Langlade County Housing Resource Directory



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

Revised September 1st, 2015





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.

Table of Contents

| Introduction from Habitat for Humanity of Langlade County | 3 |
|---|----|
| Aging and Disability Resource Center (ADRC) | 4 |
| Antigo Housing Authority | 4 |
| AVAIL | 5 |
| City of Antigo | 6 |
| City Gas | 6 |
| Community Care Connection of Wisconsin. | 7 |
| Community Development Block Grant | 7 |
| CoVantage Credit Union | 9 |
| Experience Works | 9 |
| Frederick Place | 10 |
| Foundation for Rural Housing, Inc | 10 |
| Good News Project | 11 |
| Habitat for Humanity of Langlade County | 11 |
| Headstart | 12 |
| Home Performance – Focus on Energy | 13 |
| Langlade County Health Department | 14 |
| Langlade County Social Services. | 14 |
| Langlade County Veteran Services. | 15 |
| Medical Equipment Ministry | 15 |
| Menards | 16 |
| Movin' Out | 16 |

| NEWCAP | |
|---|----|
| North Central Community Action Plan (NCCAP) | 20 |
| North Central Health Care (NCHC) | 21 |
| Salvation Army | 21 |
| Unified School District of Antigo | 22 |
| USDA Rural Development | 22 |
| WISLOAN | 23 |
| Additional Contacts and Resources. | 23 |

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

P.O. Box 604, Antigo, WI 54409

(715) 627-7307

pegrinde@charter.net

http://hfh-wi-lang.huterra.com

Aging and Disability Resource Center (ADRC)

Mike Rhea - Wausau Resource Services Director

Address: 1225 Langlade Road, Antigo, WI 54409

Phone: (715) 627-6232 or 1 (888) 486-9545

Email: mike.rhea@adrc-cw.com

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, and 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

Mary Pavek - Executive Director

Address: 535 Third Avenue Antigo, WI 54409

Phone: (715) 623-5768

Email: mpavek@antigohousingauthority.org

Web: www.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.

Terms and conditions for these programs

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

Eligibility

- 62 years of age or older, disabled, very low-income, low-income, 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.

AVAIL

Michelle Arrowood

Address: P.O. Box 355, Antigo, WI 54409

Phone: (715) 623-5177

Email: mgarrowood@availinc.org

Web: http://www.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
- One time per year for up to \$250/individual & \$500 maximum 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

Address: 700 Edison Street, Antigo, WI 54409

Phone: (715) 623-3633

Email: mdesotell@antigo-city.org

Programs or services available

• City-wide planning and zoning

• Coordination/approval of new development

• Building inspections/condemnation/demolitions

Roger Musolff - City of Antigo Building Inspector

Address: 700 Edison Street, Antigo, WI 54409

Phone: (715) 623-3633 Ext.134 Email: rmusolff@antigo-city.org

Programs or services available

Permit/building inspections.

Terms and conditions for these programs

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 Fifth Avenue, Antigo, WI 54409

Email: jrice@citygasantigo.com

Web: http://www.citygasantigo.com/

Programs or 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)

Toll free: 1 (877) 622-6700 (connects to our main office in Stevens Point)

Email: holly.swirkowski@communitycarecw.org

Web: http://www.communitycareofcentralwisconsin.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. Please contact us for more information and requirement details.

Community Development Block Grant

For city funds

Kari Justmann

Address: MSA Professionals, 201 Corporate Drive, Beaver Dam, WI 53916

Phone: (920) 392-5137

Toll free: (800) 552-6330

Email: kjustmann@msa-ps.com

Services available

The City of Antigo has a CDBG Housing Program available to assist eligible low to moderate income households make necessary repairs to their homes. Eligible repairs will make the home to decent, safe, and sanitary.

Terms and conditions for owner occupied and home purchaser projects

- 0% interest loan
- Deferred payment until house sells or for 30 years

Terms and conditions for landlord projects

- 4% interest loan
- Repaid over 10 years

Eligibility

- Must income qualify based on the county median level determined by HUD
- Must have taxes paid up to date
- Must be current on mortgage payments
- Must reside within the city limits

For Langlade County funds or funds available through the Northwoods Housing Consortium

Barb Gabrielson

Address: BG & Associates, P.O. Box 10, Bear Creek, WI 54922

Phone: (715) 752-4620

Email: Barb.gabrielson@gmail.com

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 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 and are also updated annually. The limits can be found at: http://www.doa.wi.gov/Divisions/Housing/CDBG-Housing. Click on the link in the upper right hand corner: "Household Income Limits". Contact us for more information or if you have trouble finding your county's income limits.

