**Langlade County Housing Resource Directory**



**Connecting you with programs, agencies, and services that may provide you housing-related assistance in Langlade County**

*Revised March 18, 2016*

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*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**

*** ***

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 are addressing some of these needs. The attached document is one of the ways we are doing this. We have identified programs and resources that are available for roof repairs, 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 one. Often times it may take a combination of agencies to deal with a particular housing issue or sometimes a qualification roadblock that may arise. 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 assist you. If you would like help in deciding where to apply or would like assistance in completing the application or overcoming road blocks, please call the Habitat for Humanity of Langlade County and we will see if we can help. Our number is **(715) 627-7307.**

If you are an agency that helps families in need, feel free to forward this information to anyone it may benefit. We strongly encourage agencies to collaborate, 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](mailto: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](mailto:mike.rhea@adrc-cw.com)

Web: [www.adrc-cw.com](http://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 nutritionprogram, 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](tel:715-627-4954)

Email: mpavek@antigohousingauthority.org

Web: [www.antigohousingauthority.org](http://www.antigohousingauthority.org)

The Antigo Housing Authority is a non-profit organization providing affordable housing opportunities in the City of Antigo and Langlade County.

Programs and services available:

Rental Housing:

* We rent one, two and three bedroom apartments that are federally assisted , enabling individuals and families to pay rent based on 30% of their monthly income.
* Affordable Housing: We provide one and two bedroom apartments with affordable rent to eligible households.

Eligibility:

* Applicants must be income eligible, pass a background check and provide former landlord references. Full qualifications may be obtained on our website at [www.antigohousingauthority.org](http://www.antigohousingauthority.org) or by contacting our rental office at 535 Third Avenue, Antigo WI 54409 PH:715-623-5768

Section 8 Housing Choice Voucher (HCV) Program

* The Housing Choice Voucher Program is a federally funded program that provides rental assistance to qualified individuals and families in the form of a voucher. The Voucher enables the individual/family to rent from a private landlord and pay rent based on 30% of their monthly income. Once a voucher is issued to a qualified applicant or applicant’s family, they must locate a unit that meets program requirements and the rental owner must accept the terms of the HCV program which includes annual inspections for Housing Quality Standards.

Eligibility:

Applicants must be income eligible and pass a background check. Full qualifications may be obtained on our website [www.antigohousingauthority.org](http://www.antigohousingauthority.org) or by contacting our rental office at 535 Third Avenue, Antigo WI 54409 PH: 715-623- 5768

Application Process:

Applications may be obtained online from our website or in our rental office located at 535 Third Avenue (Park View building) Antigo WI 54409.

**AVAIL**

Michelle Arrowood

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

Phone: (715) 623-5177

Email: [mgarrowood@availinc.org](mailto: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](mailto: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](mailto: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](tel:715-623-1000) (Antigo location)

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

Email: [holly.swirkowski@communitycarecw.org](mailto:holly.swirkowski@communitycarecw.org)

Web: http://www.communitycareofcentralwisconsin.org/

Program description

CCCW is a Managed Care Organization contracted and certified by the State of Wisconsin to provide individualized long term care services and goods to eligible members of Langlade county.  The goal is to support member strengths, needs and the development of meaningful community connections that lead to full citizenship in their communities.

Eligibility

Determination is through The Aging and Disability Resource Center.  There is a functional and financial eligibility requirement.

**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](tel:715-627-4336)

Email: [mbrettin@Covantagecu.org](mailto: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) including low down payment purchase options
* Accel-credit counseling
* Budget planning
* Debt repayment consolidation plans
* Loan modifications on existing CoVantage mortgages
* Lower payments
* Pay past due taxes

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**.

Scott Savola

Phone: (715) 732-7840

Email: [Scott\_Savola@experienceworks.org](mailto:Scott_Savola@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 24 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](http://www.wisconsinruralhousing.org)

Programs and Services provided

1. Security Deposit Assistance (up to $450)

Under the threat of being homeless

No other funds available

Client, not another agency, must pay first month’s rent to show ability to pay

Budget shows ability to make future rent payments

Security deposits returned to Rural Housing by Landlord

1. Utility Payment (up to $450)

Behind in payments

Not eligible or used up LIEAP, energy assistance and FEMA

No other funds available

On budget payment plan for at least three months

Check to utility company when completed three-month budget payment plan

Cannot be used for Start Up or Reconnect Deposit

1. Back Taxes

In jeopardy of losing home – county enforcing – over two years behind

Not eligible for property tax deferral program

Minimum of three month payment plan and any homestead tax credit applied to balance before we pay County

4. Mortgage Payments

Lender going to foreclosure – 3 months behind or more

Solve the problem - show they can continue to make payments

Not in middle of divorce- marital property or home for sale

5. Rent (up to $450)

Facing eviction but does not need eviction notice

No other funds available

Can pay future rent

Will Solve Problem

Income

Below 50% average income of county per household by family size

Income verified by last year’s tax return if within 6 months or last 6 months via pay stubs or employer form completed

If don’t file taxes and on fixed income –award letter or copy of month’s bank deposit statement, Child Support printout of actual payments from County, not just court order

If drastic change in income has occurred, appropriate evidence must be shown.

