoning or health office.

13. WisLoan and Movin' Out Rehab Loan

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, find an Independent Living Center at Appendix C; for Movin' Out, 600 Williamson Street, Madison, WI 53703, (877) 861-6746 or (608) 251-4446, www.movin-out.org

LEAD BASED PAINT HAZARD PROGRAMS AND INFORMATION

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:

1. HUD Lead Hazard Reduction Program

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. Units assisted must pass federal clearance levels at project completion.

Contact: In the City of Milwaukee (414) 286-5987 or (414) 255-LEAD; Kenosha contact (262) 605-6700; Racine contact (262) 636-9496; Rock County, (608) 757-5594, Sheboygan (920) 459-3377; Waukesha (262) 524-3752. 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.

2. 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 Services, (608) 266-5817, www.dhs.wi.gov/lead
- For information on certified risk assessors, consultants, inspectors, and abatement contractors contact DHS Asbestos and Lead unit at (608) 261-6876. www.dhs.wi.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, www.hud.gov/offices/lead; or the National Center for Healthy Housing, Columbia, MD 21044-3400, (410) 992-0712, www.cnchh.org/Home.aspx or www.epa.gov/lead

PREVENTION OF FORECLOSURES

1. Nationwide:

HOPE NOW is an alliance between counselors, mortgage companies, investors, and other mortgage market participants. It provides outreach efforts to homeowners in distress to help them stay in their homes. To find a local HUD-approved housing counseling agency call (888) 995-4673; www.hopenow.com or see Appendix C.

2. State:

Housing Cost Reduction Initiative Program (HCRI)

Provides state funds to certain housing organizations to assist low income homeowners in danger of losing their homes contact Karl Kuecker at (608) 267-6904, KarlW.Kuecket@wi.gov . For a list of grantees, go to <http://housing.wi.gov>.

3. Certain Borrowers:

• **Federal Housing Administration (FHA)**

Administers a forbearance initiative on FHA mortgage insured loans. **Contact:** FHA (800) 225-5342 or www.fha.com/fha_article.cfm?id=71

• **Strategies to Overcome Predatory Practices (STOPP)**

Metropolitan Milwaukee Fair Housing Council helps homeowners keep their homes and help prevent future toxic loans. Using a hotline and in-person meetings, STOPP assists homeowners who are victims of predatory lending and prospective homeowners. **Contact:** Predatory Practice (STOP) (414)-278-9190, www.uwex.edu/ces/CCED/communities/documents/Flyer_ForePLResourcesMetroMilw.pdf

• **USDA Rural Development**

For loan servicing assistance option for direct loan borrowers. **Contact:** Servicing Center (800) 414-1226

• **Wisconsin Housing & Economic Development Authority (WHEDA)**

Provides assistance to homebuyers with existing WHEDA loans who are having trouble paying their mortgage. **Contact:** (800) 562 -5546 www.wisconsinforeclosureresource.com

RENTAL

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

Provides state and federal funds to local 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 funding round with other homeless funds. It can also help with rental eviction 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.

To see a list of HPP or TBRA contacts visit <http://housing.wi.gov> . **Contact:** Tanya Iverson at (608) 267-2933, Tanya.Iverson@wi.gov or Donna Wrenn at (608) 264-7625, Donna.Wrenn@wi.gov; P.O. Box 7970 Madison, WI 53707-7970.

2. Housing Choice Certificates/Vouchers - 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, <http://www.wheda.com/root/RentalResources/> or the WAHA site www.wahaonline.org/quick_links2.htm#Wisconsin%20Resources

3. HUD-Veterans Affairs Supportive Housing HUD-VASH

This tenant based voucher program combines HUD rental assistance for homeless veterans with case management and clinical services provided by the Dept. of Veterans Affairs at its Tomah, Madison and Milwaukee medical centers and in the community. **Contact:** (608) 320-2095 www.hud.gov/offices/pih/programs/hcv/vash/docs/phahudvash.pdf

4. United Migrant Opportunity Services, Inc (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

5. Units from the Statewide Inventory of Assisted Housing

Information on affordable public and assisted rental units.

