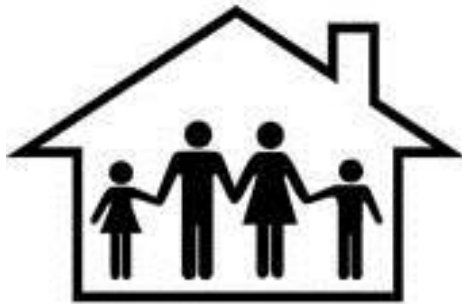


Langlade County Housing Resource Directory



To connect you with programs, agencies, and services that can provide you housing-related assistance in Langlade County



We build the opportunity for families to help themselves.

Langlade County Housing Resource Directory

*We have made every effort to be accurate in the description of the policies and program details of the agencies described herein, however we cannot guarantee the accuracy of the information. Please contact the agency itself for full program descriptions and requirements.

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Introduction from Habitat for Humanity of Langlade County President, Paul Grinde



Dear Friends,

At Habitat for Humanity, we build. We build because we believe that everyone everywhere should have a healthy, affordable place to call home. More than building homes, we build communities; we build hope and we build the opportunity for families to help themselves.

Many families have housing needs we traditionally have not served in past years. In collaboration with the Langlade Hospital Mission Committee we hope to begin addressing some of these needs in the future. The attached document is one of the ways we intend to do that. We have identified programs and resources that are available to repair roofs, provide electrical services, improve structural issues, assist with paying taxes, provide handicap accessibility , and much more. Some of the programs and services are obtained through grants while others are no-interest loans and some are repairs from Habitat volunteers on existing homes. There are programs for both owner occupied and rental homes as well as some information on finding work experience, as income often solves housing issues.

We recognize that the application process is not a simple a simple one and that often times it may take a combination of agencies to deal with a particular housing issues or sometimes a qualification roadblock may arise, but if you are an individual or family with housing issues, we encourage you to contact the program or agency that you believe may be able to help you. If you would like help in deciding where to apply or you would like assistance in completing the application or overcoming the road blocks, please call the Habitat for Humanity of Langlade County office and we will see if we can help. Our number is **715-627-7307**.

If you are an agency that helps families feel free to forward this information to anyone that you think it may benefit. We strongly encourage agencies to collaborate to solve issues and try to overcome obstacles. We will be updating this information regularly. Feel free to e-mail me at pegrinde@charter.net for the most recent version.

We love to hear success stories. If you were able to find a solution as the result of the following information, please let us know.

Sincerely yours,

Paul Grinde, President - *Habitat for Humanity of Langlade County*

PO Box 604 Antigo, WI 54409 / 715-627-7307 / <http://hfh-wi-lang.huterra.com>

- **Aging and Disability Resource Center (ADRC)**, Mike Rhea – Wausau Resource Services Director

Email: mike.rhea@adrc-cw.com

Address: 1225 Langlade Rd Antigo, WI 54409

Phone: (715) 627-6232 or (888) 486-9545

Web: www.adrc-cw.com

Programs or services available:

- Providing information regarding services and resources that assist in maintaining health and independence
- Providing services that enhance health and independence, such as elderly nutrition program, healthy living programs, and caregiver support
- Counseling on Social Security, Medicare, and other benefits
- Counseling on options for community-based care, including determining eligibility and enrollment in publicly-funded services
 - *LATCH (Locals Available to Contact and Hire)*
LATCH provides assistance with housekeeping, meal preparation, personal cares (bathing, dressing, nail care), running errands, companionship, or seasonal chores. We maintain a referral list of individuals willing to provide these services. These individuals are self-employed and will discuss their fees with you directly. Background checks have been completed on these in-home workers.

- **Antigo Housing Authority**

Address: 535 Third Avenue Antigo, WI 54409

Web: www.antigohousingauthority.org

Work phone and/or cell number: 715-627-4954

- Mary Pavek – Executive Director: mpavek@antigohousingauthority.org
- Brenda Norem – Block Grant administrator: bnorem@antigohousingauthority.org

Programs and services available:

The Antigo Housing Authority (AHA) is a multi-jurisdictional housing and community development agency serving residents in both the City of Antigo and Langlade County. We are committed to providing safe, sanitary and affordable housing for our low to moderate income families, senior citizens, handicapped and disabled residents. We manage over 360 apartments that offer affordable rents or rental subsidies in the City and surrounding County and administer 149 Section 8 Housing Choice Vouchers for Langlade County. In addition, we administer Community Development Block Grants, HCRI/ HOME loan funds, Neighborhood Stabilization Programs as well as other homeownership opportunity programs for the City and the County. These programs assist low to moderate income families with down payment assistance, home repair loans and homeownership.