Clients are required to spend at least 30% of gross income on housing expenses each month (this does not include telephone, cell phone or cable TV).

Clients spending more than 50% on housing costs are not eligible

Other basic policies:

1) We do not reimburse if the payment has already been made

2) We do not pay members of the client’s family

3) This is a once in a lifetime assistance.

Grant Size

Minimum amount $50 Typical approximately $400 Maximum $2,500 (very rare)

The amount is determined by comparison to the percentage spent on housing.

This is a one-time assistance, to get over a bump and onto a budget.

Any payment to assist with taxes or mortgage which is over $1,000 is a forgivable loan if the client remains in the home at least two years. If the home is sold or the client moves earlier, the client is to repay proportional to the length of time lived there.

Payments

A check is sent directly to the landlord, mortgage lender, County Treasurer or utility company; it is never sent to the client.

The income limits for many counties are as follows – call for the others:

1person 2 persons 3 persons 4 persons 5 persons 6 persons

$21,350 $24,400 $27,450 $30,500 $32,950 $35,400

Applications are available by mail by calling toll free: 1-888-400-5974

Forms may be downloaded and printed from our website www.wisconsinruralhousing.org

We can also fax applications if necessary.

Terms and conditions Applicant must check with both NEWCAP and the Antigo Housing Authority to see if they are able to assist you first. Applications are 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: pegrinde@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 with the help of local businesses, volunteers and fundraising for a family that is currently living in inadequate housing.
* Critical Home repairs for those who do not have the resources or abilities to make the needed repairs themselves. The repairs may include painting, siding, weatherization, porch or step repair, ramps, landscaping, and handicapped accessibility.

Terms and conditions for home

You will be considered for a Habitat home if your present housing is inadequate, 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.

Terms and conditions for critical home repairs

You will be considered for home repairs if you are unable to make necessary repairs. Home owners are selected based on need, ability to repay an interest free loan as well as existing debts, and willingness to partner with Habitat in completing the repairs and participating in education classes. Habitat may not be able to complete some projects if it does not have volunteers with the skills needed for the project, or if after the planned project is completed the home would not be safe and sound.

Eligibility

In addition to being required to pass Credit and Back ground checks You and your family will be considered as a partner family if your total annual income is not over income using the chart below:

|  |  |  |
| --- | --- | --- |
| Family Size | Maximum Income for Homes | Maximum Income for Critical 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/**](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](mailto:Scott.Bloedorn@csgrp.com)

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

Programs and services available

A 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% 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](tel:(715)%20627-6510)

Email: [prolo@co.langlade.wi.us](mailto: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

Applicants 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](tel:920-834-4621%20x1110)

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

Email: [debbiebushman@newcap.org](mailto: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](http://www.newcap.org/media/44162/countymedianincome.pdf) (please contact us for the current county median-income guidelines).

**Application Process**  
After a [pre-application form](https://www.waitlistcheck.com/application/form.php?ID=596-WI901) 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](http://www.newcap.org/media/44162/countymedianincome.pdf).

**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](http://www.newcap.org/media/44162/countymedianincome.pdf) (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](http://www.newcap.org/about/office-hours-and-locations) 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](http://www.newcap.org/media/44162/countymedianincome.pdf).

**Application Process**  
A [pre-application form](https://www.waitlistcheck.com/application/form.php?ID=596-WI901) 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-HousingFamily income must be at or below 30% of the [County Median-Income](http://www.newcap.org/media/44162/countymedianincome.pdf).

Homeless Prevention Family income must be at or below 50% of the [County Median-Income](http://www.newcap.org/media/44162/countymedianincome.pdf)

**Application Process**  
Applications can be obtained by contacting the [Oconto office](http://www.newcap.org/about/office-hours-and-locations) at (920-834-4621) and completing a phone assessment to determine eligibility.

**NEWCAP Home buyer program**

1. Potential homebuyers choose a mortgage lender and pre-qualify for a loan. If it appears, based on the information provided, that they would qualify for a mortgage loan to purchase home, the loan officer will issue a “pre-approval” letter. (NOTE: The pre-approval letter is not a commitment of mortgage financing. Potential homebuyers will secure a firm commitment later in the process.) Potential homebuyers must be bankable and meet the requirements of a local lending institution. **NEWCAP is not a HUD-approved, secondary financing agency, so this program cannot currently be used in conjunction with FHA or VA loans.** In addition, the lender will be required to provide a Good Faith Estimate (GFE) and a Truth in Lending (TIL) for review. Information provided will be summarized and compared to a proposed affordability calculation.