Contact:

- WHEDA housing search website <http://wihousingsearch.org>
- Wisconsin Housing & Economic Development Authority, (800) 334-6873, www.wheda.com
- Wisc. Association of Housing Authorities, http://www.wahaonline.org/WAHA_Vacant_Units.html
- US Rural Development, (715) 345-7615, http://www.rurdev.usda.gov/WI_RDHome.html
- Housing and Urban Development (HUD), (414) 297-3214, <http://www.hud.gov/apps/section8>

SAFE AND HEALTHY HOUSING ASSESSMENT TOOLS

1. CDC healthy housing reference manual:

www.cdc.gov/nceh/publications/books/housing/housing.htm

2. CDC healthy housing inspection manual:

www.cdc.gov/nceh/publications/books/inspectionmanual/Healthy_Housing_Inspection_Manual.pdf

3. CDC list of healthy housing assessment tools:

www.cdc.gov/nceh/lead/tools/assessment_tools.htm

4. Background housing information including "Information Sheets" and "guides and Manuals":

www.buildingscience.com

5. US Surgeon General's Call to Action to Promote Healthy Homes Checklist:

www.surgeongeneral.gov/library/calls/healthyhomes/checklist.pdf

6. US Surgeon General's List of Healthy Home Resources:

www.surgeongeneral.gov/library/calls/healthyhomes/resources.pdf

OTHER ASSISTANCE

1. Budget and Credit Management

The University of Wisconsin-Extension has offices in counties across the state. Many offer money management counseling. To find out what is available in your area contact your local extension office, look in the county government phone book listings. For additional information from UW-Extension see <http://fyi.uwex.edu/toughtimes/>

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. <http://Folio.legis.state.wi.us>

3. Counseling and Information

A number of organizations provide assistance regarding problems associated with default, foreclosure, eviction, refinancing or other homeowner or rental crisis situations. Contact an appropriate housing counseling agency identified in Appendix A or call (800) 569-4287.

4. Construction and Renovation

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

5. Elderly and Disabled Housing/Long-term Care

Information is available for disabled or elderly residents with respect to residential care facilities.

- Aging & Disability Resource Center (ADRC) is the first place to go to get accurate, unbiased information on all aspects of life related to aging or living with a disability. They provide information on broad range of programs and services, help people understand the various long-term care options, and help them apply for programs and benefits. These services can be provided at the ADRC, via telephone, or through a home visit, whichever is more convenient to the individual seeking help. <http://www.dhs.wisconsin.gov/lc/lc/adrc/>.
- County & Tribal Aging Offices can answer questions about needs, services and opportunities for older persons in their communities. www.dhs.wi.gov/aging/contacts/COAGOF.htm.
- Board on Aging and Long Term Care is to advocate for the interests of the state's long term care consumers, to inform those consumers of their rights, and to educate the public at large about health care systems and long term care. Ombudsman program: (800) 815-0015. <http://longtermcare.wi.gov>.
- Independent Living Centers (ILC) is a consumer-directed, non-profit organization that provides four core services: peer support, information and referral, independent living skills training, and person and systems advocacy. <http://www.dhs.wisconsin.gov/disabilities/Physical/ILCS.HTM>.
- Senior DECISION is a large community listing of resources and advocacy resources, from home health care, independent living, retirement communities, assisted living, Alzheimer's care, and nursing homes dedicated to consumer ratings and reviews so that your senior living decisions are made easier. www.seniordecision.com.
- Housing and Architectural Accessibility Resources <http://www.dhs.wisconsin.gov/disabilities/Physical/housing.htm>.
- Assistive Technology Resources <http://www.dhs.wisconsin.gov/disabilities/wistech/index.htm>.

The Wisconsin Department of Health Services (DHS) provides information on different types of community living arrangements for those who are seniors or are disabled including the following:

- **Residential & Assisted Living Resources & Facilities** Contact: Department of Health Services, Division of Quality Assurance, (608) 266-8481; Fax: (608) 267-0352.
http://www.dhs.wi.gov/rl_dsl/BQAinternet.htm.
- **Community Based Residential Facilities (CBRF)**
http://www.dhs.wisconsin.gov/rl_dsl/CBRF/CBRFintro.htm
Listing: <http://www.dhs.wisconsin.gov/bqaconsumer/AssistedLiving/cbrfdir.pdf>
- **Residential Care Apartment Complexes (RCAC)**
- http://www.dhs.wisconsin.gov/rl_DSL/RCACs/RCACintro.htm
Listing: <http://www.dhs.wisconsin.gov/bqaconsumer/AssistedLiving/rcacdir.pdf>
- **Adult Family Homes (AFH)**
<http://www.dhs.wisconsin.gov/bqaconsumer/AssistedLiving/AFHbasics.htm>
Listing: <http://www.dhs.wisconsin.gov/bqaconsumer/AssistedLiving>

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:** Local agency or the Energy Services Office at, 866-432-8947, DOA, P.O. Box 7868, Madison, WI 53707- 7868, <http://homeenergyplus.wi.gov/>.