Terms and conditions for these programs:

- For elderly/disabled: age & confirmation of need – also income restrictions (most are liberal)
- For families: background check, criminal background, and income restrictions

Eligibility:

- 62 years of age or older – disabled – very low to low or moderate income families
- apply online or in person

Program Descriptions:

- *Section 8 Housing Choice Vouchers:*

A Section 8 Housing Choice Voucher enables singles and/or families to rent from private landlords and pay rent based on 30% of their monthly income. The Housing Authority pays the balance of the rent due directly to the landlord on a monthly basis.

- *Housing Rehab*

Qualifying homeowners may receive funds to rehabilitate their homes. These loans are used to address issues that need to be repaired or replaced in order for the home to meet HUD's standards for decent, safe, and sanitary living conditions. Our Inspector determines what work needs to be done to the property. Local contractors, who have been approved by our office, then bid on the project. The amount available is based on the equity in the home, existing funding, and program limits. The mortgage loan is 0% interest, with deferred payments for as long as you own and occupy the residence. When you sell the home, or no longer live there, you need to repay the loan. Landlords may also be able to obtain a loan for rental units. The tenants must be income eligible, and the rent charged must be within HUD's limits. These low interest loans are payable monthly over a ten year period. All programs are operated on a first-come, first-served basis. Please contact the Housing Authority Block Grant office at **(715) 627-4954**, or visit our office located at **535 Third Avenue, Antigo.**

- *Homebuyer Assistance*

Down payment assistance is available for qualifying applicants who are looking to purchase home. Prospective homeowners must meet income guidelines and contribute at least \$1,000 towards the purchase. You are required to obtain financing with a mortgage lender. Please contact the Housing Authority Block Grant office for further information, or to obtain an application. We can be reached at **(715) 627-4954**, or visit our office located at **535 Third Avenue, Antigo.**

- **AVAIL**, Michelle Arrowood

Work phone: 715-623-5177

Address: PO Box 355 Antigo, WI 54409

Email: mgarrowood@availinc.org

Programs and services available:

- Emergency shelter to victims of violence & their families
- Issue Salvation Army vouchers to prevent eviction/1st month rent

Terms and Conditions:

- Must be victim of violence by experiencing or witnessing violence to access emergency shelter
- 1x per year for up to \$250/individual & \$500 max per family
- must be Langlade County residents and have eviction notice/lease

Eligibility:

- call AVAIL at 715-623-5177 or come to shelter for emergency shelter 24/7
- call AVAIL at 8:30 AM on 1st of month to request Salvation Army voucher

- **City of Antigo**

- Mark Desotell - City of Antigo Administrator

Phone: 715-623-3633

Email address: mdesotell@antigo-city.org

Programs or services available:

- City-wide planning and zoning
- Coordination/approval of new development
- Building inspections/condemnation/demolitions

- Roger Musolff - Building Inspector

Work phone: 715-623-3633 Ext. 134

Work address: 700 Edison St. Antigo, WI 54409

Email: rmusolff@antigo-city.org

Programs or services available:

- Permit/inspections

Terms and conditions for these programs:

For me to issue a permit (building, plumbing, electric, etc.) the proper license is required which can help with the not so reputable contractor not issuing a permit and inspections assures that the appropriate code is followed.

- **City Gas, Jerry Rice**

Phone: 715-627-4351

Address: 809 5th Ave. Antigo, WI 54409

Email: jrice@citygasantigo.com

Programs and services available:

Supply natural gas to area homes. *Typically* natural gas mains are extended to new areas, new customers see heating bills are cut in half; this frees up monthly income for other improvements

- **Community Care Connections of Wisconsin** - Holly Swirkowski, Member Support
Coordination Manager

Address: 211 State Hwy 64, Antigo WI 54409

Phone: -715-623-1000 (Antigo location)

-877-622-6700 (toll free) – connects to our main office in Stevens Point

Email: holly.swirkowski@communitycarecw.org

Program Description:

CCCW is a Manage Care Organization contracted and certified by the State of Wisconsin to provide individualized long term care services and goods to eligible members of Langlade, Lincoln, Marathon, Portage, Wood, Ashland, Barron, Bayfield, Burnett, Douglas, Iron, Polk, Price, Rusk, Sawyer and Washburn counties. The goal is to support member strengths, needs and the development of meaningful community connections that lead to full citizenship in their communities.

Eligibility:

Determined through the Aging and Disability Resource Center. There is a functional and financial eligibility requirement.

- **CoVantage Credit Union**

- Michele Brettingen, Mortgage Loan Originator

Work phone: 715-627-4336,

Work address: 723 6th Ave. Antigo, WI 54409

Email: mbrettin@Covantagecu.org

- Kristin Burkhardt – Mortgage Loan Originator

Work phone: 715-627-4336 x 2251

Address: PO Box 107 Antigo, WI 54409

Email: kburkhar@covantagecu.org

Programs and services available:

-Mortgage loans (1st and 2nd) - Accel-credit counseling – budget planning – debt repayment consolidation plans –loan modifications on existing CoVantage mortgages - lower payments – pay past due taxes - No money down payment programs

Please briefly explain the terms and conditions for these programs:

Our staff is happy to council members for all financial needs.

