

Household Housing Guide

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



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

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

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

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HOME PURCHASE

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

Provides HUD funds through an annual cycle to small local units of government for rehabilitation, as well as accessibility improvements for owner-occupied or rental-occupied low- to moderate-income housing.
Contact: Joanna Schumann, (608) 261-6535, Joanna.Schumann@wi.gov, List of Small Cities CDBG <http://commerce.wi.gov/housing/cd-boh-cdbg.html> and Revolving Loan Fund programs at <http://commerce.wi.gov/CD/cd-boh-rlf-county-list.html>. List of communities under the HUD CDBG Entitlement program in *Appendix B*.
- 2. 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.
- 3. HomeBuyer & Housing Rehabilitation (HHR) which includes HOME funds– Division of Housing and Community Development (DHCD) 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: See list of grantees at <http://commerce.wi.gov/CD/cd-boh-HHR.html> or contact Betty Kalscheur at (608) 267-6904 Betty.Kalscheur@wi.gov, DHCD, P.O. Box 7970, Madison, WI 53707-7970. For HUD entitlement communities, see *Appendix B*.
- 4. Housing Loans – Rural Development, U.S. Dept. of Agriculture**

Offers subsidized direct loans and 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). 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 down-payment for applicants meeting income limits and other veteran eligibility qualifications.
 - A Personal Loan Program allows for the purchase of a manufactured home.
Contact: Local County Veterans Service Office or the Wisconsin Department of Veterans Affairs, 30 West Mifflin Street, P.O. Box 7843, Madison, WI 53707-7843, (608) 266-1311, (800) 947-8387, FAX (608) 267-0403, http://dva.state.wi.us/Ben_loans.asp For federal veteran's home loans, (800) 827-1000, <http://www.homeloans.va.gov>
- 6. Wisconsin Housing and Economic Development Authority (WHEDA)**
 - **Wisconsin Neighborhood Advantage Loan**

Mortgage loans are available in select areas (Beloit, Green Bay, Kenosha, Milwaukee and Racine) for the purchase of foreclosed and vacant single family homes. The loan can be used to purchase homes as well as pay for limited home repairs. The maximum loan term is 30 years with a \$1000 minimum borrower down payment required. Down payment assistance and home repair assistance is available. Borrower does not have to be a first-time home buyer. Household income and purchase price limits as well

as all WHEDA credit underwriting and compliance eligibility apply. Eligible borrower receives a job loss protection plan that will assist with monthly mortgage payments in the event of involuntary unemployment.

- **Urban Initiative Down Payment & Closing Cost Assistance Loan**

Provides forgivable loans of \$4,000 to eligible home buyers who are also obtaining a Wisconsin Neighborhood Advantage loan. Available for the purchase of property in the following urban areas: Beloit, Green Bay, Kenosha, Milwaukee and Racine. Special household income limits apply. Borrower must put a minimum of \$500 from their own funds into the transaction. Borrower must meet all program eligibility requirements. Borrower must complete six to eight hours of face-to-face home buyer education.

- **Rural Initiative Down Payment & Closing Cost Assistance Loan**

Provides forgivable loans of \$5,000 to eligible home buyers who are also obtaining a conventional mortgage loan through a participating WHEDA lender. Available in one of USDA's designated 50 rural counties in Wisconsin. Special household income limits apply. Borrower must put a minimum of \$500 from their own funds into the transaction. Borrower must meet all program eligibility requirements. Borrower must complete six to eight hours of face-to-face home buyer education.

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

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

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

- **Neighborworks**

A handful of areas in the state host Neighborhood Housing Service affiliates which support homeowner initiatives. See <http://www.nw.org/network/nwdata/lists.asp>

8. Housing and Urban Development Programs

- **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.

Contact: <http://www.hud.gov/local/mil/> or <http://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, 1670 Broadway, 23rd

Floor, Denver, CO 80202, (800) 561-5913, or Eastern Woodlands office (800) 735-3239
<http://www.hud.gov/offices/pih/ih/homeownership/184/> or http://www.doi.gov/bia/ia_real_estate.html

9. Local Governments/Housing Authorities

Some housing authorities utilize Housing Choice Vouchers for homeownership purposes.

Contact: local government or local housing authority offices. <http://www.wahaonline.org/>

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

Provides state funds to local units of government 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. Funding is tied to Homebuyer & Housing Rehabilitation Program (HHR).

