

**DIVISION OF HOUSING AND COMMUNITY
DEVELOPMENT**

***HOUSEHOLD HOUSING
GUIDE***

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

March 2006

**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, and residential rental services. Additionally, contacts for programs and resources for qualifying people with mental and physical disabilities 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) Program – Division of Housing and Community Development (DHCD) and U.S. Dept. of Housing and Urban Development (HUD)

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

CONTACT: DHCD, P.O. Box 7970, Madison, WI 53707-7970, for the list of Small Cities CDBG and Revolving Loan Fund programs see <http://commerce.wi.gov/housing/cd-boh-Community-Development-Block-Grant-CDBG.html>; for more detailed information contact Marti Wilson, (608) 266-5842 or Martha.Wilson@Wisconsin.gov; for HUD Entitlement communities, 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 a list of Wisconsin affiliates.

3) HOME Single Family (HSF) which includes American Dream Down-payment Initiative (ADDI) – 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.
- Reduces homeownership costs for low-income households.

CONTACT: Betty Kalscheur, (608) 267-6904, Betty.Kalscheur@Wisconsin.gov DHCD, P.O. Box 7970, Madison, WI 53707-7970, for information; 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 Kirschling 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/> For information on federal veteran's home loans, (800) 827-1000, <http://www.homeloans.va.gov>

6) HOME Loans – WI Housing and Economic Development Authority (WHEDA)

- Utilizes various participating lenders to originate permanent fixed-rate loans that provide below-market mortgage financing to low-to moderate-income borrowers.
- Maximum loan term 30 years.
- Borrower(s) must be a first-time home buyer. Then can not have had an ownership interest in a principal residence in the last three years. And the borrower(s) must meet all other HOME Loan program credit underwriting and compliance eligibility requirements.
- If property being purchased is located in a federally designated area of chronic distress (target area), or if the residence will be the subject of a major rehabilitation, the borrower's do not have to be a first-time home buyer.
- Provides HOME Plus loans of up to \$10,000 for qualifying borrower's needing down payment and closing cost assistance and a line of credit for repairs/improvements.
- Provides a Fixed-Interest Only loan product.
- Provides eligible borrower(s) with a Mortgage Payment Protection Plan.

CONTACT: WHEDA, 201 W. Washington Ave., P.O. Box 1728, Madison, WI 53701-1728, Underwriting, loan status and funding inquiries: 1-800-334-6873, Current rates: 1-800-862-1043, Fax: 608-267-1099; WHEDA Milwaukee, 101 W. Pleasant St., Ste. 100, Milwaukee, WI 53212, 1-800-628-4833, Fax: 414-227-4704, <http://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: movin@chorus.net Website: <http://movin-out.org>

b) Tomorrow's Home Foundation

- Provides down-payment assistance to qualifying families that have a family member with a disability and that are purchasing a factory-built home. A "Universal Access Grant" is available that can provide up to \$2,500 for a down-payment.

CONTACT: Amy Bliss, 202 State Street, Suite 200, Madison, WI 53703, (608) 255-3131, Fax (608) 255-5595, <http://tomorrowshomefoundation.org/>

c) The Wisconsin Partnership for Housing Development, Inc.

- Down-payment Plus Program with down-payment/closing cost grants up to \$3,500.

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/mil/> 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, Program 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/>

9) Local Governments/Housing Authorities

- Some housing authorities utilize Section 8 housing 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.

- 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.

CONTACT: local government or local housing authority offices.

10) Housing Organization and Direct Assistance Program (HODAP), Wisconsin 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 HOME Single Family Program.

CONTACT: Betty Kalscheur, (608) 267-6904, Betty.Kalscheur@Wisconsin.gov DHCD, P.O. Box 7970 Madison, WI 53707-7970.

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 certain areas of the state organizations provide funding and hands-on assistance to help low-income families build their own homes (self-help housing) CONTACT: Art Gonzales, (262) 763-7851, P.O. Box 207, Burlington, WI 53105, for information on self-help housing especially in southeast Wisconsin.