Eligibility:

Anyone who lives or works in our charter area can become a member and are eligible for our services.

- **Experience Works, Inc.** – Donna Thonne-Robinson

Phone: 715-732-7840

Email: Donna_ThonneRobinson@experienceworks.org

Program description:

Experience Works, Inc. is a National grantee of funding through the Department of Labor as part of the Title V - Older Americans Act that works within the Senior Community Service Employment Program (SCSEP). Experience Works becomes a partner in the applicant's job search by helping them move forward and become job ready. Participants receive help with resume writing, interviewing skills, training and education programs, etc. Trainings available include maintenance, office/administrative & customer service, kitchen workers, retail, and information and referrals at welcome centers to name a few.

Terms and conditions:

As part of the training, participants receive a 20 hour per week public service training assignment for up to 4 years, but the desired turnaround time for a program participant is typically 2 years. While participating in the program the participants are paid minimum wage.

Eligibility:

Eligible program candidates are those who are 55+ years old, unemployed, low income and are seeking employment.

- **Frederick Place**

Address: 204 W. Frederick St. Rhinelander, WI 54501

Phone: (715) 369-9777

Web: www.nathnorthwoods.com

Programs and services available: Frederick Place is a 16-bed emergency, temporary shelter for families, women and men who are experiencing homelessness.

- **Foundation for Rural Housing Inc. – Char Thompson**

Address: 4506 Regent St. Madison, WI 53705

Phone: (888) 400-5974 or (608) 238-3448

Email: ruralhousing@tds.net

Web: www.wisconsinruralhousing.org

Programs or services available: Provides funding with Critical Assistance programs (security deposit, delinquent rent, mortgage payment, property taxes, and utility bill assistance) when local Langlade County agencies (NEWCAP or Antigo Housing Authority) are out of funding.

Terms and Conditions: Must check with both NEWCAP and the Antigo Housing Authority to check if they are able to assist you first. Applications available online.

- **Good News Project– Health Equipment Lending Program**

Address: 1106 5th St. Wausau, WI 54403

Telephone: (715) 843-5985

Program Description:

Good News project offers a health equipment lending program to area residents with short term medical needs. They have items such as wheelchairs, hospital beds/mattresses, walkers, crutches, shower chairs, commodes, etc. To loan, as they are available. They also accept donations of medical equipment in working order as well as unused, sealed medical supplies for shipment to the West Indies. Local people seeking to borrow items are asked to stop by their office from 9 a.m. - 5 p.m., Monday through Friday, or inquire by calling. A tax deductible donation is requested for use of the items, to cover the costs of program maintenance.

- **Habitat for Humanity of Langlade County, Paul Grinde – President**

Phone: 715-627-7307

Cell 715 -216-8718

Address: PO box 106 Antigo, WI 54409

Email: pgrinde@charter.net

Programs and Services Available:

We build one home per year for a family that is currently living in inadequate housing, We are looking to start a Brush with Kindness Program that focuses on people who own their home, and meet our income guidelines, willing to work with us, with in their ability and pay back an interest free loan for supplies. Repairs are primarily outside repairs.

Terms and conditions:

You will be considered for a Habitat home if your present housing is not adequate, and if you are unable to obtain adequate housing through other conventional means. Lack of adequate housing may include problems with the present structure: water, electrical or sewage service systems; heating system; or failure to meet city property maintenance standards. Also taken into consideration are the number, ages and the sex of children compared to the number of bedrooms in your home.

In order to be considered for a Habitat home, a partner family must be willing to complete a certain number of "sweat-equity" hours. "Sweat-equity" is when a partner family takes part in building their own home and other Habitat homes and may include activities such as clearing the lot, painting, helping with construction, working in the Habitat office, or other approved activities. A two-adult household is required to perform a minimum of 500 hours while a single-adult family is required to complete 300 hours. A portion of the sweat equity hours can be completed by family and friends. All of the hours must be completed before the partner family can purchase the home.

In addition to performing sweat equity, the partner family must also be willing to attend home buyer education classes.

Eligibility:

You and your family will be considered if your total income is not over 60% of the Langlade County median family income using 2013 figures:

Family Size Gross Annual Income Not to Exceed

Family Size	Gross Annual Income
One	\$24,660
Two	\$28,140
Three	\$31,680
Four	\$35,160
Five	\$37,980
Six	\$40,980
Seven	\$43,620
Eight	\$46,440

*Must be a Langlade resident prior to the application. Can apply by calling **715 627 7307** or visit <http://hfh-wi-lang.huterra.com/>

- **Headstart**, Karen Kieper
Phone: 715-623-5438
Email: karen@familyandchild.org

Programs and Services Available:

Head Start is a federal program that promotes the school readiness of children ages birth to five from low-income families by enhancing their cognitive, social, and emotional development. Head Start programs provide comprehensive services to enrolled children and their families, which include health, nutrition, social, and other services determined to be necessary by family needs assessments, in addition to education and cognitive development services. Head Start services are designed to be responsive to each child and family's ethnic, cultural, and linguistic heritage.