Contact: List of grantees at <http://commerce.wi.gov/CD/docs/Housing-Reference/CD-boh-hcri-grantees.pdf> or Megan Shaw at (608) 266-9185, Megan.Shaw@wi.gov DHCD, P.O. Box 7970 Madison, WI 53707

11. Neighborhood Stabilization Program (NSP), WI Dept. of Commerce

Supports the acquisition, rehabilitation and resale (or rental) of foreclosed and abandoned residential properties to low/moderate income households. The program, administered by local housing providers is designed to prevent further declines in neighborhoods most severely impacted by foreclosures.

Contact: <http://commerce.wi.gov/cd/cd-boh-wns.html>, Kate Blood, (608) 264-7838, Kate.Blood@wi.gov,

HOME IMPROVEMENT OWNER-OCCUPIED IMPROVEMENT/ACCESSIBILITY PROGRAMS

1. Community Development Block Grant (CDBG) Program - Division of Housing and Community Development (DHCD) and 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 and many manage revolving loan funds. Metropolitan communities receive annual entitlement funding from HUD.

Contact: Joanna Schumann, (608) 261-6535, Joanna.Schumann@wi.gov, List of Small Cities CDBG <http://commerce.wi.gov/housing/cd-boh-cdbg.html> and Revolving Loan Fund programs at <http://commerce.wi.gov/CD/cd-boh-rf-county-list.html>. List of communities under the HUD CDBG Entitlement program in *Appendix B*.

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

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

Contact: A County Veterans Service Office, or Wisconsin Dept. of Veterans Affairs, 30 West Mifflin Street, P.O. Box 7843, Madison, WI 53707-7843, (608) 266-1311, (800) 947-8387, FAX (608) 267-0403, http://dva.state.wi.us/Ben_loans.asp or Regional VA office at (414) 902-5016

3. Home Repair - Rural Development, U.S. Dept. of Agriculture

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

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

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

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

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

5. Income Tax Deductions - Internal Revenue Service (IRS)

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

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

6. Historic Homeowners Income Tax Credit - Wisconsin Historical Society

The Wisconsin 25% investment tax credit is available to owner-occupants of non-income-producing historic residences. Property must be listed in, or eligible for, the State or National Register, or be determined to contribute to a State or National Register historic district. The minimum amount of money that must be spent on eligible activities is \$10,000. Eligible rehabilitation work requires advance approval. 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: Division of Historic Preservation, WI Historical Society, 816 State Street, Madison 53706, (608) 264-6491 http://www.wisconsinhistory.org/hp/architecture/tax_credit.asp

7. Reverse Annuity Mortgage Programs

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

Contact: Association of Retired Persons (AARP), 601 E St., N.W., Washington, D.C. 20049, (888) 687-2277, <http://www.aarp.org/revmort> National Center for Home Equity Conversion, [http://www.reverse.org/Housing & Urban Development](http://www.reverse.org/Housing%20&%20Urban%20Development), <http://www.hud.gov/buying/rvrsmort.cfm>

8. 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, 301 N. Broom St. Suite 101, Madison, WI 53703, (608) 255-1088, Fax (608) 255-5595, <http://tomorrowshomefoundation.org/>

9. 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.

Applying for Energy Assistance benefits at a local Wisconsin Home Energy Assistance Program office.

Call: (866) HEATWIS (432-8947) or click on 'Where to Apply' at

<http://homeenergyplus.wi.gov/category.asp?linkcatid=625&linkid=121&locid=25> as the first step in applying for weatherization services.

Contact: Division of Energy, (866) 432-8947, <http://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. Focus information, resources and financial incentives help to implement projects that otherwise would not be completed, or to complete projects sooner than scheduled. Information and various financial programs and incentives available.

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

• Alliance to Save Energy

Federal income tax credits for energy efficiency upgrades www.ase.org/taxcredits

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) 267-7152, <http://www.dnr.wi.gov/org/water/dwg/wellcomp.htm>

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 12 months. Household must meet WHEDA income limits and must meet all WHEDA 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 - Department of Commerce

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

Contact: Jean Joyce, Division of Safety & Buildings, 201 W. Washington Ave., P.O. Box 2658, Madison, WI 53701-2538, (608) 267-7113, Jean.Joyce@wi.gov, <http://www.commerce.wi.gov/SB/SB-WisconsinFundProgram.html> or a local county zoning or health office.

