
HOUSING

State, Regional, County, and Local Policies

State Policies

Wisconsin Department of Administration

Wisconsin Consolidated Housing Plan; 2015-2019. The *Wisconsin 2015-2019 Consolidated Plan*, developed by the Wisconsin Department of Administration, Division of Housing (DOH), details the Division's overall strategy for addressing housing, community, and economic development needs. The plan defines how the Division of Housing will distribute grant funds to local governments, public and private organizations, and businesses. Additional information is available at: <http://www.doa.state.wi.us/Divisions/Housing/Consolidated-Plan>.

Regional Policies

East Central Wisconsin Regional Planning Commission

Milestone #3, Goals, Strategies, and a Plan for Action. East Central adopted Milestone #3, *Goals, Strategies, and a Plan for Action*, of its regional comprehensive plan in April 2008. The plan serves as an advisory document for counties and communities within the region. As part of this planning effort, East Central developed a vision for housing, which states:

In 2030 in the East Central Wisconsin region, a dynamic housing market fosters community and neighborhood cohesion. Varied types of quality housing are integrated with community facilities and various transportation alternatives. This housing market meets the needs of urban and rural households of all types, ages, income, cultures and mobility status.

The Milestone #3 report contains four housing plan guidelines, which contain goals, strategies, and recommendations for achieving this vision. The plan can be view at the following link: <http://www.eastcentralrpc.org/planning/compplan/milestone3/MS3Final/ms3final.htm>.

Overcoming Barriers to Affordable Housing in the East Central Region. In January 2004, East Central adopted the report, *Overcoming Barriers to Affordable Housing in the East Central Region*. This report is a compilation of input from urban and rural residents, who identified barriers to affordable housing in their communities and suggested potential solutions that local citizens, county and local governments, developers and other housing providers can use to address these issues. Some of the identified issues and potential solutions which are pertinent to the Town of Greenville include senior housing issues, income and economic development barriers and access to funding, to name a few. This report is available online at: www.eastcentralrpc.org and through the ECWRPC office. Communities and agencies are encouraged to review the options presented and choose the best option or combination of options which best serve the needs of their residents and clients. Communities and individuals from the private and nonprofit sectors are encouraged to develop additional solutions and share those solutions with others to help improve the quality of life for all residents in our communities.

County Policies

Winnebago County

Winnebago County adopted its Comprehensive Plan in March 21, 2006. The plan's housing element provides the following goal:

Housing policies and programs in Winnebago County are to achieve a provision of housing choices for all residents, including different age, income, and special need levels, that protect the environments, balance fiscal constraints with available services, and promote a strong economy.

Local Policies

City of Neenah

City of Neenah Consolidated Plan, 2015 – 2019. The City of Neenah is an annual recipient of federal Community Development Block Grant (CDBG) funds. As such it is required to prepare a five year consolidated plan and an annual action plan. The plan that is developed each year describes the conditions of the community and its housing, and proposes ways to address needs.

Code of Ordinances. The City of Neenah Code of Ordinances regulates housing standards.

Chapter 21 Buildings and Regulations. This chapter contains the Building, Electrical, Mechanical, Plumbing and Housing Code. It regulates building permits and inspections, movement and razing of buildings, electrical and plumbing code, and minimum housing standards.

Federal, National Private, State, Regional, and County and Local Programs

Funding and technical assistance for housing programs are available from several federal, state, and regional agencies. In addition the City is an annual recipient of federal Community Development Block Grant (CDBG) funds. A listing of these programs follows.

Federal Programs

United States Department of Housing and Urban Development

- **Brownfield Economic Development Initiative Grant.** This grant can be used for brownfield sites (converting old industrial to residential). BEDI and Section 108 funds must be used in conjunction with the same economic development project, and a request for new Section 108 loan guarantee authority must accompany each BEDI application. Funds can be used to benefit low-moderate income persons, prevent/eliminate slum and blight, and address imminent threats and urgent needs (usually follow the same guidelines as CDBG). More specifically, funds can be used for land write downs, site remediation costs, funding reserves, over-collateralizing the Section 108 loan, direct enhancement of the security of the Section 108 loan, and provisions of financing to for-profit businesses at below market interest rates. The

maximum grant amount is \$1 million, and the minimum BEDI to Section 108 ratio is 1:1. For more information visit the web site at: <https://www.hudexchange.info/programs/bedi/>.