Head Start Program Options:

-Center Based: Provides a classroom experience 4 days per week, 3 1/2 hours per day.

-Child Care Collaborations: FCLC Head Start collaborates with local Child Care Centers to provide HS services.

Early Head Start Program Options

-Child Care Collaborations: FCLC Early Head Start collaborates with local Child Care Centers to provide EHS services.

-Home Visitation: Provides families with weekly home visits and bi-weekly socialization activities

Terms and Conditions:

- Families with children from ages birth to five
- Must meet federal low-income guidelines
- 10% of enrollment may be children over the federal low income guidelines
- No child shall be discriminated against because of race, sex, creed, religion, ancestry, national origin, color, handicap or disability.

Eligibility:

Persons in family/household	Poverty guideline
1	\$11,670
2	15,730
3	19,790
4	23,850
5	27,910
6	31,970
7	36,030
8	40,090

For families/households with more than eight persons, add \$4,060 for each additional person.

- **Home Performance- Focus on Energy, Scott Bloedorn – Regional Manager**

Phone: 608-729-9100 x 19106
Email: Scott.Bloedorn@csgroup.com

Programs and Services available:

The home energy assessment will identify how much energy your home uses and provide recommendations to improve its energy efficiency. The cost of an energy assessment is market driven and will depend on the characteristics of your home. Assessments currently average \$200-\$400. If you are income qualified you may be eligible to receive a free assessment.

Terms and Conditions:

The home must be heated by natural gas or electricity from a utility company that participates in FOE.

Eligibility

- Available to residents (homeowners or landlords) who own a residential building with three or fewer units.
- Resident must be a customer of a participating utility company, and at least 50 percent of the home must be heated with natural gas or electricity.
- To determine your reward level, find your household size and household income in the State Median Income (SMI) chart below.

Reward Level	INCOME QUALIFICATION	CUSTOMER REWARD*	ELIGIBLE IMPROVEMENTS	EXTRA BONUS
REWARD LEVEL 1	Household income of more than 80 percent of State Median Income (SMI) (see chart below)	Instant discount of 33% off improvement cost, up to \$1,250. Plus, potential savings bonus of up to \$250**	Air Sealing	FREE energy-saving products and installation (\$100 value)
			Attic Insulation	
			Exterior Wall Insulation	
			Sill Box Insulation	
			Interior Foundation Insulation	
REWARD LEVEL 2	Household income 80 percent or less of State Median Income (SMI) (see chart below)	Instant discount of 75% off improvement cost, up to \$2,000. Plus, FREE Energy Assessment	Air Sealing	FREE energy-saving products and installation (\$100 value)
			Attic Insulation	
			Exterior Wall Insulation	
			Sill Box Insulation	
			Interior Foundation Insulation	

State Median Income (SMI) Chart		
Household Size	Annual Income 80% SMI	3 Month Income 80% SMI
1	\$33,534	\$8,384
2	\$43,853	\$10,963
3	\$54,171	\$13,543
4	\$64,489	\$16,122
5	\$74,808	\$18,702
6	\$85,126	\$21,282
7	\$87,061	\$21,765
8	\$88,995	\$22,249
9	\$90,930	\$22,733
10	\$92,865	\$23,216
11	\$94,799	\$23,700
12	\$96,734	\$24,184

*The estimated energy use reduction must be 10 percent or greater to qualify. **Energy use reduction must be 25 percent or greater to receive the \$250 savings bonus.

- **Langlade County**, Gary Olsen – Finance Director

Phone: [715-627-6203](tel:715-627-6203)

Email: golsen@co.langlade.wi.us

Programs or services available:

Community Development Block Grant program

Terms and conditions:

Funds are available for assistance with new home buyers, removal of lead based paint, and repairs such as new septic systems, wells, siding, roofs, windows, furnaces, plumbing, and electrical work. The dollars were awarded by the Wisconsin Department of Administration, Division of Housing. The dollars are made available as zero-percent interest mortgage loans with no monthly payment due for as long as the loan recipient owns and resides in the home. If the property is sold, or if they move from the home, the money must be repaid. Loans vary depending on the work needed and the equity in the home. Loans average from \$20,000 to \$30,000.

Eligibility:

There are two factors that qualify a person for the CDBG Program. First they must meet the household income limits described below and they need to have equity in the home to cover the loan. Equity is based on the fair market value of the property. Equity requirements will be held at no more than 120% of the fair market value after the rehabilitation.