13. WisLoan and Movin' Out Rehab Loan

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

Contact: For WisLoan, 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:

a) HUD Lead Hazard Reduction Program

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

Contact: Commerce Division of Housing & Community Development at (608) 267-6904, <http://commerce.wi.gov/CD/cd-boh-lead.html>; In the City of Milwaukee, (414) 286-5987 or (414) 255-LEAD (255-5323). In Kenosha contact (262) 605-6700. In Racine contact (262) 636-9496. In Rock County contact (608) 757-5586. In Sheboygan County contact (920) 459-3377. In other areas contact the nearest public health office. Also, many of the programs previously identified can be utilized to help finance lead paint hazard reduction activities in low/moderate-income occupied residences.

b) Other Lead Based Paint Hazard Information

- For advice on lead based paint issues or lead hazard control assistance

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

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-HOPE (995-4673) or www.hopenow.com or see *Appendix C*.
- **Homeownership Preservation Foundation:** www.995hope.org
- **ForeclosureHelp and Hope:** www.ForeclosureHelpandHope.org
- **National Foundation for Credit Counseling (NFCC):** www.housinghelpnow.org
- **HUD predatory lending site** <http://www.hud.gov/offices/hsg/sfh/pred/predlend.cfm>

2. Statewide:

- **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: List of grantees at <http://commerce.wi.gov/CD/docs/Housing-Reference/CD-boh-hcri-grantees.pdf> or Megan Shaw at (608) 266-9185, Megan.Shaw@wi.gov DHCD, P.O. Box 7970 Madison, WI 53707
- **Homelessness Prevention Program (HPP) Emergency Shelter, Critical Assistance**
Provides funding to agencies that work with individuals and families that are homeless or are at risk of becoming homeless. Funding is provided to homeless service provider agencies to provide mortgage foreclosure prevention assistance.
Contact: List of current grantees at <http://commerce.wi.gov/CD/cd-boh-esg-thp-hpp.html> (608)-266-8273, Patti.Glassburn@wi.gov,

3. Certain Borrowers:

- **Federal Housing Administration (FHA)**
Administers a forbearance initiative on FHA mortgage insured loans.
Contact: FHA's National Servicing Center at (888) 297-8685 or http://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. A coalition of community-based organizations, housing industry representatives and governments identify and eliminate fraudulent, unfair, and predatory lending practices. Using a hotline and in-person meetings, STOPP assists homeowners who are victims of predatory lending and prospective homeowners. Eligible consumers are those who make good faith efforts to pay their mortgage and are unable to do so due to change in financial circumstances.
Contact: Predatory Practice (STOP) (414)-278-9190. Those outside of Milwaukee area, or Spanish-speakers should call Letty at (414) 278-1240 x16, http://www.uwex.edu/ces/CCED/communities/documents/Flyer_ForePLResourcesMetroMilw.pdf

- **Neighborhood Assistance Corporation of America (NACA)**
Provides refinance funds for victims of predatory loans.
Contact: (414) 442-6222 or 4011 W. Wisconsin Drive, #100, Milwaukee, WI 53216
- **USDA Rural Development** Provides refinancing assistance to homeowners with RD loans in danger of foreclosure.
Contact: Servicing Center (800) 414-1226 TDD: (800) 438-1832, www.rurdev.usda.gov
- **Veterans Affairs, WI Dept. of:** Assistance to Wisconsin Veterans.
Contact: (608) 266-1311, <http://dva.state.wi.us/>
- **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 TTY: (800) 943-9430 or www.wisconsinforeclosureresource.com.

RENTAL

1. Homelessness Prevention Program & Rapid Re-housing (HPRP)

Provides funding to agencies that work with individuals and families (earning <50% County Median Income) that are homeless or are at risk of becoming homeless.

Contact: See list of providers at <http://commerce.wi.gov/CD/cd-boh-hprp.html> or Maggie.Carden@wi.gov (608)-264-6152, DHCD, P.O. Box 7970, Madison, WI 53707-7970

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

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

Contact: See HPP lists at <http://commerce.wi.gov/CD/cd-boh-esq-thp-hpp.html> or TBRA lists at <http://commerce.wi.gov/CD/docs/Housing-Reference/cd-boh-tbra-contact.pdf> Donna Wrenn at (608) 264-7625, Donna.Wrenn@wi.gov ; DHCD, P.O. Box 7970 Madison, WI 53707-7970. Also see www.wifrontdoor.org for local grantees.