- **Multi-family Housing Programs.** HUD offers a number of multi-family programs through the state. These programs fund facility purchases, construction, rehabilitation, lead based paint abatement, energy conservation and accessibility improvements. For more information, visit HUD's website at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/grants.
- **Public Housing Programs.** HUD offers a number of public housing programs for the development/redevelopment or management of public housing authorities, rental assistance through the Section 8 program and some limited homeownership opportunities. General information can be found at: <http://www.hud.gov/progdesc/pihindx.cfm>. Information regarding the Oshkosh - Winnebago Public Housing Authority can be found at: <http://www.ohawcha.org/>
- **Affordable Housing Program.** The National Housing Trust Fund is a new program designed to complement existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low-income and very low-income households, including homeless families. Grantees are required to use at least 80 percent of each annual grant for rental housing; up to 10 percent for homeownership housing; and up to 10 percent for the grantee's reasonable administrative and planning costs. Eligible activities include: real property acquisition; site improvements and development hard costs; related soft costs; demolition; financing costs; relocation assistance; operating cost assistance for rental housing (up to 30% of each grant); and reasonable administrative and planning costs. General information can be found at: <https://www.hudexchange.info/programs/htf/>.
- **Single Family Housing Programs.** HUD offers a number of single family home programs, including homebuyer education and counseling, down payment assistance, rehabilitation, weatherization, mortgage insurance and reverse mortgages. For general information, visit HUD's website at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh. Some of these products, such as FHA loans, are available through approved lending institutions. Access to HUD single family home programs can also be obtained through Wisconsin Housing and Economic Development Authority (WHEDA) or the Wisconsin Department of Administration (DOA) Division of Housing. Information about products WHEDA provides can be found on WHEDA's website at: <http://www.wheda.com/root/>. For information about products provided through the DOA, visit the Wisconsin Department of Administrations Division of Housing website at: <http://doa.wi.gov/Divisions/Housing>.
- **Special Needs Programs.** HUD also funds programs for special need populations through the state. Information regarding emergency shelter/transitional housing programs or housing opportunities for people with AIDS can be found at the Wisconsin Department of Administration Division of Housing website at: <http://doa.wi.gov/Divisions/Housing/Bureau-of-Supportive-Housing>.

Federal Financial Institutions Examination Council

- **Community Reinvestment Act.** Through the Community Reinvestment Act (CRA), banks/financial institutions help meet the credit/investment needs of their markets with the primary purpose of community development. This is in part accomplished through direct grants/investments or loans to nonprofits or agencies to develop affordable housing. Direct loans are also given to individual households of which a certain percentage must go to low to moderate income households. More information can be obtained from their website: <http://www.ffiec.gov/cra/default.htm> or from your local financial institution.

United States Department of Veterans Affairs

- **Home Loan Guaranty Service.** The Veterans Administration provides a variety of benefits for eligible veterans and their dependents. Housing products include low cost loans for purchase, construction or repair of owner-occupied housing. General information can be obtained from the Veteran's Affairs at: <http://www.benefits.va.gov/homeloans/>.
- **Veteran Housing and Recovery Program.** The Veteran Housing and Recovery Program (VHRP) help homeless veterans and veterans at risk of homelessness. This program is designed to help homeless veterans receive job training, education, counseling and rehabilitative services needed to obtain steady employment, affordable housing and the skills to sustain a productive lifestyle. General information on this program is available at: <http://dva.state.wi.us/Pages/benefitsClaims/VHRP.aspx>.
- **Winnebago County Veterans Service Office.** Additional information for veterans and their dependents at the following website: <https://www.co.winnebago.wi.us/veterans>.

National Private Programs

National Association of Home Builders (NAHB)

The National Association of Home Builders is a trade organization that represents the building industry. They provide information and education about construction codes and standards, national economic and housing statistics, a variety of housing issues, jobs within the housing industry and information about local builders who are members of their organization. Visit their website at: <http://www.nahb.org/> for more information.

National Low Income Housing Coalition (NLIHC)

NLIHC is a national advocacy group which conducts research on low income housing issues, provides information and data on a variety of housing or housing related issues affecting low income families and publishes reports and data regarding low income housing issues and legislation. Their mission is to end the affordable housing crisis for low income families. Information about NLIHC and its activities can be found at: <http://www.nlihc.org/>. NLIHC also has a number of state partners. Wisconsin has two State Coalition Partners, the Wisconsin Partnership for Housing Development, Inc. and Wisconsin Community Action Association. For information about the Wisconsin Partnership for Housing Development, visit their website at: <http://www.wphd.org/>. For information about Wisconsin Community Action Association, visit their website at <http://wiscap.org/programs-services/programs/housing/>.