Limits change from county to county. The limits are also updated annually. The limits can be found at: <http://www.doa.wi.gov/Divisions/Housing/CDBG-Housing>
Then click on the link in the upper right hand corner: Household Income Limits

Our program is based on 80% of CMI. Here is a listing of the income limits for the counties in our region:

Size of Household Effective December 2013									
County	CMI %	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Florence	80%	\$ 33,000	\$ 37,700	\$ 42,400	\$ 47,100	\$ 50,900	\$54,650	\$58,450	\$62,200
Forest	80%	\$ 33,000	\$ 37,700	\$ 42,400	\$ 47,100	\$ 50,900	\$54,650	\$58,450	\$62,200
Langlade	80%	\$ 33,000	\$ 37,700	\$ 42,400	\$ 47,100	\$ 50,900	\$54,650	\$58,450	\$62,200
Lincoln	80%	\$ 34,950	\$ 39,950	\$ 44,950	\$ 49,900	\$ 53,900	\$ 57,900	\$ 61,900	\$ 65,200
Menominee	80%	\$ 33,000	\$ 37,700	\$ 42,400	\$ 47,100	\$ 50,900	\$54,650	\$58,450	\$62,200
Oconto	80%	\$ 33,850	\$ 38,650	\$ 43,500	\$ 48,300	\$ 52,200	\$ 56,050	\$ 59,900	\$ 63,800
Oneida	80%	\$ 33,000	\$ 37,700	\$ 42,400	\$ 47,100	\$ 50,900	\$54,650	\$58,450	\$62,200
Shawano	80%	\$ 33,000	\$ 37,700	\$ 42,400	\$ 47,100	\$ 50,900	\$54,650	\$58,450	\$62,200
Taylor	80%	\$ 33,000	\$ 37,700	\$ 42,400	\$ 47,100	\$ 50,900	\$54,650	\$58,450	\$62,200
Vilas	80%	\$ 33,000	\$ 37,700	\$ 42,400	\$ 47,100	\$ 50,900	\$54,650	\$58,450	\$62,200

- **Langlade County Department of Health, Ron Barger - Director/health office**

Phone: 715-627-6250

Work address: 1225 Langlade Rd, Antigo, WI 54409

Email: rbarger@co.langlade.wi.us

Programs or services available:

The Health Dept. Programs are those related to detection: radon, health hazards, and water tests. We have access to state inspectors for unusual health concerns for very limited cases. We also work on preparedness for disasters –i.e. kits for families.

Terms and conditions for these programs:

-radon kits available for \$10/ test

-free water test kits available for families who meet our criteria listed below

-health hazards are assessed by complaint called into the Health Dept.

Eligibility:

Water test kits are for those who are families that have well water and children under the age of 16 yrs. This tests for fluoride and chloroform and nitrates. We have a free fluoride supplement program for children living in homes that do not meet the fluoride test minimum requirements.

- **Langlade County Department of Social Services, Patsy Rolo - Economic Support Supervisor**

Work phone and/or cell number: (715) 627-6510

Work address: 1225 Langlade Rd., Antigo, WI 54409

Email: prolo@co.langlade.wi.us

Programs or services available:

-Wisconsin Home Energy Assistance Program (WHEAP) – receives weatherization referrals requests from and sends referrals to the appropriate agency (example: furnace repair or replacement)

-food share/healthcare/childcare assistance programs

Terms and conditions for these programs/services:

All programs base on income and some also on assets

Eligibility:

Anyone can apply to see if eligible. Funding decisions take approximately 30 days. To apply:

- call 1-888-445-162

-apply by ACCESS.gov

- stop at the Langlade County Dept. of Social Services

- Apply by mail.

- **Langlade County Veteran Services, John Zanchovich**

Phone:: 715-627-6545

Work address: 1225 Langlade Rd. Antigo, WI 54409

Email: jjjenkovich@co.langlade.wi.us

Programs or services available:

- Rent payment for 1 month (max \$300 per year)
- assisting with homelessness

Terms and conditions for these programs:

- Loss of job, loss of home, or very low income

Eligibility:

- Must be a veteran or spouse of deceased veteran

- **Medical Equipment Ministry**

Address: 903 E 2nd St. Merrill, WI 54452

Phone: (715) 536-7322

Programs and services available:

We provide loan of medical equipment for seniors and individuals with disabilities. Equipment loans are for a year with possible renewal. Examples of equipment available to loan include; crutches, walkers, rollators wheelchairs, canes, quad canes, raised toilet seats, commodes, etc. Call for information on equipment availability.

- **Menards**, Steve Frei – general manager and member of Habitat for Humanity

Phone: 608-797-9820 (cell) / 715-623-1850 (work)

Work address: 2001 Jerome St. Antigo, WI 54409

Email:gusfrei@yahoo.com

Programs or services available:

We offer employment opportunities, reasonable cost for home improvement, supply many energy star rated products, weatherization, and any needed construction/improvement products.