3. 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, www.wheda.com or the WAHA site http://www.wahaonline.org/quick_links2.htm#Wisconsin%20Resources

4. 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 <http://www.hud.gov/offices/pih/programs/hcv/vash/docs/phahudvash.pdf>

5. 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

6. Units from the Statewide Inventory of Assisted Housing

Information on affordable public and assisted rental units.

Contact:

- Wisconsin Housing & Economic Development Authority, (800) 334-6873, www.wheda.com
- Wi Assoc. of Housing Authorities, <http://www.wahaonline.org/index.php?/pages/qlinks.html>

- US Rural Development, (715) 345-7615, www.rurdev.usda.gov/wi/
- Housing and Urban Development (HUD), (414) 297-3214, www.hud.gov

7. Wisconsin FrontDoor

WIFrontDoor is a web-based resource database program that is available to with access to the Internet. The site is divided into two major components: a centralized collection of social service agencies and programs at www.wifrontdoor.org and a listing of affordable housing units available at www.wifrontdoorhousing.org. Questions about WIFrontDoor should be sent to fdhelp@commerce.state.wi.us or (608) 266-5363

OTHER ASSISTANCE

1. Budget and Credit Management

The University of Wisconsin-Extension has offices in counties across the state. Many of these offer money management counseling through a variety of programs. To find out what is available in your area contact your local extension office, look in the county government phone book listings or visit the UW-Extension at <http://www.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. <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 an appropriate housing counseling agencies identified in *Appendix A*.

4. Construction and Renovation

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

5. Elderly and Disabled Housing and Long-term Care

- Information for elderly and disabled residents long-term care facilities; Board on Aging and Long-Term Care, (800) 242-1060, <http://longtermcare.state.wi.us/>
- Independent Living Centers (see *Appendix C*) advise on accessibility modifications
- Information on residential assisted living and a current list of facilities,
- **Contact:** Dept. of Health Services, Division of Quality Assurance, (608) 266-8481; Fax: (608) 267-0352 http://dhs.wisconsin.gov/rl_dsl/BQAinternet.htm
- For elders and assisted living households, contact a local County Aging Office. <http://dhs.wisconsin.gov/aging/contacts/COAGOF.htm> or www.seniordecision.com
- CBRFs: <http://www.dhs.wisconsin.gov/bqaconsumer/AssistedLiving/cbrfdir.pdf>
- RCACs: <http://www.dhs.wisconsin.gov/bqaconsumer/AssistedLiving/rcacdir.pdf>
- AFHs: <http://www.dhs.wisconsin.gov/bqaconsumer/AssistedLiving/afhdir.pdf>

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/section.asp?linkid=119&locid=25>

7. Fair Housing

- It's illegal to discriminate against people in housing based on race, color, sex, national origin, religion, disability, or family status according to both state and federal law. In Wisconsin it is also illegal to discriminate based on ancestry, marital status, age, sexual orientation, or lawful source of income for housing. Some local fair housing laws include additional areas of discrimination.
- HUD (414) 297-3214 Housing discrimination Hotline (800) 669-9777, TTY (800) 927-9275. <http://www.hud.gov/offices/fheo/index.cfm>
- Wisconsin Equal Rights Division (608) 266-6860, TTY (608) 264-8752, http://www.dwd.state.wi.us/er/discrimination_civil_rights/open_housing_law.htm
- Metro Milwaukee Fair Housing Council, (414) 278-1240, <http://www.fairhousingwisconsin.com/>

8. Indoor Air Quality (IAQ)

- Information on indoor air pollutants is available from the U.S. Environmental Protection Agency (EPA), <http://www.epa.gov/eftpages/airindoorairstat.htm> or DHS Environmental Health at <http://dhs.wisconsin.gov/eh/>
- Pests DHS contact at (608) 266-1120; National Pesticides Information Center, (800) 858-PEST (858-7378), <http://npic.orst.edu/>
- Radon: National Radon Hotline, (800) SOS-RADON (767-7236); In Wisconsin. (888) 569-7236 (LOW RADON) or (608) 267-4796, National Safety Council, <http://www.nsc.org/issues/radon>
- Asbestos: DHS Asbestos & Lead unit, (608) 261-6876, <http://dhs.wisconsin.gov/waldo/>
- Moisture, Mold & Mildew, Carbon Monoxide and Ozone Generators: Centers for Disease Control and Prevention, www.epa.gov/mold/moldresources.html WI Dept. of Health Services, <http://dhs.wisconsin.gov/eh/mold/> or contractor information <http://dhs.wisconsin.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://datcp.state.wi.us/cp/consumerinfo/cp/top-complaints/tenants.jsp>
- Tenant Resource Center, Inc., 1202 Williamson St. Suite A, Madison, WI 53703, for counseling, (608) 257-0006 or (877) 238-7368. They also have self-help manuals for landlords and tenants in resolving rental problems. Contact TRC <http://www.tenantresourcecenter.org/>
- 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/>