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: DHCD, P.O. Box 7970, Madison, WI 53707-7970, see <http://commerce.wi.gov/housing/cd-boh-Community-Development-Block-Grant-CDBG.html> for a list of Small City or revolving loan CDBG programs; for more detailed information contact Marti Wilson, (608) 266-5842. For the areas under the HUD CDBG Entitlement Program see Appendix B.

2) Home Improvement Loan Program (HILP), Personal Loan Program and Rehabilitation Loan Program – Department 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/>

3) Home Repair – Rural Development, Wisconsin Department 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) HOME Single Family (HSF) Program, Wisconsin 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 (608) 267-6904, Betty.Kalscheur@Wisconsin.gov
DHCD, PO BOX 7970, Madison, WI 53707-7970, for a list of funded agencies and more detailed information. See also Weatherization Operators, Independent Living Centers and Home program entitlement areas in the appendix.

5) HOME Improvement Loan Program – Wisconsin Housing and Economic Development Authority (WHEDA)

- Provides mortgage loan funds to make repairs and improvements for a one- to four-unit owner occupied dwelling.
- Maximum loan amount is \$25,000.
- Fixed interest rate, maximum loan term of 15 years.
- No equity requirement.
- Borrower(s) must meet income limits and eligibility requirements of the program.

HOME Loan Program (MAJOR REHABILITATION) - Wisconsin Housing and Economic Development Authority (WHEDA)

- Provides mortgage loan funds for the rehabilitation of a one- to two-unit dwelling.
- The property must be at least 20 years old.
- Fixed interest rate, maximum loan term of 30 years.

- The cost of the rehabilitation must be at least one third of the original purchase price of the property.
- Borrower(s) must meet all HOME Loan credit underwriting and compliance eligibility requirements.
- First-time home buyer requirement is waived.

CONTACT: Wisconsin Housing and Economic Development Authority, P.O. Box 1728, Madison, WI 53701-1728 (800) 334-6873, <http://www.wheda.com>

6) 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>

7) 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.
- The 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, WI 53706, (608) 264-6491 (Brian McCormick), http://www.wisconsinhistory.org/hp/architecture/tax_credit.asp

8) 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 and support services.
- Secured by the equity of the home and is usually insured by the Federal Housing Administration (FHA).

CONTACT:

- Coalition of Wisconsin Aging Groups, 2850 Dairy Dr, Suite 100, Madison, WI 53718, (608) 224-0606, FAX (608) 224-0607, <http://www.cwag.org/hecm.htm>
- American 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>

9) 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, receiving TANF or SSI).
- 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.
- Beneficiaries must meet the required income qualifications that are 150% to 200% of the federal poverty guidelines. 90% grants available for installed measures.
- Focus on Energy provides information and resources to help save on energy bills.

CONTACT: Focus on Energy, 211 S. Paterson, 3rd Floor, Madison, WI 53703, 800-762-7077, (608) 249-9322, or <http://www.focusonenergy.com/> for an application or income eligibility guidelines.

10) 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: Barbara Ingram, 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>

11) 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 2538, 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.

12) WisLoan

- WisLoan is a loan program designed to assist persons with disabilities wishing to purchase adaptive equipment or to make accessible home modifications.
- Up to \$30,000 may be borrowed.

- Poor credit reasons and ability to repay the loan are taken into consideration.

CONTACT an Independent Living Center, see Appendix C.