7. Fair Housing

- It is 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 items.
- HUD (800) 765-9372, www.hud.gov/offices/fheo/index.cfm
- Wisconsin Equal Rights Division (608) 266-6860, TTY (608) 264-8752, www.dwd.state.wi.us/er/discrimination_civil_rights/open_housing_law.htm
- Metro Milwaukee Fair Housing Council, (414) 278-1240, www.fairhousingwisconsin.com/

8. Indoor Air Quality (IAQ)

- Indoor air pollutants: US Environmental Protection Agency, www.epa.gov/ebtpages/airindoorairpollution.html or DHS Environmental Health at <http://lowradon.org>
- Radon: National Radon Hotline, (800) SOS-RADON; In Wis. (888) 569-7236 (LOW RADON) or (608) 267-4796, <http://www.dhs.wisconsin.gov/radiation/radon/>
- Asbestos: DHS Asbestos & Lead unit, (608) 261-6876, www.dhs.wi.gov/asbestos
- Moisture, Mold & Mildew, Carbon Monoxide and Ozone Generators: Centers for Disease Control and Prevention, www.epa.gov/mold/moldresources.html Wisconsin Department of Health Services, www.dhs.wi.gov/eh/mold/ or contractor information www.dhs.wi.gov/eh/HlthHaz/fs/moldprofinfo.htm

9. Landlord/Tenant Relations

- WI Department of Agriculture, Trade and Consumer Protection (DATCP), 2811 Agriculture Drive, Madison, WI 53708-8911, (800) 422-7128, <http://datcap.wi.gov/Uplands/Consumer/pdf/TenantsRights143.pdf>.
- Tenant Resource Center, Inc., 1202 Williamson St. Suite 102, Madison, WI 53703, for counseling, (608) 257-0006, www.tenantresourcecenter.org/. They also have self-help manuals for landlords and tenants in resolving rental problems.

- Legal Action of Wisconsin, (800) 362-3904, www.legalaction.org/ or the Milwaukee Bar Association, (414) 274-6760, www.milwbar.org/

10. Manufactured Housing/Mobile Homes

- Manufactured/ mobile homes titling, parks, installers or dealers: Department of Safety, and Professional Services: <http://dsps.wi.gov/sb/SB-ManufacturedMobileHomesProgram.html>
- Buying and financing manufactured homes, and HUD resources on manufactured housing: www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm

11. Mortgage Banking

For information on mortgage brokers and banking and other related financial services issues, contact Department of Financial Institutions, 201 W. Washington Avenue, Suite 500 Madison, WI 53703, (608) 261-9555, www.wdfi.org/fi/mortbank/

12. Mortgage and Home Buying Information

- HUD www.hud.gov/initiatives//homeownership/index.cfm
- National Association of Homebuilders: www.nahb.org
- Wisconsin Builders Association www.wisbuild.org/news-and-information/consumer-information.html
- Wisconsin Association of Realtors: www.wra.org/myWRA/
- www.homesales.gov maintained by HUD, Dept of Veteran's Affairs, and Dept. Of Agriculture, regarding properties owned by government agencies for public sale.

13. Property Tax Deferral Loan Program - WHEDA

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. www.wheda.com

14. Real Estate

Information on real estate broker, salesperson, business, appraiser and home inspectors:

- Wisconsin Department of Safety and Professional Services, (608) 266-2112, http://drl.wi.gov/profession_list.asp?locid=0
- HUD real estate settlement procedures: www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm

15. Relocation

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, www.hud.gov/offices/cpd/library/relocation/index.cfm
- Jack Sanderson, DOA, (608) 267-0317, Jack.Sanderson@wi.gov,

16. Supported Living Programs -- Department of Health Services (DHS)

- Family Care is a comprehensive and flexible long-term care service system, which strives to foster people's independence and quality of life, while recognizing the need for interdependence and support. <http://www.dhs.wisconsin.gov/LTCare/>
- Access is a fast, easy-to-use internet tool that can help you or someone you know to obtain information <http://www.dhs.wisconsin.gov/em/access/index.htm>. ADRCs (above) can also help connect people to resources.
 - Find out possible eligibility on low or no-cost health, nutrition and other programs.