10. Manufactured Housing/Mobile Homes

- Manufactured/ mobile homes titling, parks, installers or dealers: WI Dept. of Commerce, Division of Safety and Buildings, (608) 261-8500
- <http://www.commerce.wi.gov/SB/SB-ManufacturedMobileHomesProgram.html>
- Buying and financing 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>

11. Mortgage Banking

For information on mortgage brokers and banking and other related financial services issues,

Contact: Department of Financial Institutions, 345 W. Washington Avenue, Madison, WI 53703, (608) 261-7578, <http://www.wdfi.org/fi/mortbank/>

12. Mortgage and Home Buying Information

- HUD <http://www.hud.gov/initiatives//homeownership/index.cfm>
- National Association of Homebuilders: www.nahb.org
- WI Builders Ass. <http://www.wisbuild.org/news-and-information/consumer-information.html>
- WI Association of Realtors: http://www.wra.org/Consumer_Resources/index.htm
- <http://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

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

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

14. Real Estate

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

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

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

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

Provides funding to county human service agencies to assist eligible low-income, long-term care recipients. This includes persons with physical, developmental or psychiatric disabilities. Funds may be used for health, safety, and accessibility in owner-occupied or rental housing or residential care options. Visit <http://dhs.wisconsin.gov/bqaconsumer/AssistedLiving/AsLivindex.htm>

Programs

- Community Options Program (COP), http://dhs.wisconsin.gov/ltc_cop/COP.HTM
- Community Integration Program (CIP), <http://dhs.wisconsin.gov/bdds/cip/index.htm>
- Katie Beckett Program <http://dhs.wisconsin.gov/bdds/kbp/index.htm>
- Local Aging and Disability Resource Center (ADRC) For local ADRC visit this website: <http://dhs.wisconsin.gov/ltcare/Generalinfo/adrccontactlist.pdf>
- Developmental Disabilities Network: (608) 261-6836 Fax: (608)261-6752: <http://dhs.wisconsin.gov/bdds/network.htm>
- Division of Quality Assurance: (608) 266-8481; http://dhs.wisconsin.gov/rl_dsl/BQAinternet.htm

17. Universal Design

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

HOUSING COUNSELING AGENCIES

HUD Approved Housing Counseling Agencies in WISCONSIN 08/20/09.

* Indicates operates throughout Wisconsin.

Acorn Housing Corporation 315 West Court Street, Ste #204-C, Milwaukee, WI 53212, Phone: (414) 444-6902; E-mail: egross@acornhousing.org Website: <http://www.acornhousing.org>

Type of Counseling: Home Equity Conversion Mortgage, Pre-purchase, Post-purchase, Default/Foreclosure, Home Rehabilitation, Predatory Lending

Allied Churches Teaching Self-Empowerment CDC 1445 North 24th Street, Milwaukee, WI 53205-1803, Phone: (414) 933-2215; E-mail: acts@actshousing.org Website: <http://www.actshousing.org>

Type of Counseling: Home Equity Conversion Mortgage, Pre-purchase, Post-purchase, Default/Foreclosure, Home Rehabilitation, Predatory Lending

Aurora Family Services 3200 West Highland Blvd., Milwaukee, WI 53208-0439, Phone: (414) 482-8801 Toll: (888) 799-2227, Fax: (414) 482-8820; E-mail: Kathryn.crumpton@aurora.org Website: www.creditcounselingwi.org

Type of Counseling: Home Equity Conversion Mortgage, Loss Mitigation, Money Debt Management, Mortgage Delinquency and Default Resolution

Career Youth Development, Inc 2601 N. Martin Luther King Dr., Milwaukee, WI 53212, Phone: (414) 264-6888 x231 Fax: (414) 264-1909; E-mail: loweryshirley@yahoo.com

Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Homebuyer Education Programs

