

Chapter 2 - Housing

This section contains an inventory and assessment of the housing characteristics of the Town of Watertown including: the current housing stock, housing forecasts, housing affordability, and a listing of programs available to the community. Housing indicators were analyzed at the local, county, state and regional levels to determine trends, opportunities and needs within the community.

2.1 Housing Characteristics

Housing Supply

Table 2-1 displays the total number of housing units from 2000 to 2010 for the Town and City of Watertown, and Jefferson County.

**Table 2-1
Housing Supply
Town of Watertown and Selected Areas
2000-2010**

	T. Watertown				C. Watertown				Jefferson County			
	2000		2010		2000		2010		2000		2010	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Single Family	646	91.0%	682	91.5%	3,390	65.7%	4,171	69.4%	21,639	71.9%	25,728	74.1%
2 to 4 Units	31	4.4%	5	0.7%	1,131	21.9%	943	15.7%	3,639	12.1%	3,084	8.9%
5 or more Units	3	0.4%	0	0.0%	634	12.3%	887	14.8%	3,044	10.1%	4,147	11.9%
Mobile Home or Oth	30	4.2%	58	7.8%	7	0.1%	10	0.2%	1,770	5.9%	1,759	5.1%
Total Units	710		745		5,162		6,011		30,092		34,718	

Source: U.S. Bureau of the Census, American FactFinder, 2000, 2010.

In 2010, the Town of Watertown had a total of 745 housing units, a 4.9% increase from 2000. The city and county had a similar increase in housing units for the period with an increase of 16.4% and 15.4%, respectfully. In comparison to the County, the Town of Watertown had lower amount of housing unit growth.

Table 2-2 provides a breakdown of units by occupancy and seasonal use for the Town of Watertown from 2000 to 2010. Seasonal units are those units which are used for seasonal, recreational, occasional, or other use.

**Table 2-2
Housing Supply Characteristics
Town of Watertown
2000-2010**

	T. Watertown				Jefferson County				Wisconsin			
	2000 Units	%	2010 Units	%	2000 Units	%	2010 Units	%	2000 Units	%	2010 Units	%
Owner Occupied	613	90%	662	88%	20,218	72%	22,769	71%	1,426,361	68%	1,551,558	68%
Renter Occupied	71	10%	92	12%	7,987	28%	9,348	29%	658,183	32%	728,210	32%
Total Occupied Units	684	96%	754	94%	28,205	94%	32,117	91%	2,084,544	96%	2,279,768	94%
Vacant Units	31	4%	44	6%	1,887	6%	3,030	9%	94,287	4%	151,544	6%
Seasonal Units	14	2%	11	1%	784	3%	1,164	3%	142,313	7%	193,046	8%
Total Units	715	102%	798	101%	30,092	100%	35,147	100%	2,178,831	100%	2,431,312	100%

Source: U.S. Bureau of the Census, 2000, 2010.

The most notable change that occurred during the ten-year period was the greater increase in renter occupied units, a 29.5% increase and a slower increase in owner occupied units, a 8.0% increase in the Town of Watertown. Seasonal housing units are not a significant portion of the overall housing supply.

Age of Housing Stock

The age of a community's housing stock is an important element to be analyzed when planning for the future of Watertown. If there is a significant amount of older housing units they will most likely need to be replaced or abandoned for new development sometime within the planning period. Accommodating a new housing supply also requires planning regarding infrastructure, storm water management, land availability, community utilities, transportation routes, and a variety of other factors, which need to be considered prior to new development.

Table 2-3 describes the age of the housing supply in the Town of Watertown, Jefferson County and the State of Wisconsin. According to the 2010 Census the majority of housing units within the Town of Watertown, county and State were built prior to 1970. The second greatest percentage of housing units were built between 1970 and 1979 for the town.