- Apply online for FoodShare, Medicaid, BadgerCare Plus & Family Planning services.
- Get up-to-date information about the status of their FoodShare, Medicaid, BadgerCare Plus, Family Planning Only Services, SeniorCare or Caretaker Supplement benefits.
- Report changes to your agency.
- Renew their benefits and submit FoodShare/Child Care Six-Month Report forms.
- Division of Mental Health and Substance Abuse Services (DMHSAS). Programs to serve those who are dealing with mental illness or substance use issues
<http://www.dhs.wisconsin.gov/aboutdhs/DMHSAS/index.htm>.
- Money Follows the Person (MFP) is a federal demonstration grant that supports state efforts to rebalance long-term support for disabled and frail elders while supporting individual choice of living situation, transitioning people from institutions, and promoting a person-centered, needs-based quality driven system of long-term care. www.dhs.wisconsin.gov/ltc_cop/MFP/MFP.HTM
- Wisconsin Assisted Living Facilities and Programs.
www.dhs.wi.gov/bqaconsumer/AssistedLiving/AsLivindex.htm.
- Community Options Program (COP) helps people get the long-term support they need to remain in their own homes and communities. www.dhs.wi.gov/ltc_cop/COP.HTM.
- Community Integration Program (CIP) Waiver helps people with developmental disabilities to stay out of institutions, or to relocate from state centers and nursing homes back to their communities. www.dhs.wi.gov/bdds/cip/index.htm.
- Katie Beckett Program is a special eligibility process that allows certain children with long-term disabilities, mental illness, or complex medical needs, living at home with their families, to obtain <http://www.dhs.wisconsin.gov/children/kbp/index.htm>.
- Developmental Disabilities Network (608)261-6836 Fax: (608)261-6752.
www.dhs.wi.gov/bdds/network.htm.

17. Universal Design

Increases the usability of home by people of all ages, sizes and abilities. Information at www.aarp.org/universalhome/

18. Urgent Need Housing Programs

Addresses urgent housing needs experienced by low-income people:

- Call 211
- Foreclosure hotline (888) 995-4673
- AIDS Resource Center of Wisconsin for resources through Housing for Persons With AIDS (HOPWA) Program (800) 359-9272, www.arcw.org/
- In non-metropolitan areas to address housing crises contact Rural Housing Inc. 4506 Regent St, Madison, WI 53705 www.wisconsinruralhousing.org (888) 400-5974.
- Local Red Cross, Salvation Army, St. Vincents, or county social services for emergency aid
- Major disaster relief contact, <http://emergencymanagement.wi.gov>, (608) 242-3232, 24-hour Duty Officer: (800) 943-0003.
- Eviction legal issues in northern WI WJudicare Inc. (800) 472-1638 www.judicare.org/, in southern WI- Legal Action (800) 362-3904; www.legalaction.org/
- Energy fuel bill or furnace repair crisis, Wisconsin 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, <http://heat.state.wi.us/>
- Keep Wisconsin Warm Fund (800) 891-9276 www.kwwf.org

- Critical repairs to owner occupied manufactured or mobile homes: (608) 255-1088, www.tomorrowshomefoundation.org/
- Emergency Assistance for families with children through Wisconsin Department of Children & Families www.dcf.wi.gov/w2/ea.htm
- Homeless Veterans Hotline (877) 424-3838, www.va.gov/HOMELESS/NationalCallCenter.asp
- Domestic Abuse Services (608) 266-0700, E-mail dcfdomesticviolence@wi.gov
- Tenant Resource Center (608) 257-0006, www.tenantresourcecenter.org/

HOUSING COUNSELING AGENCIES

As of 2/13/2014, HUD Approved Housing Counseling Agencies in Wisconsin:

ALLIED CHURCHES TEACHING SELF-EMPOWERMENT CDC

1445 North 24th Street, Milwaukee, WI 52305-1803, Phone: (414) 933-2215, E-mail: acts@actshousing.org Website: www.actshousing.org

Type of Counseling: Pre-purchase, Post-purchase, Home Rehabilitation

CAREER YOUTH DEVELOPMENT, INC

2601 N. Martin Luther King Dr., Milwaukee, WI 53212, Phone: (414) 264-6888, E-mail: contactus@careeryouthdevelopment.org Website: www.careeryouthdevelopment.org

Type of counseling: Pre-purchase, Post-purchase

CATHOLIC CHARITIES, GREEN BAY

1825 Riverside Dr., Green Bay WI 54301, Phone: (920)272-8234 Website: www.gbdioc.org

Type of counseling: Pre-purchase, Mortgage Delinquency & Default, Homebuyer Education
Locations: Brown County

CATHOLIC CHARITIES LA CROSSE, INC

3710 East Avenue South, La Crosse, WI 54601, Phone: (608) 782-0710-222, or (888) 212-4357, Email: info@cclse.org; Website: www.cclse.org

Type of counseling: Pre-purchase, Post-purchase, Rental, Relocation, Services for Homeless,
Locations: Eau Claire, La Crosse, Prairie du Chien and Wausau

CATHOLIC CHARITIES,SUPERIOR

1416 Cummings Avenue Superior, WI 54880, Phone: (715) 394-6617, or (888) 831-8446, Website: www.ccbssuperior.org

Type of counseling: Pre-purchase, Rental, Mortgage Delinquency & Default, Financial Management, Homebuyer Education
Locations: NW WI

COMMUNITY ACTION, INC OF ROCK AND WALWORTH COUNTIES

Rock County: 20 Eclipse Center, Beloit, WI 53511, Phone: (608) 313-1300 or (800) 424-8297,