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

The WI Division of Energy and WI Department of Health and Family Services, Division of Health, and the City of Milwaukee fund efforts to reduce the lead paint hazard exposure of children of low- and moderate-income families. Continued exposure to lead might result in severe health problems in children, including learning disabilities and behavior problems. Assistance can be provided to low- and moderate-income homeowners who have children under age six and who occupy houses with lead based paint hazards. Residential property owners whose buildings contain lead based paint and are occupied by low- and moderate-income tenants with children under age 6 may also be eligible for assistance. All pre-1978 housing presents the most risk. Key elements of the program include:

- 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 be occupied by, tenants with children under age 6 whose incomes do not exceed 50% of CMI. The balance of units must be occupied by, or made available to, 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 other state areas, information and applications may be requested from the nearest public health office, the local weatherization program operator (see Appendix D) or Deborah Thomas at the Department of Administration/Division of Energy, P.O. Box 7868, Madison, WI 53707-7868, (608) 261-8149, Deborah.Garrettthomas@Wisconsin.gov

3) Other Lead Based Paint Hazard Information

- For advice on lead based paint issues or availability of lead hazard controls contact: local county health departments or for information on the lead safe registry, certified risk assessors,

investigators, and abatement contractors contact the Department of Health and Family Services, Division of Public Health, (608) 266-5885, <http://www.dhfs.wisconsin.gov/lead>

- 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, 10227 Wincopin Cr., Suite. 205, Columbia, MD 21044-3400, (410) 992-0712, <http://www.centerforhealthyhousing.org>.

RENTAL

1) Homeless Prevention Program (HPP)

- Provides state funds to local units of government and housing organizations to cover rent assistance, security deposits, and other costs involved in the lease of a residence by low-income households. Part of an annual competition with the homeless funds.
- Reduces rental costs for low-income households to prevent homelessness.

CONTACT: Judy Wilcox, (608) 266-9388, Judy.Wilcox@Wisconsin.gov DHCD, P.O. Box 7970 Madison, WI 53707-7970.

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, <http://www.hud.gov> or WHEDA, (800) 334-6873, <http://www.wheda.com>

3) Units from the Statewide Inventory of Assisted Housing

For further information on affordable rental units, contact:

- Wisconsin Housing & Economic Development Authority (800) 334-6873
<http://www.wheda.com>
- Rural Development (formerly Farmers Home Administration) (715) 345-7615
<http://www.rurdev.usda.gov/wi/>
- Housing and Urban Development (HUD) (414) 297-3214
<http://www.hud.gov>

4) Apartment Unit Listings on the Internet

- <http://www.wifrontdoorhousing.org>

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 listings in your phone book 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. CONTACT: Appropriate-counseling agency identified in Appendix A.

4) Construction and Renovation

- Wisconsin's uniform dwelling code: <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>
- Matches consumers with local contractors and designers: www.improvenet.com
- Site of the National Association of the Remodeling Industry: www.nari.org
- Articles on ideas for renovating homes: www.remodeling.hw.net
- Advice about how to renovate and repair homes: www.doityourself.com
- A search engine to help find building products and services: www.build.com
- 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, CONTACT: 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>
- Local county aging units or local human service agency: <http://www.dhfs.state.wi.us>
- Information on issues relating to residential care apartment complexes including consumers guide, administrative rule and a current list of facilities, contact: Department of Health and Family Services, Bureau of Quality Assurance, (608) 264-9888: <http://www.dhfs.state.wi.us>

- Information on the development and operation of affordable apartment-style assisted living is available at <http://dhfs.wisconsin.gov/bqaconsumer/AssistedLiving/AsLivindex.htm> Topics include market regulation, design, financing, operations and sources of funding for resident care. It also includes links to a number of other useful sites.

6) Wisconsin's Home Energy Assistance Program (WHEAP)

- Heating and crisis heating 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, (608) 267-3680, DOA, P.O. Box 7868, Madison, WI 53707-7868, www.heat.state.wi.us

7) Energy Efficiency Purchasing & Products

- Information on buying energy-efficient products such as fluorescent light bulbs, heating and cooling systems, windows, roof products etc. (888) STAR-YES (888-782-7937). U.S. EPA Program contact: Fax (202) 565-2077; lewis.kate@epa.gov U.S. DOE Program contact: (202) 586-0426, Fax (202) 586-1233; marsha.penhaker@ee.doe.gov or <http://www.energystar.gov/>.
- Nonprofit resources: <http://www.affordablecomfort.org/> *click on relevant web links.*
- Government sites: <http://www.eere.energy.gov>

8) 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. In addition, some local fair housing laws include more bases of discrimination so it is worthwhile to check with the local equal rights division to see if local, state, or federal law applies more favorably to the specific situation.