State Programs

University of Wisconsin – Extension

- **Family Living Program.** The family living program provides assistance to families throughout Winnebago County. Some of these programs include financial and parent education, Rent Smart training, home maintenance. For information visit the UW-Extension Family Living webpage at: <http://winnebago.uwex.edu/family-living/>.
- **Homeowner Resources.** UW-Extension provides a number of publications and materials to aid homeowners. Topics include home care, home maintenance and repair, life skills, financial information, gardening, landscaping, pest control, etc. These publications may be obtained through the Winnebago County UW-Extension office, or accessed online at: <http://www.uwex.edu/topics/publications/>.
- **Housing – Ownership and Renting.** UW-Extension provides a website which includes information on home maintenance and repair, a seasonal newsletter, and Rent Smart, which is a tenant education program. This website is located at: <http://www.uwex.edu/ces/house/renting.html>. Publications are also available in Spanish.

Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP)

- **Consumer Protection.** DATCP publishes a number of resources for renters, landlords and homeowners. These publications can be found on DATCAP's website at: [http://datcp.wi.gov/Consumer/Law at Your Fingertips/Landlord Tenant Practices/Health and Safety Hazards/index.aspx](http://datcp.wi.gov/Consumer/Law_at_Your_Fingertips/Landlord_Tenant_Practices/Health_and_Safety_Hazards/index.aspx).

Wisconsin Department of Administration - Division of Housing

The Department of Administration – Division of Housing helps to expand local affordable housing options and housing services by managing a number of federal and state housing programs and providing financial and technical assistance. Visit their website at: <http://doa.wi.gov/Divisions/Housing> for additional information.

- **Community Development Block Grant Emergency Assistance Program (CDBG-EAP).** The CDBG-EAP program assists local units of government that have recently experienced a natural or manmade disaster. CDBG-EAP funds may be used to address damage, including: repair of disaster related damage to the dwelling unit, including repair or replacement of plumbing, heating, and electrical systems; acquisition and demolition of dwellings unable to be repaired; down payment and closing cost assistance for the purchase of replacement dwellings; assistance is limited to 50 percent of the pre-market equalized assessed value; publicly owned utility system repairs for streets, sidewalks and community centers. Additional information is available at: <http://www.doa.state.wi.us/Divisions/Housing/Bureau-of-Affordable-Housing>.
- **Community Development Block Grant (CDBG) - Small Cities Housing Program.** These funds are primarily used for rehabilitation of housing units, homebuyer assistance,

and small neighborhood public facility projects. CDBG dollars are flexible and responsive to local needs.

- **Community Development Block Grant (CDBG) - Revolving Loan Fund.** CDBG housing funds are loaned to low and moderate-income (LMI) households (households at or below 80% of county median income) to make needed repairs to their homes. These funds are also loaned to local landlords in exchange for an agreement to rent to LMI tenants at an affordable rate. CDBG housing funds are repaid to the community when the borrower moves or when the unit ceases to be the borrower's principal place of residence. Loan to landlords are repaid on a monthly basis. Loans repaid to the community are identified as CDBG-Revolving Loan Funds (CDGB-RLF). This program is administered through the City of Neenah, for additional information, please contact the City.
- **Community Housing Development Organizations (CHDO).** A CHDO is a private nonprofit housing development corporation which among its purposes is the development of decent housing that is affordable to low- and moderate-income persons. CHDO's may qualify for special project funds, operating funds and technical assistance support associated with the state's HOME Investment Partnership Program (HOME). Additional information on CHDO can be found at <http://www.doa.state.wi.us/Divisions/Housing/Bureau-of-Affordable-Housing>.
- **Housing Cost Reduction Initiative (HCRI).** The HCRI program provides housing assistance to low- and moderate-income (LMI) households seeking to own or rent decent, safe, affordable housing. Funds are awarded to communities and local housing organizations to fund a range of activities that build, buy, and/or rehabilitate affordable housing for low income homeowners, homebuyers, and renters. Additional information on the HCRI program can be found at <http://www.doa.state.wi.us/Divisions/Housing/Bureau-of-Affordable-Housing>.
- **HOME-Homebuyer and Rehabilitation Program (HHR).** The HHR program provides funding for (1) Homebuyer assistance to eligible homebuyers for acquisition (down payment and closing costs), acquisition and rehabilitation, or new construction; (2) Owner-occupied rehabilitation for essential improvements to single-family homes serving as the principal residence of LMI owners; and (3) Rental rehabilitation to landlords for making essential repairs to units rented to tenants at or below 60% of the county median income. Additional information on the HHR program can be found at <http://www.doa.state.wi.us/Divisions/Housing/Bureau-of-Affordable-Housing>.
- **Neighborhood Stabilization Program (NSP).** The Neighborhood Stabilization Program provides assistance to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. Additional information on the NSP program can be found at <http://www.doa.state.wi.us/Divisions/Housing/Bureau-of-Affordable-Housing>.
- **Rental Housing Development (RHD).** The Rental Housing Development (RHD) Program assists eligible housing organization, including Community Housing Development Organizations (CHDOs), with funds to develop affordable rental housing.