Catholic Charities Bureau, Inc 1416 Cumming Ave., Superior, WI 54880-1720, Phone: (715) 394-6617, (888) 831-8446 Fax: (715) 394-5951; E-mail: salqudah@ccbsuperior.org Website: <http://www.ccbsuperior.org>

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

Catholic Charities Of The Diocese of La Crosse, Inc 3710 East Avenue South, La Crosse, WI 54601, Phone: (608) 782-0710 x222, (866) 849-3311, Fax: (608) 782-0702; **Field Office:** 401 5th Street, Suite 443, Wausau, WI 54403, Phone: (715) 849-3311 or Toll-Free: (866) 849-3311; E-mail: mjacobson@cclse.org

Website: <http://www.cclse.org/>

Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Rental, Relocation, Fair Housing Assistance, Predatory Lending, Services for Homeless, Renters Assistance, Mobility and Relocation. Locations in La Crosse, Eau Claire, Stevens Point, Prairie du Chien, and Wausau

Catholic Charities Diocese of Green Bay, 1825 Riverside Drive, Green Bay, WI 54301 Phone: (920) 437-7531; E-mail: blison@gbdioc.org

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

***Coalition of Wisconsin Aging Groups, Inc** 2850 Dairy Dr., Suite 100, Madison, WI 53718, Phone: (608) 224-0606, (800) 488-2596, Fax: (608) 224-0607; E-mail: carolmat@cwag.org Website: <http://www.cwag.org>

Type of Counseling: Home Equity Conversion Mortgage

Community Action, Inc of Rock and Walworth Counties 200 W. Milwaukee St., Janesville, WI 53548, Phone: (608) 755-2470, (800) 424-8297, Fax: (608) 755-2246; Website: <http://www.community-act.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 Credit Counseling Services (CCCS) of Northeastern Wisconsin 921 Midway Road, Menasha, WI 54952-0335, Phone: (800) 866-1000; E-mail: mnovak@fisc-cccs.org Website: www.fisc.ccs.org

Type of Counseling: Homebuyer Education, Loss Mitigation, Money Debt Management, Mortgage Delinquency and Default Resolution, Post-purchase, Pre-purchase, Rental

Consumer Credit Counseling Service (CCCS) of Sheboygan 131 S. Main Street, Fond du Lac, WI 54935, Phone: (920) 458-3784, Toll Free Number: (800) 350-2227; E-mail: cccs@excel.net Website: www.cccsonline.org

Type of Counseling: Homebuyer Education, Loss Mitigation, Money Debt Management, Mortgage Delinquency and Default Resolution, Post-purchase, Pre-purchase, Rental

Consumer Credit Counseling Service (CCCS) Of Sheboygan 311A Main Street, La Crosse, WI, 54935, Phone: (920) 458-3784, Toll Free Number: (800) 350-2227; E-mail: cccs@excel.net Website: www.cccsonline.org

Type of Counseling: Homebuyer Education, Loss Mitigation, Money Debt Management, Mortgage Delinquency and Default Resolution, Post-purchase, Pre-purchase, Rental

Consumer Credit Counseling Service (CCCS) Of Sheboygan 1930 N 8th St., Sheboygan, WI 53081-2738, Phone: (920) 458-3784, Toll Free Number: (800) 350-2227; E-mail: cccs@excel.net Website: www.cccsonline.org

Type of Counseling: Homebuyer Education, Loss Mitigation, Money Debt Management, Mortgage Delinquency and Default Resolution, Post-purchase, Pre-purchase, Rental

Consumer Credit Counseling Service (CCCS) of Sheboygan 139 West Bend, WI 53095, Phone: (920) 458-3784, Toll Free Number: (800) 350-2227; E-mail: cccs@excel.net Website: www.cccsonline.org

Type of Counseling: Homebuyer Education, Fair Housing, Home Improvement and Rehabilitation, Loss Mitigation, Money Debt Management, Mortgage Delinquency and Default Resolution, Post-purchase, Pre-purchase

Community Development Authority of the City of Madison 215 Martin Luther King Jr. Blvd., Madison Municipal Bldg., Suite 318, PO Box 1785, Madison, WI 53701, 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 #28, Fax: (608) 224-3632; E-mail: knardi@dcha.net Website: <http://www.dcha.net>

Type of Counseling: Home Equity Conversion Mortgage, Default/Foreclosure, Pre-purchase