- For information on Fair Housing issues contact HUD (414) 297-3214 <http://www.hud.gov/offices/ftheo/index.cfm> Wisconsin Equal Rights Division (608) 266-6860, TTY (608) 264-8752, http://www.dwd.state.wi.us/er/discrimination_civil_rights/open_housing_law.htm Metropolitan Milwaukee Fair Housing Council, (414) 278-1240, <http://www.fairhousingwisconsin.com/> Fair Housing Center of Greater Madison, (608) 257-0853, Fair Housing Center of Northeastern Wisconsin (920) 733-7417.
- To file a Fair Housing complaint contact Fair Housing Council Statewide Complaint Intake No. (877) 647-3247, or the HUD Washington DC Housing discrimination Hotline(800) 669-9777, TTY (800) 927-9275.
- For 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/>

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

- Administers federal and state programs that provide shelter and services for homeless individuals and families.

- Funded under the HUD Homeless Assistance Act, HUD Continuum of Care, State Shelter Subsidy Grants, State Transitional Housing Programs, Homeless Prevention Program and Projects for Assistance in Transition from Homelessness.
- Awarded at various times during the year to nonprofits and local governments.
- An inventory of homeless and other services provided 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, for information on current grantees.

10) Indoor Air Quality (IAQ)

- Pesticides: 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: DHFS Asbestos & Lead Section, (608) 261-6876, http://www.dhfs.state.wi.us/dph_boh/Asbestos/overview.htm
- Moisture, Mold & Mildew, Carbon Monoxide and Ozone Generators: Centers for Disease Control and Prevention, <http://www.cdc.gov/> Wisconsin Dept. of Health & Family Services, <http://www.dhfs.state.wi.us/> the American Indoor Air Quality Council certifies mold remediation firms <http://www.iaqcouncil.org/>

CONTACT: Information on these indoor air pollutants is available from the U.S. Environmental Protection Agency (EPA), <http://www.epa.gov/iaq> or Indoor Air Quality Information Clearinghouse (IAQ INFO), P.O. Box 37133, Washington, D.C. 20013-7133, (800) 438-4318 or (703) 356-4020, Fax (703) 356-5386.

11) Landlord/Tenant Relations

For information on landlord/tenant related issues contact:

- Milwaukee area: Community Advocates, 4906 West Fond du Lac, Milwaukee, WI 53216, (414) 449-4777.
- Statewide: Tenant Resource Center, Inc., 1202 Williamson St. Suite A, Madison, WI 53703, for counseling, (608) 257-0006 or (877) 238-7368, trc@tenantresourcecenter.org <http://tenantresourcecenter.org/>
- For landlord/tenant issues and to order the landlord/tenant publication, "The Wisconsin Way": Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP), 2811 Agriculture Drive, Madison, WI 53708-8911, (800) 422-7128, <http://datcp.state.wi.us/cp/consumerinfo/cp/top-complaints/tenants.jsp>

12) Manufactured Housing/Mobile Homes

- For information on mobile home parks, manufactured mobile homes or dealers: Wisconsin Department of Commerce, Division of Safety and Buildings, (608) 264-9596, <http://www.commerce.state.wi.us/SB/SB-ManufacturedMobileHomesProgram.html>
- For information on how to buy and finance manufactured homes, and HUD resources on manufactured housing and other specifications and definition of manufactured housing: <http://www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm>

- For information on manufactured housing from the Manufactured Housing Institute: www.mfghome.org

13) Mortgage Banking

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

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

14) Mortgage and Home Buying Information

Several sources of information on mortgages and home buying:

- Bank Rate Monitor: www.bankrate.com (for mortgage rates and guide to mortgages)
- Federal National Mortgage Association (Fannie Mae): (800) 732-6643; www.homepath.com (for homeownership information, home purchasing, awards competitions for local housing organizations and a listing of Fannie Mae properties for sale)
- Freddie Mac: http://www.freddie.com/corporate/buyown/english/preparing/right_for_you/
- HUD <http://www.hud.gov/initiatives//homeownership/index.cfm>
- HSH Associates: (800) 873-2837; www.hsh.com (for mortgage and rate information)
- www.homestore.com (mortgage qualifier, home affordability, calculate your payments)
- www.disabilities.gov (housing, income support, renting, accessibility)
- Mortgage Bankers Association of America: www.mbaa.org (look for the consumer information section)
- Mortgage Market Information Services: www.interest.com (current mortgage rate by State and local lenders and links to housing and mortgages).
- 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)

Predatory lending is lending practices that take advantage of consumers, leading to excessive profits for the lender and little or no benefit to the consumer. These practices include, but 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 predatory lending and appraisals 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> Contact the STOPP hotline for CRF loan eligibility requirements (414) 278-9190.
- For more 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. Reimbursement 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 or Vivian Hancock at (608) 264-6855. Website: www.wheda.com

17) Real Estate

For information on real estate agent, salesperson, appraiser and home inspector issues contact:

- Wisconsin Department of Regulation and Licensing, (608) 266-5511, <http://drl.wi.gov/index.htm>
- HUD real estate settlement procedures: www.realtor.com or http://www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm

18) Relocation

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

- Chapter 32, Wisconsin Statutes, <http://www.commerce.state.wi.us/CD/CD-bcf-rpr.html>
- Comm 202, Wisconsin Administrative Code, <http://www.legis.state.wi.us/rsb/code/comm/comm202.pdf>
- Federal Acquisition, Appraisal and Relocation Law, <http://www.fhwa.dot.gov/realestate/act.htm>
- HUD Relocation Assistance, <http://www.hud.gov/offices/cpd/library/relocation/index.cfm>

CONTACT: Alan Rabin, (608) 267-8926, Alan.Rabin@Wisconsin.gov DHCD, P.O. Box 7970, Madison, WI 53707-7970 for further assistance.

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 severe or persistent mental illness disabilities. Funds may be used for health, safety and accessibility in owner-occupied or rental housing.
- Program areas include--Community Options Program (COP), Community Integration Program (CIP), Katie Beckett and medical assistance.

CONTACT:

- A local human services agency.

- For elderly and assisted living households, contact a local County Aging Office or Bureau of Aging and Long Term Care and Resources, 1 W. Wilson Street, P.O. Box 7851, Madison, WI 53707-7851, (608) 266-2536, Fax: (608) 261-6752.
- Bureau of Developmental Disabilities Services, (608) 266-0805.
- Division of Supportive Living, (608) 224-5070 or (800) 362-1290.
- Bureau of Quality Assurance, (608) 266-8481; Fax: (608) 267-0352 <http://www.dhfs.state.wi.us/> (click on Programs & Services).
- Wisconsin Health & Family Services/Wisconsin Housing & Economic Development <http://dhfs.wisconsin.gov/bqaconsumer/AssistedLiving/AsLivindex.htm>

20) Universal Design

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

21) Urgent Need Housing Programs

For addressing urgent housing needs experienced by low-income people in various communities contact:

- In Milwaukee: A-Call, (414) 302-6633.
- 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 for emergency housing crises and volunteer home repair services: Rural Housing, Inc, 4506 Regent St, Madison, WI 53705, (608) 238-3448.
- Local Red Cross, Salvation Army or county social services for emergency aid or damage due to local disaster: Roxanne Gray, roxanne.gray@dma.state.wi.us Wisconsin Emergency Management, (608) 242-3211.
- 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
- Critical repairs to owner occupied manufactured or mobile homes: (608) 255-3131, <http://www.tomorrowshomefoundation.org/>

22) Wisconsin FrontDoor

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

APPENDIX:
WISCONSIN DIRECTORIES

Housing Counseling Agencies

HUD Approved Housing Counseling Agencies in WISCONSIN 02/13/06.

* Indicates operates throughout Wisconsin.