- **Newcap** Debbie Bushman – Housing Director

Telephone: (800) 242-7334 x 1108

Website: www.newcap.org

Emal: debbiebushman@newcap.org

Programs and services available:

Provides assistance to individuals in the following programs: emergency food assistance and food pantry program, garden projects program, housing choice voucher program, section 8 voucher, family self-sufficiency program, homebuyer program, and foreclosure intervention program.

- *Housing Choice Voucher Program:*

Program Description

The Housing Choice Voucher Program is a federally funded housing program that provides rental subsidies to low-income families, senior citizens, handicapped, and disabled individuals who reside in rental housing to widen housing opportunities for lower income families by assisting them in obtaining

adequate (decent, safe, and sanitary) and affordable housing. This will be accomplished through the utilization of the existing housing stock and by providing rental subsidies to offset the high cost of living. If the applicant is approved, attendance at an interview/briefing session is required. During the briefing, the tenant is issued a voucher and also given a detailed explanation of the program and their responsibilities. When a tenant has located a unit and the owner accepts the voucher, an inspection is performed to ensure the unit is decent, safe, and sanitary under the Housing Quality Standard regulations.

If the unit passes, the owner and NEWCAP enter into a Housing Assistance Payment Contract, stating the amount of rental assistance to be paid on behalf of the tenant. The tenant and landlord enter into a lease agreement. The first lease must be 12 months. Each participant and rental unit undergo an annual recertification process.

Eligibility Guidelines

Family income must be at or below 50% of the County Median Income.

Application Process

A pre-application form is completed, and families who are deemed eligible are placed on an in-house waiting list for the next available voucher. At the time assistance is offered, the applicant is sent a Tenant Information Packet, Authorization for Release of Information Form, and a list of items to send in to verify their eligibility.

- *Housing Counseling*

Program Description

NEWCAP, Inc., is a HUD-approved Local Housing Counseling Agency. A certified counselor is available to support individuals with financial decisions and give advice through a variety of housing counseling programs:

- Foreclosure Intervention Counseling
- Pre- & Post-Purchase Counseling
- Rental Counseling

- *Homeless Counseling*

NEWCAP also offers financial counseling for low-moderate income individuals who have various financial barriers and are looking to develop a savings strategy to enhance their current situation.

Eligibility Guidelines

Family income must be at or below 80% of the County Median Income.

Application Process

For more information on each counseling program or for a pre-qualification consultation, please contact the Marinette office.(715-732-4171)

- *Section 8 Family Self-Sufficiency Program*

Program Description

The Section 8 Family Self-Sufficiency (FSS) Program is a voluntary 5-year program for families with

Section 8 vouchers. The program helps families become financially independent. The goal of the program is to help families obtain good jobs and earn enough money so they do not need public cash assistance.

Under the FSS Program, low-income families are guided to opportunities for education, job training, counseling, and other forms of social service assistance, while living in assisted housing, so that they can obtain the education, employment, and the business/social skills necessary for them to become self-sufficient. An individualized plan is developed for each family, determining their goals and what kind(s) of supportive services are needed to meet them.

The housing authority and NEWCAP, working with other community agencies, assist the family in getting these services. A unique feature of this program is that when a family's earned income goes up, instead of merely reducing the amount of rent assistance they receive, an amount equal to the reduction in assistance is placed in an escrow savings account for the family. If and when the family completes the program, they receive the entire amount in this escrow account, plus interest, to use as they choose.

Eligibility Guidelines

Family income must be at or below 50% of the County Median Income.

Application Process

If you are a current Section 8 participant, contact the Oconto office (920-834-4621)

- *Tenant Based Rental Assistance Program*

Program Description

The Tenant Based Rental Assistance (TBRA) Program provides rental assistance to homeless or at risk. Preference is given to those individuals/families who are disabled or have a disabled family member. Priority is given first to victims fleeing domestic violence and secondly to youth aging out of foster care. When a family receives a coupon, a portion of their rent will be paid for them through NEWCAP based on their income. This payment will be sent directly to the landlord the first working day of each month. The tenant will be responsible for the balance.

If the applicant is approved, attendance at an interview/briefing session is required. If eligible, during the briefing, the tenant is issued a coupon and also given a detailed explanation of the program and their responsibilities. When a tenant has located a unit and the owner accepts the coupon, an inspection is performed to ensure the unit is decent, safe, and sanitary under the Housing Quality Standard regulations. If the unit passes, the owner and NEWCAP enter into a Rental Assistance Payment Contract. The tenant and landlord enter into a lease agreement. The lease must be 12 months.

Case Managers will conduct monthly visits or more if needed. Monthly appointments will focus on individual goals, landlord/tenant issues, employment concerns, financial management, or other goals identified through various assessments. Room-by-room inspections may be done as needed. Attendance at workshops focused on self-sufficiency may be mandated. Follow-up services will be provided to families exiting the program for up to 6 months.