Additional information on the RHD program can be found at <http://www.doa.state.wi.us/Divisions/Housing/Bureau-of-Affordable-Housing>.

Wisconsin Department of Health Services

Lead-Safe Wisconsin. Funds are available for individuals and organizations working toward reducing lead-based paint hazards through home renovation and repair. There are different grants available. Many focus on low and moderate-income homeowners or property owners with tenants with low to moderate incomes. Some funding opportunities are aimed at special groups, such as veterans and rural residents. Additional information on Lead-Safe Wisconsin can be found at: <https://www.dhs.wisconsin.gov/lead/tools.htm>.

Wisconsin's Focus on Energy

Focus on Energy is Wisconsin utilities' statewide energy efficiency and renewable resource program. It offers a variety of services and energy information to energy utility customers throughout Wisconsin. To learn about the programs and services they offer, visit their website at: <http://www.focusonenergy.com>.

Wisconsin Historical Society

- **Historic Preservation.** The Wisconsin Historical Society offers technical assistance and two tax credit programs for repair and rehabilitation of historic homes in Wisconsin. One tax credit program provides state tax credits; the other program provides federal tax credits. The Wisconsin Historic Society also provides grants to local governments and nonprofit organizations for conducting surveys and developing historic preservation programs. For additional information, visit: <http://www.wisconsinhistory.org/hp/>.

Wisconsin Housing and Economic Development Authority (WHEDA)

- **WHEDA Foundation.** The WHEDA Foundation awards grants to local municipalities and nonprofit organizations through the Persons-in-Crisis Program Fund to support the development or improvement of housing facilities in Wisconsin for low-income persons with special needs. Special needs is defined as homeless, runaways, alcohol or drug dependent, persons in need of protective services, domestic abuse victims, developmentally disabled, low-income or frail elderly, chronically mentally ill, physically impaired or disabled, persons living with HIV, and individuals or families who do not have access to traditional or permanent housing. For more information, visit WHEDA's web site at <https://www.wheda.com/WHEDA-Foundation/>.
- **WHEDA Multi-family Products.** WHEDA offers a number of multi-family home products, including tax credits, tax exempt bond funding, construction, rehabilitation and accessibility loans, asset management and tax credit monitoring services. For information about this programs, visit WHEDA's web site at <https://www.wheda.com/WHEDA-Foundation/>.
- **WHEDA Single Family Products.** WHEDA offers a number of single family home products, including home improvement or rehabilitation loans, homebuyer assistance

and homebuyer education. For information about this programs, visit WHEDA's web site at <https://www.wheda.com/WHEDA-Foundation/>.

- **Wisconsin Affordable Assisted Living.** The WI Department of Health and Family Services and the WI Housing and Economic Development Authority in partnership with NCB Development Corporation's Coming Home Program, a national program of the Robert Wood Johnson Foundation created Wisconsin Affordable Assisted Living. This website is a resource guide for providers, developers and consumers. Additional information on Affordable Assisted Living is available at <http://www.wiaffordableassistedliving.org/index.html>.

WIHousingSearch.org

The WIHousingSearch.org is a searchable statewide data base designed to help connect those looking for affordable housing with those providing housing and housing services. The website is searchable by location, unit size, availability, accessibility and cost of rent. Landlords and property managers can list their properties; they are also responsible for updating information about their properties. Renters can search for housing and services to fit their needs. WIHousingSearch.org is funded by Wisconsin Housing and Economic Development Authority, Wisconsin Department of Health Services and Wisconsin Division of Housing. Additional information on WIHousingSearch.org and to search the database can be found at <http://www.wihousingsearch.org/index.html>.