**Table 2-3
Year Structure Built
Town of Watertown and Selected Areas
2010**

Age	T. Watertown		Jefferson County		Wisconsin	
	Structures	%	Structures	%	Structures	%
< 10 years	121	16.2%	4,522	13.0%	295,244	11.4%
11 to 20 years	85	11.4%	5,617	16.2%	364,202	14.0%
21 to 30 years	35	4.7%	2,218	6.4%	256,066	9.9%
31 to 40 years	137	18.4%	5,477	15.8%	393,472	15.2%
> 40 years	367	49.3%	16,884	48.6%	1,284,089	49.5%
Total	745		34,718		2,593,073	

Source: U.S. Bureau of the Census, 2010

Housing Value

Providing affordable housing which meets the needs of future Watertown residents is an important element of the overall planning for the town. According to Table 2-4 the majority of homes in the town was valued between \$100,000 to \$149,999 in 2000. In 2010, the housing value increased with housing values ranging between \$150,000 and \$299,999. A similar trend was found for the city, but to a slightly lesser degree. The median housing value increased in the Town of Watertown by 61%.

Table 2-4
Housing Values of Specified Owner-Occupied Units
Town of Watertown and Selected Areas
2000-2010

	T. Watertown				C. Watertown				Jefferson County			
	2000 Units	%	2010 Units	%	2000 Units	%	2010 Units	%	2000 Units	%	2010 Units	%
Less than \$50,000	4	1.0%	61	9.1%	58	2.1%	48	1.4%	185	1.2%	1,397	6.2%
\$50,000 to \$99,999	71	18.2%	15	2.2%	1,053	38.6%	260	7.9%	4,192	27.1%	1,025	4.5%
\$100,000 to \$149,999	161	41.3%	50	7.5%	1,174	43.0%	899	27.2%	6,677	43.2%	4,767	21.1%
\$150,000 to \$199,999	94	24.1%	134	20.0%	353	12.9%	1,236	37.3%	2,665	17.3%	6,051	26.8%
\$200,000 to \$299,999	37	9.5%	220	32.8%	81	3.0%	782	23.6%	1,346	8.7%	5,974	26.5%
\$300,000 or More	23	5.9%	191	28.5%	12	0.4%	86	2.6%	381	2.5%	3,368	14.9%
Total Units	390		671		2,731		3,311		15,446		22,582	
Median Housing Value	\$138,500		\$223,200		\$108,500		\$166,000		\$123,800		\$182,500	

Source: U.S. Bureau of the Census, 2000, 2010

Housing Unit Forecast

Housing unit projections are an important element in preparing the land use plan. Specifically, they are used to allocate required acreage to accommodate future residential development, as well as prepare for future demands growth may have on the town's public facilities and services throughout the planning period. Similar to population projections, it is important to note that housing projections are based on past and current trends, and therefore should only be used as guides for planning.

Table 2-5 presents housing unit projections for Watertown during the planning period. The estimated number of housing units for 2040 is 880, a 16.7% increase from 2010. The WDOA projections appear extremely aggressive, especially for a town committed to agriculture preservation. Unless recent housing trends change, it is unlikely the housing unit projections will be realized.

Table 2-5
Projected Number of Households
Town of Watertown and Surrounding Areas
2010-2040

	T. Watertown	C. Watertown	Jefferson County	Wisconsin
Number of Households				
2010	754	5,432	32117	2,279,768
2015	775	6,012	33621	2,371,815
2020	815	6,456	35974	2,491,982
2025	842	6,813	37843	2,600,538
2030	867	7,163	39666	2,697,884
2035	878	7,393	40825	2,764,498
2040	880	7,534	41522	2,790,322
% Change, 2010 to 2040	16.7%	38.7%	29.3%	22.4%
Persons per Household				
2010	2.61	2.52	2.49	2.43
2015	2.55	2.38	2.44	2.38
2020	2.51	2.35	2.40	2.35
2025	2.48	2.32	2.38	2.32
2030	2.46	2.30	2.35	2.30
2035	2.43	2.28	2.33	2.28
2040	2.42	2.26	2.31	2.26

Sources: WDOA Household Projections 2010-2040

2.2 Housing for all Income Levels, Age Groups and for Persons with Special Needs

An increasing number of people cannot find affordable housing in their communities. This situation requires that the Town of Watertown pursue strategies, monitor and encourage the development of a range of housing choices to meet the needs of people with different income levels and with various needs. As the general population ages, affordability, security, accessibility, proximity to services, transportation, food, and medical facilities will all become increasingly important. These trends will have land use, transportation, community facility and economic implications.