**NOTE – Potential applicants must have loan pre-approval and submit this to NEWCAP *before* completing an application for down payment assistance.**

Loans that appear to put the buyer at risk of remaining in the home long term may be deemed ineligible for financial assistance. **Those loans which would include the potential homebuyer paying more than 30% of their gross income for Principal, Interest, Taxes, and Insurance (PITI) monthly will be denied. Individuals who are denied in the down payment program may choose to work with a housing counselor for pre-purchase counseling**.

2. Household income must be under 80% of the current County Medium Income (CMI), adjusted for household size (see Resources on website for CMI). NEWCAP will verify all sources of income for all household members over the age of 18. To verify income, NEWCAP will require everyone who will be living in the home and who are over the age of 18 to provide a completed Employer Verification of Income form; 3 recent, consecutive pay stubs; all information on other income, such as child support, SSDI, SSI, unemployment, tribal benefits, etc. (prior and current year); and documentation of 6-month average balance in checking and current balance in savings accounts. If self-employed, prior year income taxes may also be requested.

3. The monthly income. If a homebuyer qualifies for HOME down payment loan, the interest rate will potential homebuyer must successfully complete the Homebuyers Education Program.

4. The down payment and closing cost assistance programs feature maximum income limits and are based on need. The PITI of the first mortgage must not equal more than 30% of the homebuyer’s be 0%, and the payments will be deferred until the client no longer lives in the house, sells the

house, or, in some instances, refinances the house. At that point, the homebuyer would pay NEWCAP the original amount borrowed. This loan is secured by a mortgage against the property.

5. The home, chosen by the buyer, must pass a Housing Quality Standards (HQS) inspection. The booklet, “A Good Place to Live,” available on HUD’s website at http://www.hud.gov/offices/adm/hudclips/forms/files/593pih.pdf, is a guide of home conditions that will be required by the inspectors when completing the HQS inspection. In addition, when purchasing property, the program will allow 2 acres, plus the home, unless local zoning codes have a higher acre minimum. If local zoning requires more acreage, a copy of the zoning requirements must be provided to NEWCAP.

6. NEWCAP staff may require further home inspections. If repairs are needed, causing the property to fail in any area of the HQS, these repairs need to be completed either before the home is sold or, in certain circumstances, no later than 90 days after closing by licensed, insured contractors, ***or the Homebuyer loan must be paid back to NEWCAP!*** If the home does not pass HQS and requires a minor amount of rehab, we may be able to assist with this, but assistance will be determined on a house-by-house basis.

***However, if the home does not pass HQS, is built prior to 1978, and has chipping, cracking, or peeling paint or requires a large amount of rehab, we will not be able to assist with down payment/closing funding.***

7. Escrow accounts for insurance and taxes must be established at the time of closing, and NEWCAP **must** be listed as additional insurance on the policy.

8. The Homebuyer Program may provide a maximum of $10,000 (depending upon need) per applicant to be used for down payment and closing costs, and an additional $5,000 may be provided for rehabilitation on the home that did not pass HQS or is in need of repair (this will be determined on a case by case basis). The funds will be in the form of a loan. The loan is non-interest bearing, which will be repaid to NEWCAP upon the sale of the home or when it is no longer your primary residence. Applications will be served on a first-ready basis. When you are ready to proceed, then funds will be requested on your behalf. If, at the time, funds are available and you are not ready to proceed, your name will go on a waiting list.

9. Subordination of the loan will only be allowed for a lower interest rate, and the inclusion of other debts will not be considered. At **no time** will NEWCAP subordinate to cash-out situation.

If you have questions regarding the Homebuyer Program, please contact Jaime Johnson at

920-834-4621, toll free 800-242-7334, or via email at jaimejohnson@newcap.org. Forms and additional information are available on NEWCAP’s website at www.newcap.org under the Housing tab.

**North Central Community Action Program (NCCAP)**

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

Phone: (715) 536-9581

Website: [www.wiscap.org/](http://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, judiciary 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](tel:(715)%20424-2581)

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

Applicants must be at a Loss of adequate housing due to economic reasons, fire, temporary foster care, living in a shelter, or 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](mailto:milc@milc-inc.org)

Website: [www.milc-inc.net](http://www.milc-inc.net)

Programs and services available

An alternative loan program to help people with disabilities that reside in Wisconsin and wish to try assistive technology, adaptive equipment, or make accessibility modifications to their homes. Common items include: hearing aids, wheelchairs, and 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

* + **Thrivent Financial**
* 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 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.

* **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](tel:715-623-2429)

Email: [njsalm@goantigo.com](mailto:njsalm@goantigo.com)