Walworth County: 1545 Hobbs Drive, Delavan, WI 53115, Phone (262)728-8296 or (800) 424-8297

E-mail: info@community-action.org; Website: www.community-action.org

Type of counseling: Default/Foreclosure, Homeless Services, Rental, Pre-purchase

COMMUNITY CREDIT COUNSELING SERVICES (CCCS)

- **CCCS OF LA CROSSE**

505 King St., Suite 212 , La Crosse, Wisconsin, 54601, Phone: (608) 784-8380 or (800) 350- 2227, E-mail: info@cccsonline.org; Website: www.ccsonline.org

- **CCCS OF FOND DU LAC** 17 Forest Ave., Suite 016, Fond du Lac, WI 54935, (920) 907-4344, E-mail: info@cccsonline.org; Website: www.ccsonline.org

- **CCCS OF SHEBOYGAN**

1930 N. 8th St., Sheboygan, WI 53081, (920) 458-3784 or (800) 350-2227, E-mail: cccs@excel.net; Website: www.ccsonline.org

Type of counseling: Money Debt Management, Mortgage Delinquency and Default Resolution, Pre-purchase, Rental

COMMUNITY CREDIT COUNSELING SERVICES (CCCS)

- **CCCS OF NORTHEASTERN WISCONSIN**

1800 Appleton Road, Menasha, WI 54952-0335, Phone: (920) 886-1000 or (800) 366-8161, E-mail: receptionist@fisc-cccs.org Website: www.fisc-cccs.org

- **CCCS OF WEST BEND**

139 N. Main St. Suite 101, West Bend, WI 53095, (262) 306-9241, E-mail: info@cccsonline.org Website: www.cccsonline.org

- **CCCS OF GREATER MILWAUKEE**

3200 West Highland Blvd., Milwaukee, WI 53208, (414) 342-4560 or (888) 733-2227, Website: www.creditcounselingwi.org

Type of counseling: Money Debt Management, Mortgage Delinquency and Default Resolution, Pre-purchase, Rental

COULEECAP, INC.

201 Melby St., Westby, WI 54667, Phone: (608) 634-3104, or (866) 904-4507, Email: contactus@couleecap.org, Website: www.couleecap.org;

Type of counseling: Home Improvement and Rehabilitation, Homebuyer Education, Mortgage De- linquency and Default Resolution, Pre-purchase

GREENPATH, INC.

725 Harkland Trail Suite 203, Madison, WI 53717; Milwaukee GreenPath Debt Solutions, 4811 South 76th St., Suite 410, Greenfield, WI 53220-4349; Racine GreenPath Debt Solutions c/o CBR Foundation 211 9th St Racine, WI 53403, Phone: (800) 550-1961, <http://greenpath.org/> E-mail: housingdepartment@greenpath.com

Locations: Madison, Milwaukee, Racine

Type of counseling: Homebuyer Education, Money Debt Management, Post-purchase and Pre-purchase, Renters Assistance, Services for Homeless

HOMESTEAD SOLUTIONS, INC.

435 Algoma Blvd., Oshkosh, WI 54901, Phone: (920) 230-3324, (877) 275-2423, E-mail: info@homesteadSolutions.org Website: www.HomesteadSolutions.org

Type of counseling: Mortgage Delinquency, Default/Foreclosure

HOUSING RESOURCES, INC 7830 W. Burleigh St., Milwaukee, WI 53222, Phone: (414) 461-6330, Website: www.hri-wi.org

Type of counseling: Mortgage Delinquency and Default Resolution, Pre-purchase, Post-purchase

HOUSING RESOURCES, INC

1220 Mound Ave, Ste 314 Racine, WI 53404, Phone: (262) 636-8271, Website: www.hri-wi.org

Type of counseling: Mortgage Delinquency and Default Resolution, Pre-purchase, Post-purchase

KENOSHA HOUSING AUTHORITY

625 52nd St. Rm 98, Kenosha, WI 53140, Phone: (262) 653-4120, Email:

akenoshahousing@wi.rr.com; Website: www.kenosha.org/departments/housing

Types of counseling: Fair Housing, Homebuyer Education, Money and Debt Management, Pre-purchase, Renters Assistance

MOVIN' OUT, INC. (persons with disabilities only)

600 Williamson Street, Madison, WI 53703, Phone: (608) 251-4446, (877) 861-6746, E-mail: info@movin-out.org Website: www.movin-out.org

Type of counseling: Fair Housing, Homebuyer Education, Mobility and Relocation, Money and Debt Management, Post-purchase, Pre-purchase, Renters Assistance

NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA (NACA)