GreenPath Inc., 4811 S. 76th Street, Suite 410, Greenfield, WI 53220, Phone: (414) 282-8064, (800) 550-1961; E-mail: SBriggs@greenpath.com Website: <http://www.greenpath.com/>

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

GreenPath Inc., 802 Broadway Suite 202, Madison, WI 53713, Phone: (608) 251-2070, (800) 550-1961; Website: <http://www.greenpath.com/>

Type of Counseling: Home Equity Conversion Mortgage, Homebuyer Education Programs, Loss Mitigation, Marketing and Outreach Initiatives, Mortgage Delinquency and Default Resolution, Pre-purchase, Renters Assistance, Services for Homeless

HBC Services, Inc., 218 Wisconsin Avenue, Jefferson, WI 53549 Phone: (920) 674-5611, (800) 687-1680, Fax: (920) 674-5631; E-mail: Roxanne.witte@hbcservices.org Website: www.hbcservices.org; 10533 W. National Ave., Suite 300, West Allis, WI 53222 E-mail: rose.sura@hbcservices.org; 217 WI Ave. Suite 207, Waukesha 53186, (262) 522-1230

Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Home Equity Conversion Mortgage, Predatory Lending

Homestead Solutions, Inc., 435 Algoma Blvd. Oshkosh, WI 54901 Phone: (920) 230-3324, (877) 275-2423
Fax: (920) 236-3313 E-mail: info@homesteadSolutions.org Website: www.HomesteadSolutions.org

Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Predatory Lending, Loss Mitigation, Money Debt Management, Homebuyer Education, Renters Assistance, Marketing Outreach

Housing Resources, Inc., 8532 W. Capitol Drive, Suite 201 Milwaukee, WI 53209 Phone: (414) 461-6330
Fax: (414) 461-6320 E-mail: trenab@sbcglobal.net Website: www.hri-wi.org

Type of Counseling: Pre-purchase, Post-purchase, Default/Foreclosure, Home Equity Conversion Mortgage, Predatory Lending, Loss Mitigation, Money Debt Management, Homebuyer Education Program

Lakeshore CAP Inc., 702 State Street, Manitowoc, WI 54221-2315 Phone: (920) 682-3737, (800) 924-0510
Fax: (920) 686-8796 E-mail: close@lakeshorecap.org Website: www.lakeshorecap.org

Type of Counseling: Fair Housing Assistance, Homebuyer Education Programs, Money Debt Management, Mortgage Delinquency and Default Resolution, Pre-purchase, Post-purchase, Default/Foreclosure, Home Equity Conversion Mortgage, Predatory Lending

Lightstreams Community Development Center 5248 North 35th Street, Milwaukee, WI 53209 Phone: (414) 466-4999 Fax: (414) 464-4123 E-mail: lightstreams@bizwi.rr.com Website: www.lightstreamscdc.org

Type of Counseling: Fair Housing Assistance, Homebuyer Education Programs, Money Debt Management, Mortgage Delinquency and Default Resolution, Pre-purchase, Post-purchase, Default/Foreclosure, Home Equity Conversion Mortgage, Predatory Lending

Metropolitan Milwaukee Fair Housing Council 600 East Mason Street, Milwaukee, WI 53202 Phone: (414) 278-1240

Type of Counseling: Fair Housing Assistance, Homebuyer Education Programs, Money Debt Management, Mortgage Delinquency and Default Resolution, Pre-purchase, Post-purchase, Default/Foreclosure, Home Equity Conversion Mortgage, Predatory Lending

Ministry Enterprises 1557 N. 29th Street, Milwaukee, WI 53208 Phone: (414) 342-8997 Fax: (414) 264-5575
E-mail: dawncias@aol.com

Type of Counseling: Homebuyer Education Programs, Pre-purchase, Post-purchase, Rental, Predatory Lending, Fair Housing Assistance, Debt Management

Movin' Out, Inc., (Disabled Only) 600 Williamson Street, Madison, WI 53703 Phone: (608) 251-4446 x3 Fax: (608) 819-0623 E-mail: info@movin-out.org Website: www.movin-out.org

Type of Counseling: Fair Housing Assistance, Homebuyer Education Programs, Mobility and Relocation, Money 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 x7, (888) 297-5568 E-mail: jkimmons@naca.com Website: www.naca.com

Type of Counseling: Default/Foreclosure, Rental, Pre-purchase, Post-purchase, Fair Housing Assistance, Home Rehabilitation, Relocation, Predatory Lending, Services for Homeless