CoVantage Credit Union

Michele Brettingen - Mortgage Loan Originator

Address: 723 Sixth Avenue, Antigo, WI 54409

Phone: (715) 627-4336

Email: mbrettin@Covantagecu.org

Kristin Burkhart - Mortgage Loan Originator

Address: P.O. Box 107 Antigo, WI 54409

Phone: (715) 627-4336 Ext. 2251 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
 - o Pay past due taxes
 - No money down payment programs

Terms and conditions

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

Web: http://www.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 plus years old, unemployed, low-income (contact us for what can be considered low-income) and are seeking employment.

Frederick Place

Address: 204 W. Frederick Street, 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 Street, Madison, WI 53705

Phone: 1 (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.

<u>Terms and conditions</u> Applicant 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 Fifth Street, Wausau, WI 54403

Phone: (715) 843-5985

Web: http://www.goodnewswi.com/

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 9:00 a.m. to 5:00 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

Address: P.O. Box 604, Antigo, WI 54409

Phone: (715) 627-7307

Email: pgrinde@charter.net or hfhlangladecounty@gmail.com

Web: http://hfh-wi-lang.huterra.com/

Programs and services available

Habitat for Humanity of Langlade County builds one home per year for a family that is currently living in inadequate housing. In the Spring of 2015 we launched our a Brush with Kindness Program that focuses on home repairs for families who own their home, meet our income guidelines, are willing to partner with us, and have the ability to 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 as a partner family if your total annual income is not over 60% of the Langlade County median family income using the chart below:

| Family Size | Maximum Income for Homes | Maximum Income for ABWK Home Repairs |
|----------------|--------------------------|---|
| One | \$25,620 | \$34,200 |
| Two | \$29,280 | \$39,050 |
| Three | \$32,940 | \$43,950 |
| Four | \$36,300 | \$48,800 |
| Five | \$39,540 | \$52,750 |
| Six | \$42,480 | \$56,650 |
| Seven | \$45,420 | \$60,550 |
| Eight | \$48,360 | \$64,450 |

^{*}Must be a Langlade County 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 age birth to five
- Must meet federal low-income guidelines (contact us for current 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

Home Performance - Focus on Energy

Scott Bloedorm - Regional Manager

Phone: (608) 729-9100 Ext.19106

Email: Scott.Bloedorn@csgrp.com

Web: http://focusonenergy.com/residential/

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 <u>50%</u> of the home must be heated with natural gas or electricity

• Reward level determinate upon your household size & income level; please contact us or visit our website for the most up-to-date qualifications at http://focusonenergy.com/residential/efficient-homes/home-performance-energy-star

Langlade County Health Department

Ron Barger - Director/Health Officer

Address: 1225 Langlade Road, Antigo, WI 54409

Phone: (715) 627-6250

Email: rbarger@co.langlade.wi.us Website: langladecountyhealth.org/

Programs or services available

The Health Dept. Programs are those related to detection and mitigation: radon, health hazards, and water tests. We have access to state inspectors for unusual health concerns for very limited cases. We can provide education on lead abatement, mold detection and clean up, and air quality issues. We also work on preparedness for disasters - example 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 Department

Eligibility

Water test kits are for those families with children 16 years of age and younger and that have well water. The tests will screen for fluoride, chloroform bacteria, and nitrates. We have a free fluoride supplement program for children living in homes that do not meet the fluoride test minimum requirements. Call for more information.

Langlade County Department of Social Services

Patsy Rolo - Economic Support Supervisor

Address: 1225 Langlade Road, Antigo, WI 54409 Phone and/or cell phone number: (715) 627-6510

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 are based on income and some programs are also based on assets.

Eligibility

Anyone can apply to see if they are eligible. Funding decisions take approximately 30 days.

To apply

- Call 1(888) 445-1621
- Apply online at ACCESS.gov
- Apply in person at the Langlade County Department of Social Services in Antigo, WI
- Apply by mail

Langlade County Veteran Services

John Zanchovich

Address: 1225 Langlade Road, Antigo, WI 54409

Phone: (715) 627-6545

Email: jjjenkovich@co.langlade.wi.us

Programs or services available

- Rent payment for 1 month (maximum \$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 East Second Street, 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

Address: 2001 Jerome Street, Antigo, WI 54409

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

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.

Movin' Out

Paula Tiffany - Housing Counselor

Address: 600 Williamson Street, Madison, WI 53703

Phone: (608) 251-4446 Ext. 5

Toll Free: (877) 861-6746 Ext. 5

Email: info@movin-out.org. Web: www.movin-out.org

Programs and services available

AHP Down Payment: Our AHP down payment loan is a forgivable, deferred, 0 % interest, secured loan. It can be used for down payment and closing cost assistance. There are no monthly payments. The loan is forgiven after 5 years.