4011 W. Capitol Drive Suite 100 Milwaukee, WI 53216, Phone: (414) 442-6222 or (888) 297-5568, E-mail: jkimmons@naca.com, Website: www.naca.com

Type of counseling: Default/Foreclosure, Pre-purchase, Post-purchase, Fair Housing, Home Rehabilitation, Predatory Lending

NEIGHBORHOOD HOUSING SERVICES OF BELOIT, INC

520 Grand Ave., Beloit, WI 53511, Phone: (608) 362-9051, E-mail: info@nhsofbeloit.org , Website: www.nhsofbeloit.com

Type of counseling: Default/Foreclosure, Rental, Pre-purchase, Post-purchase, Fair Housing, Reverse Mortgage, Services for Homeless

NEIGHBORHOOD HOUSING SERVICES OF RICHLAND COUNTY, INC

125 E. Seminary St., Richland Center, WI 53581, Phone: (608) 647-4949, Website: www.nhsrwi.org

Type of counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Home Rehabilitation, Predatory Lending, Reverse Mortgage

NEIGHBORHOOD HOUSING SERVICES OF SOUTHEAST WISCONSIN, INC.

2122 60th ST. Kenosha, WI 53140, Phone: (262) 652-6766, Website: www.nwbadgerland.org

Type of counseling: Mortgage delinquency/default, Money Debt Management, Pre-purchase

NEIGHBORWORKS GREEN BAY

437 South Jackson St. Green Bay, WI 54301, Phone: (920) 448-3075, E-mail: info@nwgreenbay.org Website www.nwgreenbay.org

Type of counseling: Default/Foreclosure, Rental, Pre-purchase, Post-purchase, Fair Housing, Home Rehabilitation, Predatory Lending, Money Debt Management, Mortgage Delinquency, Reverse Mortgage

NEWCAP, INC.

1201 Main Street, Oconto, WI 54153, Phone: (920) 834-4621, (800) 242-7334, Website: www.newcap.org

Type of counseling: Default/Foreclosure, Rental, Pre-purchase, Post-purchase, Fair Housing, Home Rehabilitation, Services for Homeless, Money Debt Management

SELECT MILWAUKEE, INC.

3215 W. State Street Suite 200, Milwaukee, WI 53208-3364, Phone: (414) 562-5070, E-mail: info@selectmilwaukee.org, Website: www.selectmilwaukee.org .

Type of counseling: Homebuyer Education, Post-purchase, Pre-purchase, Mortgage Delinquency and Default Resolution

UNITED COMMUNITY CENTER

1028 S. 9th St., Milwaukee, WI 53204, Phone: (414) 384-3100, Email: info@unitedcc.org; Website: www.unitedcc.org

Type of counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Money Debt Management.

WEST CENTRAL WISCONSIN COMMUNITY ACTION AGENCY, INC.

525 Second Street P.O. Box 308, Glenwood City, WI 54013-8556, Phone: (715) 265-4271 or (800) 606-9227, Website: www.westcap.org

Type of counseling: Homebuyer Education, Mortgage Delinquency and Default Resolution, Pre-purchase Money Debt Management, Services for Homeless.

WESTERN DAIRYLAND EOC.

23122 Whitehall Road, PO Box 125, Independence, WI 54747, Phone: (715) 836-7511-162 or (800) 782- 1063, Email: info@westerndairyland.org, Website: www.westerndairyland.org.

Type of counseling: Delinquency, Homebuyer Education, Pre-purchase, Services for Homeless.

HOUSING & URBAN DEVELOPMENT ENTITLEMENT AREAS (CDBG)

Appleton	www.appleton.org/departments/finance/cdbg	(920) 832-5924
Beloit.....	www.ci.beloit.wi.us	(608) 364-6703
Dane County*.....	www.co.dane.wi.us	(608) 242-6229
Eau Claire.....	www.ci.eau-claire.wi.us	(715) 839-4943 ext. 20
Fond du Lac.....	www.ci.fond-du-lac.wi.us	(920) 322-3443
Green Bay.....	www.green-bay.org	(920) 448-3411
Janesville.....	www.ci.janesville.wi.us	(608) 755-3107
Kenosha.....	www.kenosha.org	(262) 653-4048
LaCrosse.....	www.cityoflacrosse.org/	(608) 789-7393
Madison.....	www.cityofmadison.com/cdbg	(608) 261-9240
Milwaukee.....	www.milwaukee.gov/	(414) 286-3842
Milwaukee County.....	www.milwaukeecounty.org	(414) 278-4880
Neenah.....	www.ci.neenah.wi.us	(920) 751-4661
Oshkosh.....	www.ci.oshkosh.wi.us	(920) 236-5057
Racine.....	www.cityofracine.org	(262) 636-9151
Sheboygan.....	www.ci.sheboygan.wi.us	(920) 459-3383
Superior.....	www.ci.superior.wi.us	(715) 395-7278
Waukesha County**.....	www.waukeshacounty.gov	(262) 896-3370
Wausau.....	www.ci.wausau.wi.us	(715) 261-6686
Wauwatosa.....	www.wauwatosa.net	(414) 479-8957
West Allis.....	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.....	www.co.dane.wi.us	(608) 242-6229
Eau Claire.....	www.ci.eau-claire.wi.us	(715) 839-4943 ext. 20
Green Bay.....	www.green-bay.org	(920) 448-3411
Kenosha.....	www.kenosha.org	(262) 653-4048
LaCrosse.....	www.cityoflacrosse.org	(608) 789-7512
Madison.....	www.cityofmadison.com/cdbg	(608) 261-9240
Milwaukee.....	www.milwaukee.gov/	(414) 286-3842
Milwaukee County.....	www.milwaukeecounty.org	(414) 278-4880
Racine.....	www.cityofracine.org	(262) 636-9151
Rock County.....	www.co.rock.wi.us	(608) 755-3107
Waukesha/Washington/Jefferson/Ozaukee*.....	www.waukeshacounty.gov	(262) 896-3370