According to the U.S. Department of Housing and Urban Development (HUD), housing affordability is defined as paying no more than 30% of household income for housing. According to the Municipal Per Return Income Report, provided by the Wisconsin Department of Revenue, the average 2015 reported income was \$43,350 in Watertown. Using this figure, the monthly amount that would be affordable for housing is approximately \$1,084.

The Town of Watertown has strived to provide a range of housing types within the town by diversifying its preferred land use classifications as described in Chapter 8.

2.3 Availability of Land for Development/Redevelopment of Affordable Housing

Promoting the availability of undeveloped or underused land is one way to meet the needs of low and moderate income individuals. The town needs to ensure there is an adequate supply of land

that is planned and zoned for housing at higher density or for multi-family housing should demand warrant the need for such housing in the future.

It is anticipated that the town will work with the City of Watertown to address higher density, multifamily housing opportunities within the Planned Transition Area, where urban services are expected to be available as described in Chapter 8.

2.4 Housing Stock Maintenance and Rehabilitation

Any housing actions or programs that the town decides to undertake need to address the conservation of the existing housing stock. The existing housing stock is often the primary source of affordable housing in the community. The town should consider strategies that prevent neglect and encourage reinvestment in the existing housing stock.

One program which is being used in another community that successfully maintains and rehabilitates the existing housing stock is a Certificate of Compliance Program. The program is designed to monitor the general upkeep and maintenance of all residential properties at the time of ownership change. When a home or property owner decides to sell their property they must apply for a Certificate of Compliance. The owner completes an application, pays a fee, and makes an appointment for inspection. The inspection criteria, upon which the certificate will be based, can vary from focus on the exterior to full inspection of electrical, heating, and plumbing.

The home or property may not be sold until a certificate is received. This program would encourage property owners to maintain their properties at all times, not just before selling them.

The Wisconsin Housing and Economic Development Authority (WHEDA) offers home improvement loans with below market fixed interest rates to make home improvements to those who qualify. Individuals who qualify can borrow up to \$15,000 to make non-luxury improvements.

2.5 Housing Goals & Objectives

Goals

Community goals are broad statements expressing public preferences for the long term (20 years or more). They specifically address key issues, opportunities and problems that affect the community. Goals are value-based statements that are not necessarily measurable.

Objectives

Objectives are narrower than goals and are measurable statements usually attainable through direct action and strategic planning. The accomplishment of objectives contributes to fulfillment of the goal.

Goal HE-1: *Provide a variety of housing and development opportunities that are consistent with the rural character and service capabilities of the town.*

Supporting Objectives:

HE-1.1 Retain farm and single family residences as the preferred type of housing supply

in the town.

- HE-1.2 Steer more intensive residential development such as two-family, multifamily and elderly housing to the City of Watertown and other urban service areas.
- HE- 1.3 Ensure that local land use controls and permitting procedures do not discourage or prevent the provision of affordable housing opportunities within the town.
- HE-1.4 Explore opportunities to provide incentives for developers and home builders to create quality housing that is affordable for low and moderate income households.
- HE-1.5 Support the location of manufactured homes within the town that feature designs similar to site-built homes and are built to state standards.