Regional Programs

East Central Wisconsin Regional Planning Commission

Community Development and Affordable Housing. This program element incorporates the Commission's ongoing efforts to help address regional land use and housing issues which have a strong relationship with the regional economic development strategy for the region. Examples of work under this program element relating to housing include: housing assessments and housing data, support for government, non-profit and for-profit agencies and they address housing issues.

Fair Housing Center of Northeast Wisconsin

The Fair Housing Center of Northeast Wisconsin, a branch of the Metropolitan Milwaukee Fair Housing Council, serves the counties of Brown, Calumet, Outagamie and Winnebago as well as the City of Fond du Lac. It seeks to "promote fair housing by guaranteeing all people equal access to housing opportunities and by creating and maintaining racially and economically integrated housing patterns. The Fair Housing Center maintains four broad programmatic areas: Enforcement, Outreach and Education, Fair Lending and Inclusive Communities. Additional information on the Fair Housing Center of Northeast Wisconsin can be found at <http://www.fairhousingwisconsin.com/new.html>.

Fox Cities Housing Coalition

The Fox Cities Housing Coalition (FCHC) is a consortium of twenty-seven housing providers in the Fox Cities that maintain a Continuum of Care model to ensure that the housing needs of all

persons in the Fox Valley are met. In addition, the housing coalition conducts a semi-annual point in time survey of homeless persons in the Fox Valley, and collaborates to submit joint applications for funding. More information on the FCHC can be found at: <http://www.fchc.net/>.

Homeless Connections

Homeless Connections serves the Neenah area and is located in Appleton. Its mission is to end homelessness by connecting individuals and families to resources that promote self-sufficiency and prevent future homeless episodes. More information is available at: <http://homelessconnections.net/>.

Financial Information & Services Center

Financial Information & Services Center (FISC) provides financial, housing and bankruptcy information and counseling for primarily low and moderate income clients. More information is available at: <https://www.fisc-cccs.org/>.

Limited Emergency Assistance Valley Ecumenical Network (LEAVEN)

LEAVEN provides limited financial assistance to people who are struggling to meet their basic needs and have nowhere else to turn for help. LEAVEN assists with rent, mortgage payments and security deposits, utility payments, etc. More information is available at: <http://www.leavenfoxcities.org/>.

County Programs

Winnebago County Home Buyer Program

The Winnebago Homebuyer Program is a collaborative program administered by the Oshkosh / Winnebago County Housing Authority (OHAWCHA). The OHAWCHA partners with the cities of Neenah, Oshkosh, Menasha, and Omro, local lending institutions and community housing agencies to facilitate affordable homeownership and housing rehabilitation in the county. More information is available at: <http://www.winnebagohomebuyer.org/about/>.

Oshkosh/Winnebago County Housing Authority

The Oshkosh/Winnebago County Housing Authority (OHAWCHA) was formed in 1970 and provides affordable rental housing assistance, homebuyer support, and resident services to low and moderately low income families living in Winnebago County. The OHAWCHA maintains over 650 Public Housing units including family, single, disabled, and elderly units, administers over 400 Housing Choice Vouchers, owns and maintains the properties of multiple group homes, coordinates a family self-sufficiency program, and facilitates the county's home ownership program. Within the City of Neenah, the OHAWCHA owns a total of 14 units; three side by side three bedroom duplexes, three side by side four bedroom duplexes, one single family four bedroom home and one single family five bedroom home. More information is available at: <http://www.ohawcha.org/>.

Local Programs

City of Neenah

Community Development Block Grant. The City of Neenah is an annual recipient of federal Community Development Block Grant (CDBG) funds. It prepares a plan each year that describes the conditions of the community and its housing, and proposes ways to address needs. Part of the CDBG funding that the City receives is awarded to agencies who address the needs of Neenah residents. In 2016, agencies funded through this program included: Homeless Connections, Christine Ann Domestic Abuse Services, Advocap Nutrition Program, Reach Counseling Services, Best Friends of Neenah-Menasha, Financial Information and Service Center, Leaven Inc., and Fair Housing Center of Northeast Wisconsin. Other activities

funded through this program include: Façade Improvement and Design Assistance Program, Property Acquisition and Redevelopment Activities, and Neighborhood Improvements.