Eligibility Guidelines

Family income must be at or below 50% of the County Median Income.

Application Process

A pre-application form is completed, and families who are deemed eligible are placed on an in-house waiting list for the next available coupon. At the time assistance is offered, the applicant is sent various forms and a list of items to send in to verify their eligibility.

- *Emergency Solutions/Transitional Shelter/Homeless Prevention Program*

Program Description

The Emergency Solutions/Transitional Shelter Grant Program/Homeless Prevention (ETH) Program provides rental assistance to individuals/families that are literally homeless or at risk of homelessness. When an applicant is eligible, a portion of their rent will be paid through NEWCAP based on their income. This payment will be sent directly to the landlord the first working day of each month. The tenant will be responsible for the balance.

- *Rapid Re-Housing:*
This program targets individuals/families who are literally homeless. It is to assist homeless persons living on the streets or in an emergency shelter transition as quickly as possible into permanent housing, and then to help such persons achieve stability in that housing.
- *Homelessness Prevention:*
This program targets individuals and households who are at risk of homelessness.

If the applicant is approved, attendance at an interview/briefing session is required. During the briefing, the tenant is given a detailed explanation of the program and their responsibilities. When the tenant has located a unit and the owner accepts the assistance, an inspection is performed to ensure the unit is decent, safe, and sanitary under the Housing Quality Standards regulations. If the unit passes, the owner and NEWCAP enter into a Housing Assistance Payment Contract. The tenant and the landlord enter into a lease agreement. The lease must be 12 months.

Case Managers will conduct home visits at least once a month or more if needed. Home visits will focus on individual goals, landlord/tenant issues, employment concerns, financial management, or other goals identified through various assessments. Room-by-room inspections may be done as needed. Attendance at workshops focused on self-sufficiency may be mandated. Follow-up services will be provided to families exiting the program.

Eligibility Guidelines

Rapid Re-Housing:

Family income must be at or below 30% of the County Median Income.

Homeless Prevention:

Family income must be at or below 50% of the County Median Income

Application Process

Applications can be obtained by contacting the Oconto office (920-834-4621) and completing a phone assessment to determine eligibility.

- **North Central Community Action Program (NCCAP)**
Address: 401 W Main St, Suite 3 Merrill, WI 54452

Telephone: (715) 536-9581
Website: www.wiscap.org/

Programs or services available:

Provides assistance to individuals in need of weatherization, housing rehabilitation, rent subsidy, transitional housing, food pantry, emergency rent payments, judicare applications, or financial help for utility bills, mortgage payments and back taxes

- **Adults at Risk**, Brenda Christian - Adult Protective Service Manager
Phone: 715-848-4475
Work address: 1100 Lakeview Drive Wausau, WI 54403
Email: bchristian@norcen.org

Programs and services available:

- Adult/elderly at risk
- Some funds for elders (60+) needing Adult Protective Services assistance (to keep them safe/at home)
- Short term funding assistance

Terms and Conditions of these programs:

- Adult/Elder “at risk” of potential abuse/neglect
- interventions depend on cognition or lack of force
- competent adults can refuse assistance and interventions

Eligibility

Calling Adults at Risk Line for concerns regarding adults at risk of abuse/neglect
1-855-487-3338

- Tony Francis – **Weatherization** Director
Phone: (715) 424-2581
Work address: 2111 8th St. South , Suite 102, WI Rapids, WI 54494
Email: tfrancis@nccapinc.com

Programs or services available:

Weatherization of low income housing

Terms and conditions for these programs:

The client must be income eligible and the weatherization work must save energy and be cost-effective.

Eligibility:

If the client is proven to be income eligible by the WHEAP Agency they are put on a weatherization mailing list.

In order to qualify, you must have an annual household income (before taxes) that is below 60 percent of the State's Median Income:

Household Size*	Maximum Income Level (Per Year)
1	\$24,692
2	\$32,290
3	\$39,887
4	\$47,485
5	\$55,082
6	\$62,680
7	\$64,104
8	\$65,529

*For households with more than eight people, add \$1,425 per additional person.

- **Salvation Army**

Address: 1630 N Superior Antigo, WI 54409

Phone: (715) 623-7838

Website: www.usc.salvationarmy.org

Programs and services available:

Provides services to individuals in need such as emergency vouchers for transportation, lodging (one night only), gasoline, utility cut off, rental evictions, prescription medications, food, referral to food pantry, etc.

- **Unified School District of Antigo, Cindy Fischer – Homeless Liaison**

Work phone and/or cell number: 715-627-4355 ext. 1238 / 715-216-3761

Work address: 120 S. Dorr St. Antigo, WI 54409

Email: clfischer@antigo.k12.wi.us

Programs or services available:

-Support to students in homeless situations; includes transportation to keep in original school, free meals for the rest of the year, school supplies, etc.