Neighborhood Housing Services of Beloit, Inc., 520 Grand Ave., Beloit, WI 53511, Phone: (608) 362-9051 x17 Fax: (608) 362-7226; E-mail: cschlichting@nhsofbeloit.org, Website: <http://www.nhsofbeloit.com>;

Type of Counseling: Default/Foreclosure, Rental, Pre-purchase, Post-purchase, Fair Housing Assistance, Home Rehabilitation, Relocation, Predatory Lending, Services for Homeless

Neighborhood Housing Services of Richland County, Inc., 125 E. Seminary St., Richland Center, WI 53581, Phone: (608) 647-4949 x305 Fax: (608) 647-8792; E-mail: terry@nhsrcwi.org Website: <http://www.nhsrcwi.org>

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

Neighborhood Housing Services of Southeast Wisconsin, Inc., 1700 Mead St., Racine, WI 53403, Phone: (262) 633-3330 Fax: (262) 898-1844; E-mail: domenick@execpc.com

Type of Counseling: Fair Housing Assistance, Home Improvement and Rehabilitation, Homebuyer Education, Marketing and Outreach Initiatives, Predatory Lending, Money Debt Management and Post-purchase

Neighborworks Green Bay 437 South Jackson St. Green Bay, WI 54301, Phone: (920) 448-3078 Fax: (920) 448-3078; E-mail: info@nwgreenbay.org Website www.nwgreenbay.org

Type of Counseling: Default/Foreclosure, Rental, Pre-purchase, Post-purchase, Fair Housing Assistance, Home Rehabilitation, Relocation, Predatory Lending, Services for Homeless, Loss Mitigation, Marketing Outreach Initiatives, Mobility and Relocation, Money Debt Management, Mortgage Delinquency, Default

NEWCAP, Inc., 1201 Main Street, Oconto, WI 54143, Phone: (920) 834-4621 Fax: (920) 834-4887; E-mail: debbiebushman@newcap.org Website: www.newcap.org

Type of Counseling: Default/Foreclosure, Rental, Pre-purchase, Post-purchase, Fair Housing Assistance, Home Rehabilitation, Relocation Counseling, Predatory Lending, Services for Homeless, Loss Mitigation, Marketing Outreach Initiatives, Mobility and Relocation, Money Debt Management, Mortgage Delinquency and Default Resolution

Sci-Tech Development, Inc., 5401 N. 76th St., Suite 103, Milwaukee, WI 53218, Phone: (414) 364-3701 Fax: (414) 760-9914; E-mail: info@knowledgeoutreach.org

Type of Counseling: Fair Housing Assistance, Home Equity Conversion Mortgage, Home Improvement and Rehabilitation, Homebuyer Education, Loss Mitigation, Post-purchase, Renters Assistance, Services for Homeless

Select Milwaukee, Inc., 2209 N. Dr. Martin Luther King Jr. Drive, Milwaukee, WI 53212-3188, Phone:(414) 562-5070; Fax: (414) 562-5072; E-mail: info@selectmilwaukee.org Website: www.selectmilwaukee.org

Type of Counseling: Homebuyer Education, Loss mitigation, Post-purchase, Pre-purchase, Mortgage Delinquency and Default Resolution

***Tenant Resource Center** 1202 Williamson St., Suite. A, Madison, WI 53703, Phone: (608) 257-0006, (877) 238-7368 Fax: (608) 286-0804; E-mail: asktrc@tenantresourcecenter.org

Website: <http://www.tenantresourcecenter.org>

Type of Counseling: Rental

United Community Center 1028 S. 9th St., Milwaukee, WI 53204 Phone: (414) 384-3100 Fax: (414) 643-0975; Website: <http://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, Phone: (715) 265-4271, (800) 606-9227 Fax: (715) 265-7031; E-mail: westcap@wcap.org, Website: <http://www.westcap.org/>

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

HOUSING & URBAN DEVELOPMENT ENTITLEMENT AREAS (CDBG)

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

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

**Chenequa, Oconomowoc Lake are non-entitlement areas

HOME Investment Partnership Program (HOME)

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

*Sullivan is a non-entitlement area

INDEPENDENT LIVING CENTERS AND SERVICE AREAS

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

Serving: Columbia, Dane, Dodge and Green Counties.

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

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

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

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

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

Serving: Milwaukee, Waukesha, Ozaukee and Washington Counties.

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

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

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

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

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

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

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