*Sullivan is a non-entitlement area

INDEPENDENT LIVING CENTERS AND SERVICE AREAS

Access to Independence: 3810 Milwaukee St., Madison, WI 53714, (608) 242-8484 (V) (608) 242-8485 (TTY) (608) 242-0383 (FAX) (800) 362-9877 (V) (toll-free) info@accesstoind.org (email) www.accesstoind.org (web)

Counties Served: Columbia, Dane, Dodge and Green

Center for Independent Living Western WI: 2920 Schneider Ave E, Menomonie, WI 54751, (715) 233-1070 (V/TTY) (715) 233-1083 (Fax) (800) 228-3287 (toll-free) cilww@cilww.com (email) www.cilww.com (web)

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

IndependenceFirst: 540 S. 1st Street, Milwaukee, WI 53204, (414) 291-7520 (V/TTY) (414) 291-7525 (FAX) (877) 463-3778 (toll-free) www.independencefirst.org (web)

Counties Served: Milwaukee, Ozaukee, Washington and Waukesha

Independent Living Resources, Inc.: 4439 Mormon Coulee Road, LaCrosse, WI 54601, (608) 787-1111 (V) (608) 787-1148 (TTY) (608) 787-1114 (FAX) (888) 474-5745 (toll-free) advocacy@ilresources.org (email) www.ilresources.org (web)

Counties Served: Crawford, Richland, Sauk, Iowa, Grant, LaFayette, Vernon, La Crosse, Monroe, Jackson, Trempealeau, Buffalo, Juneau

Midstate Independent Living Consultants: 3262 Church St. Ste 1, Stevens Point WI 54481, (715) 344-4210 (V/TTY) (715) 344-4414 (fax) (800) 382-8484 (toll-free) milc@milc-inc.org (email) www.milcinc.net (web)

Counties Served: Adams, Florence, Forest, Langlade, Lincoln, Marathon, Oneida, Portage, Taylor, Vilas, Wood

North Country Independent Living, Inc.: 69 N 28th St Suite 28, Superior WI 54880, (715) 392-9118 (V/TTY) (715) 392-4636 (fax) (800) 924-1220 (toll-free) ncil@northcountryil.org (email) www.northcountryil.com (web)

Counties Served: Douglas, Bayfield, Ashland, Iron, Price, Sawyer, Washburn, Burnett

Options for Independence, Inc.: 555 Country Club Road, P.O. Box 11967, Green Bay, WI 54307, (920) 490-0500 (V) (920) 490-0600 (TTY) (920) 490-0700 (fax) (888) 465-1515 (toll-free) info@optionsil.com (email) www.optionsil.com (web)

Counties Served: Door, Kewaunee, Manitowoc, Brown, Calumet, Sheboygan, Fond Du Lac, Green Lake, Marquette, Waushara, Winnebago, Outagamie, Waupaca, Shawano, Menominee, Oconto, Marinette

Society's Assets: 5200 Washington Ave., Suite 225, Racine, WI 53406, (262) 637-9128 (V/TTY) (262) 637-8646 (FAX) (800) 378-9128 (toll-free) www.societysassets.org (web)

Counties Served: Jefferson, Kenosha, Racine, Rock and Walworth

WEATHERIZATION OPERATORS AND SERVICE AREAS

ADVOCAP, Inc., Jason VanderVelden, 2929 Harrison St., Oshkosh, WI 54901, (920) 426-5086
E-mail: jasonv@advocap.org, serving Fond du Lac, Winnebago and Green Lake Counties.