Terms and conditions for programs:

-Loss of adequate housing due to economic reasons, fire; temporary foster care; living in a shelter; unaccompanied youth, etc.

Eligibility:

-Identification of situations as listed above – any student in the school district may be identified by the parent, a member of the schools staff or a community organization

- **USDA Rural Development**, Deb Laehn or Janet Cooks, area specialist

Work phone::715-524-8522 ext. 128
 Work address: 603B Lakeland Rd. Shawano, WI 54166
 Email: RD.shawano@wi.usda.gov

Programs and services available:

- Low to very low income home repair and home purchase programs
- Repair grants and loans for elderly (62+)
- Varied business/community programs

Terms and Conditions:

- Income limits, asset limits, credit issues and history

Adjusted Income Limits:

<u>Langlade County, WI</u>	<u>1 person</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
VERY LOW INCOME	21000	24000	27000	29950	32350	34750	37150	39550
LOW INCOME	33550	38300	43100	47900	51750	55550	59400	63250
MODERATE INCOME	39050	43800	48600	53400	57250	61050	64900	68750
38 YEAR TERM	25150	28750	32350	35950	38850	41700	44600	47450
ADJ. MEDIAN INC.**	42000	48000	54000	59900	64700	69500	74300	79100

Eligibility:

Low to very low income; can apply by calling the office

- **WISLOAN Program** – Jennifer, Midstate Independent Living Consultant

Address: 3262 Church St, Suite 1 Stevens Point, WI 54481
 Phone: (715) 344-4210 x 221
 Website: www.milc-inc.net
 Email: milc@milc-inc.org

Programs and services available: An alternative loan program to help people with disabilities that live in Wisconsin and wish to try assistive technology or adaptive equipment, or make accessibility modifications to their homes. Common items include: hearing aids, wheelchairs, modified vehicles, computers with modifications, environmental controls, alternative communication devices, ramps, and home accessibility modifications.

Eligibility: Individuals applying for a loan must be at least 18 years old and reside in Wisconsin.

Applicants must be a person with a disability or be purchasing items for someone with a disability (for example, a grandparent buying a device for a grandchild). Loans can only be used to purchase assistive technology or to make accessibility modifications.

Applicants can request an amount needed for purchase, but actual loan amounts will depend on the item purchased, the ability to repay and the capacity of the loan fund.

The time allowed for repayment depends on the amount of the loan and the item purchased. In addition, the program focuses on the ability to make the monthly payment to pay back this loan. The reasons for a poor credit record are taken into consideration. Contact Midstate Independent Living to set up a home interview.

Additional Contacts and Resources:

- Sister Dolores Demoling – Langlade Hospital Mission Committee
Phone: 715-623-2331
Work address: 112 5th Ave., Antigo, WI 54409
Email: ddemulling@langhosp.org
- Habitat for Humanity of Wausau - Jackie Geide, Office Manager
Office phone 715-848-5042
Work address: P.O Box 1372 Wausau, WI54402
Email: office@habitatwausau.org

Habitat for Humanity of Wausau builds houses using volunteer labor and funds raised from the support of local businesses, churches, individual donors and fund-raising events. These houses are sold at no profit and no interest to a partner family chosen through a nondiscriminatory selection process. Partner families become ‘Habitat Homeowners’ after they have completed the required number of sweat equity hours. The interest-free mortgage is held by our affiliate. Homeowners are required to make monthly mortgage payments which include home insurance. It should be noted that families are also paying municipal real estate taxes on their homes.

- Thrivent Financial,
 - Gary Kieper – Financial Associate
Office address: 619 6th Ave Antigo, WI 54409
Email: Gary.kieper@thrivent.com
Phone: 715-623-6385
 - Travis Rose –Financial Associate
Office address: 502 Ackley St. Antigo, WI 54409
Email: Travis.rose@thrivent.com
Phone: 715-623-5279

Thrivent Financial is a non-profit financial services organization that helps Christians be wise with money and live generously. We offer a broad range of products and services – including life insurance, annuities and mutual funds – along with guidance from financial representatives. For more than a century we've helped our nearly 2.4 million member-owners nationwide make wise money choices that reflect their values. And we provide opportunities for them to be even more generous where they live, work and worship.

- John Lanton – Constituent Services for Representative Duffy
Office phone: 715-298-9344
Work address: 208 Grand Avenue Wausau, WI 54408
Email: Jon.Lanctin@mail.house.gov
- Megan O’Hearn – Langlade Health Coalition and Langlade Hospital Mission Committee

Phone: 715-623-9520
Work address: 112 E 5th Ave Antigo, Wi 54409
Email: mohearn@langhosp.org
- Nick Salm – Langlade Hospital Mission Committee and AVAIL board of directors

Email:njsalm@goantigo.com
Phone: 715-623-2429

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