ACORN HOUSING CORPORATION 152 W. Wisconsin Ave. #731, Milwaukee, WI 53203 Phone: 414-273-1905 Fax: 414-276-8191 E-mail: ahcwilcmi@acorn.org Website: <http://www.acornhousing.org> Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Home Rehabilitation, Predatory Lending.

BELIEVERS IN CHRIST MINISTRIES, INC 4065 N. 25th St., Milwaukee, WI 53209 Phone: 414-444-1146 Fax: 414-444-5378 E-mail: cmb0191@yahoo.com Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Rental, Home Rehabilitation, Predatory Lending.

CAREER YOUTH DEVELOPMENT, INC 2601 N. Martin Luther King, Jr. Dr., Milwaukee, WI 53212 Phone: 414-264-6888 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: salgudah@ccbsuperior.org Website: <http://www.ccbsuperior.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, 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 2300 Kellogg Ave., Janesville, WI 53546-5921 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: jstickney@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., Suite 318, Madison, WI 53701 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 Fax: 608-224-3632 E-mail: cparham@dcha.net Type of Counseling: Home Equity Conversion Mortgage, Default/Foreclosure, Pre-purchase.

GREENPATH, INC. 4811 S. 76th St., Greenfield, WI 83220 Phone: 800-550-1961 E-mail: sbriggs@greenpath.com Website: <http://www.greenpath.com> Type of Counseling: Pre-purchase, Rental, Default/Foreclosure, Home Equity Conversion Mortgage, Services for Homeless

GREENPATH, INC. 802 W. Broadway, Madison, WI 53713 Phone: 888-776-6735 Website: <http://www.greenpath.com> Type of Counseling: Pre-purchase, Rental, Default/Foreclosure, Home Equity Conversion Mortgage, Services for Homeless.

HOME BUYING COUNSELING 118 S. Main St., Suite 104, Jefferson, WI 53549 Phone: 920-674-5611 Fax: 920-674-5631 E-mail: rose@hbcservices.org Type of Counseling: Pre-purchase, Post-purchase.

HOME BUYING COUNSELING 7635 Oklahoma Ave., Suite 105, Milwaukee, WI 53219 Phone: 414-727-5700 Fax: 414-727-5701 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.

MINISTRY ENTERPRISES 1557 N. 29th Street, Milwaukee, WI 53208 Phone: 414-342-9993 E-mail: Mornrest@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 Fax: 608-362-7226 E-mail: mbaldrich@nhsofbeloit.com 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 GREEN BAY, INC 700 Cherry St., Green Bay, WI 54301 Phone: 920-448-3075 Fax: 920-448-3078 E-mail: noel@nhsgb.org Website <http://www.nhsgb.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.

NEIGHBORHOOD HOUSING SERVICES OF SOUTHEAST WISCONSIN, INC 1119 60th St., Kenosha, WI 53140 Phone: 262-652-6766 Fax: 262-652-8108 E-mail: domenick@execpc.com Type of Counseling: Pre-purchase, Post-purchase, Rental, Home Rehabilitation, Fair Housing Assistance.

NEIGHBORHOOD HOUSING SERVICES OF MILWAUKEE, INC 535 N. 27th St., Milwaukee, WI 53208 Phone: 414-344-3013 Fax: 414-344-3196 E-mail: jleslie@nhsmilwaukee.org Website: <http://www.nhsmilwaukee.org/> Type of Counseling: Default/Foreclosure, Pre-purchase, Rental, Default/Foreclosure, Home Rehabilitation, Fair Housing Assistance, Predatory Lending.

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

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

UNITED COMMUNITY CENTER 1028 S. 9th St., Milwaukee, WI 53204 Phone: 414-384-3100 Fax: 414-643-0975 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., 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.

***WISCONSIN PARTNERSHIP FOR HOUSING DEVELOPMENT INC (THE)** 121 S. Pinckney St., Suite 200, Madison, WI 53703 Phone: 608-258-5560 Fax: 608-258-5565 E-mail: lisakratz@wphd.org Website: <http://www.wphd.org> Type of Counseling: Home Equity Conversion Mortgage, Default/Foreclosure, Rental, Pre-purchase.