Ashland County Housing Authority, Neil Deering, 124 Wilderness Dr., PO Box 349, Mellen, WI 54546, (715) 274-8311, E-mail: neildeering@centurytel.net, serving Ashland, Bayfield, Douglas, Iron, Oneida and Vilas Counties.

CAP Services, Inc., Tom Loomis, 1725 West River Dr., Stevens Point, WI 54481, (715) 343-7500,
E-mail: tloomis@capmail.org, Website: www.capserv.org serving Marquette, Portage, Waupaca, and Waushara Counties.

Central Wisconsin CAC, Inc., Chris Utley, 1000 Hwy. 13, PO Box 430, Wisconsin Dells, WI 53965,
(608) 254-8353, E-mail: chris@cwcac.org, serving Adams, Columbia, Juneau and Sauk Counties.

Community Action, Inc. of Rock and Walworth Counties, John Livick, 3310 US Highway 51 S,
Janesville, WI 53546, (608) 755-2470, E-mail: jlivick@community-action.org serving Rock and Walworth Counties.

Community Relations - Social Development Commission, Jim Gambon, 2460 W. Clybourn St.
Milwaukee, WI 53233, (414) 344-9010, E-mail: jgambon@cr-sdc.org, serving City of Milwaukee.

Couleecap, Inc., Leon Hoss, 201 Melby Street
Westby, WI 54667, (608) 634-3104, E-mail: leon.hoss@couleecap.org, serving Crawford, La Crosse,
Monroe and Vernon Counties

Hartford Community Development Authority, Tim Clarenbach, 109 North Main St, Hartford, WI
53027, (262) 673-8215, E-mail: tclarenbach@ci.hartford.wi.us, serving Dodge and Washington Counties.

Indianhead CAA, George Voldberg, 1000 College Ave, W, PO Box 40 Ladysmith, WI 54848, (715)
532-4222 x 1580, E-mail: george.voldberg@indianheadcaa.org, serving Burnett, Clark, Price, Rusk,
Sawyer, Taylor and Washburn Counties.

La Casa de Esperanza, Inc., Dave Geisthardt, 410 Arcadian Ave, Waukesha, WI 53186, (262) 970-
0539 x1125, Waukesha, E-mail: dgeisthardt@lacasadeesperanza.org, serving Jefferson, Milwaukee,
and Waukesha Counties.

NEWCAP, Inc., Val Filz, 1201 Main St, Oconto, WI, 54153, (920) 834-4621, Oconto, E-mail:
valfitz@newcap.org serving Brown, Florence, Forest, Marinette, Oconto and Shawano Counties.

North Central CAP, Inc., Tony Francis, 2111 8th St S Suite 102, Wisconsin Rapids, WI 54495 (715)
424-2581, Wisconsin Rapids, E-mail: tfrancis@nccapinc.com, serving Langlade, Lincoln, Marathon
and Wood Counties.

Outagamie County Housing Authority, Steve Williams, 3020 E Winslow Ave, Appleton, WI 54911,
(920) 731-7566, Appleton, E-mail: swilliams@outagamiehousing.us, serving Calumet and Outagamie
Counties.

Partners for Community Development, Inc., Dan Wolf, 4307 S Taylor Dr, Sheboygan, WI 53081 (920) 459-9881 x108 Sheboygan, E-mail: Dan.wolf@partners4cd.com, serving Manitowoc, Ozaukee, and Sheboygan Counties.

Project Home, Jan Reek, 1966 S Stoughton Rd, Madison, WI 53716 (608) 246-3737, E-mail: janr@projecthomewi.org, serving Dane and Green Counties.

Racine/Kenosha CAA, Vincent Montgomery 1800 21st St, Racine, WI 53403 (262) 898-8036, Racine, E-mail: vmontgomery@rkcaa.org, serving Kenosha and Racine Counties.

Southwestern Wisconsin CAP, Phyllis Novinskie, 208 US Highway 18 W, Montfort, WI 53569 (608) 943-6909, E-mail: pnovinskie@swcap.org

We Are Hope, 1300 Egg Harbor Road, Suite 124, Sturgeon Bay, WI 54235, (920) 743-7273, E-mail: marnold@doorcountyjobcenter.org, serving Door and Kewaunee Counties.

West Central CAP, Tim Mather, 319 Misty Ln, PO Box 308, Glenwood City, WI 54013 (715) 265-4271, Glenwood City, E-mail: tmather@wcap.org, serving Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix Counties.

Western Dairyland EOC, Mike Canaday, 23122 Whitehall Rd, PO Box 125, Independence, WI 54747 (715) 985-2391, E-mail: mcanaday@westerndairyland.org, serving Buffalo, Eau Claire, Jackson and Trempealeau Counties.