Eligibility

- Individuals or families purchasing a home must:
- Have a household income of 80% county median income or less
- Have a family member with a permanent disability
- Be a first-time homebuyer check with Movin' Out about exceptions

In addition to the program's income guidelines and the requirement that at least one household member have a permanent cognitive, mental or physical disability, Movin' Out requires the following:

- The applicant participates in home buyer education provided by Movin' Out or another agency
- If the home buyer has a guardian, there must be written court permission for the purchase of the home
- The applicant has the continuing involvement of support services, if needed, to assure long-term success in home ownership

• First mortgage terms should include a fixed rate at no more than two percentage points above current WHEDA rate. The lender should not charge more than one origination/discount point.

Contact us for more information or to get started

NEWCAP

Debbie Bushman - Housing Director

Phone: 920-834-4621 Ext. 1110

Toll free: (800) 242-7334 Ext. 108

Email: debbiebushman@newcap.org

Website: www.newcap.org

Programs and services available

NEWCAP 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 (please contact us for the current county median-income guidelines).

Application Process

After a pre-application form is completed, 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 at (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 (please contact us for the current county median-income guidelines).

Application Process

If you are a current Section 8 participant, please contact the Oconto office at (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 inhouse 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 <u>Oconto office</u> at (920-834-4621) and completing a phone assessment to determine eligibility.

North Central Community Action Program (NCCAP)

Address: 401 West Main Street, Suite 3, Merrill, WI 54452

Phone: (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

Tony Francis - Weatherization Director

Address: 2111 Eighth Street South, Suite 102, Wisconsin Rapids, WI 54494

Phone: (715) 424-2581

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 (please contact us for the current household income levels).

North Central Health Care (NCHC)

Brenda Christian - Adult/Elder at Risk Agency, Adult Protective Service Manager

Address: 1100 Lakeview Drive, Wausau, WI 54403

Phone: (715) 848-4475

Email: bchristian@norcen.org Web: http://www.norcen.org/

Programs and services available

- Adult/elderly at risk
- Limited funds for elders (60 year plus) 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 the individual's cognition, available services or funds and ability to qualify for available services
- Competent adults can refuse assistance and interventions

Eligibility

Call Adults at Risk Line for concerns regarding adults at risk of abuse/neglect

Salvation Army

Address: 1630 N Superior Street, 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

Address: 120 South Dorr Street, Antigo, WI 54409

Phone: (715) 627-4355 Ext. 1238

Cell phone number: (715) 216-3761 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 listed above - any student in the school district may be referred by the parent, a member of the school staff, or a community organization.

USDA Rural Development

Deb Laehn or Janet Cook, Area Specialists

Address: 603B Lakeland Road, Shawano, WI 54166

Phone: (715) 524-8522 Ext. 4

Email: RD.shawano@wi.usda.gov

Website: www.rurdev.usda.gov

Programs and services available

- Low-income to very low-income home repair and home purchase loans
- Repair grants for persons 62 or older to repair health and safety-related issues

Please call or visit our website for more information about eligibility and application requirements.

WISLOAN Program

Jennifer - Midstate Independent Living Consultant

Address: 3262 Church Street, Suite 1, Stevens Point, WI 54481

Phone: (715) 344-4210 Ext. 221

Email: milc@milc-inc.org
Website: www.milc-inc.net

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

Address: 112 Fifth Avenue, Antigo, WI 54409

Phone: (715) 623-2331

Email: ddemulling@langhosp.org

Habitat for Humanity of Wausau

John Prey - Executive Director

Address: P.O. Box 1372, Wausau, WI 54402

Phone (715) 848-5042

Email: jprey@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

o Gary Kieper - Financial Associate

Address: 619 Sixth Avenue, Antigo, WI 54409

Phone: (715) 623-6385

Email: gary.kieper@thrivent.com

Travis Rose - Financial Associate

Address: 815 Superior Street, Antigo, WI 54409

Phone: (715) 623-5279

Email: travis.rose@thrivent.com

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 memberowners 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.

• Jon Lanctin - Constituent Services for Representative Sean Duffy

Address: 208 Grand Avenue, Wausau, WI 54408

Phone: (715) 298-9344

Email: jon.lanctin@mail.house.gov

Megan O'Hearn - Langlade Health Coalition and Langlade Hospital Mission Committee

Address: 112 East Fifth Avenue, Antigo, WI 54409

Phone: (715) 623-9520

Email: mohearn@langhosp.org

Nick Salm - Langlade Hospital Mission Committee and AVAIL board of directors

Phone: (715) 623-2429

Email: njsalm@goantigo.com