HOUSING & URBAN DEVELOPMENT ENTITLEMENT AREAS

Community Development Block Grant (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	608/789-7512
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	715/395-7377
Waukesha**	262/548-7921
Wausau	715/261-6686
Wauwatosa	414/479-8957
West Allis	414/302-8460

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**	262/548-7921

*Following are communities in **Dane County** that **ARE ELIGIBLE** for non-entitlement funds:

Belleville, Brooklyn, Cottage Grove, Dane, DeForest, Edgerton, Maple Bluff, Mazomanie, Rockdale

Following are communities in **Waukesha and **Jefferson Counties** that **ARE ELIGIBLE** for non-entitlement funds:

Chenequa, Oconomowoc Lake, Sullivan

INDEPENDENT LIVING CENTERS AND SERVICE AREAS

Access to Independence, (608) 242-8484 or (800) 362-9877, 2345 Atwood Ave., Madison, WI 53704, Website: www.accesstoind.org E-mail: info@accesstoind.org serving Columbia, Dane, Dodge and Green Counties.

Center for Independent Living for Western Wisconsin, (715) 233-1070 or (800) 228-3287, 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-nfp.org serving Ashland, Bayfield, Burnett, Douglas, Iron, Price, Sawyer and Washburn Counties.

Options for Independence, Inc., (920) 490-0500,
Fax: (920) 490-0700; Website: www.optionsil.com, 555 Country Club Road, Green Bay, WI 54313, tomd@optionsil.org serving Brown, Calumet, Door, Fond du Lac, Green Lake, Kewaunee, Manitowoc, Marinette, Marquette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara and Winnebago Counties.

Society's Assets, (262) 637-9128 or (800) 378-9128,
Fax: (262) 637-8646, 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) 426-0150, Oshkosh, steve@advocap.org, serving Fond du Lac, Winnebago and Green Lake Counties.
- Ashland County Housing Authority**, (715) 274-8311, Mellen, rsukanen@centurytel.net, serving Ashland, Bayfield, Iron, Oneida and Vilas Counties.
- CAP Services, Inc.**, (715) 343-7140, Stevens Point, molson@capmail.org, serving Marquette, Portage, Waupaca, and Waushara Counties.
- Central Wisconsin CAC, Inc.**, (608) 254-8353, Lake Delton, cwac.chris@verizon.net, serving Adams, Columbia, Juneau and Sauk Counties.
- City of Superior**, (715) 394-0278, Superior, matsons@ci.superior.wi.us, serving Douglas County.
- Community Action, Inc. of Rock and Walworth Counties**, (608) 755-2469, Janesville, iramstad@community-action.org, serving Rock and Walworth Counties.
- Community Relations – Social Development Commission**, (414) 906-2800, Milwaukee, nperry@cr-sdc.org, serving City of Milwaukee.
- Couleecap, Inc.**, (608) 634-7381, Westby, toddm@couleecap.org, serving Crawford, La Crosse, Monroe and Vernon Counties.
- Hartford Community Development Authority**, (262) 673-8215, Hartford, tclarenbach@ci.hartford.wi.us, serving Dodge and Washington Counties.
- Indianhead CAA**, (715) 532-5594, Ladysmith, jerry@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, jimnccap@charterinternet.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) 246-3739, Madison, jann@projecthomewi.org, serving Dane and Green Counties.
- Racine/Kenosha CAA**, (262) 552-7096, Racine, trhuck451@yahoo.com, serving Kenosha and Racine Counties.

Southwestern Wisconsin CAP, (608) 935-2326, Montfort, hobrien@centurytel.net serving Grant, Iowa, Lafayette and Richland Counties.

West Central Wisconsin CAP, (715) 265-4271, Glenwood City, kpeteron@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, cgilbert@charterinternet.net, serving Door and Kewaunee Counties.