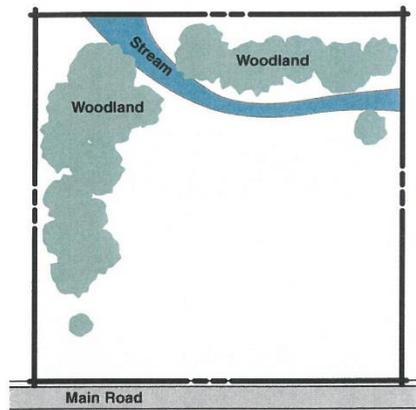
Goal HE-2: Provide areas for residential development, while preserving open space, natural resources, farmland and the rural character of the town.

Supporting Objectives:

- HE-2.1 Steer residential development to planned growth areas where adequate public services and facilities are available or planned.
- HE-2.2 Encourage well designed residential development to locate along existing public roads and near existing residential developments in order to promote orderly growth and expansion throughout the town.
- HE-2.3 Explore various programs and concepts that can encourage creative ways to preserve rural character and natural resources such as conservation subdivisions, agri-hoods, planned unit developments, PDR programs and conservation easements.

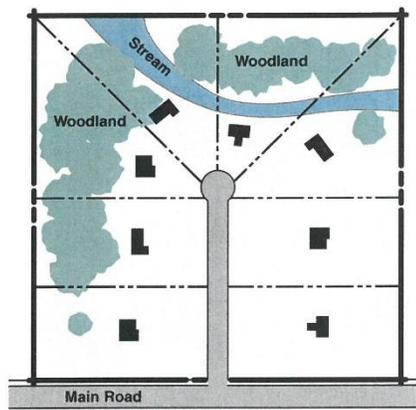
Figure 2-1 Conservation Design to Preserve Rural Character

Conservation Design To Preserve Environmental Features



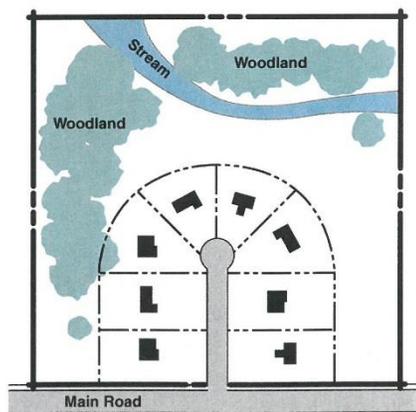
Undeveloped Land

- ◆ 40 acre parcel is comprised of nearly 15 acres of woodlands and a stream that supports game fish populations.



Conventional Subdivision

- ◆ With conventional development, rural character is often lost and environmental features are negatively impacted.



Conservation Design Subdivision

- ◆ Conservation design subdivisions can help minimize the environmental impacts of residential development, and preserve an interconnected network of open space.



Conservation Design to Preserve Rural Character.qxd

Figure 2-2 Frequently Asked Questions (FAQ) Regarding Conservation Subdivisions

Conservation Design Frequently Asked Questions (FAQ)

Who owns the open space?

There are options:

- ◆ Individual landowner, in conjunction with a permanent conservation easement.
- ◆ Homeowners association. Basic ground rules include:
 - automatic membership as condition of property purchase
 - association bylaws should have legal right to place liens on members who fail to pay dues.
 - detailed maintenance plans for conservation areas required and approved by municipality.
- ◆ Land trusts. Hold easements or fee simple title to ensure conservation of lands.
- ◆ Municipality/other public agency.
- ◆ Combinations of the above.

Who maintains the open space?

- ◆ Typically whoever owns the open space.
 - Local officials should require conservation area management plans be submitted and approved prior to final subdivision approval.

What are the tax implications?

- ◆ Property tax assessments on conservation subdivisions should not differ, in total, from those on conventional developments.
- ◆ Density of development is typically the same, or slightly greater than conventional development.

What about liability issues?

- ◆ Wisconsin's recreational use statute (895.52) protects private property owner's responsibility for injury to people who use their land for recreation.
- ◆ Recreational activity defined as "any outdoor activity undertaken for the purpose of exercise, relaxation or pleasure, including practice or instruction in any such activity, except for team sports.
- ◆ Property owner may be liable for an injury to a recreational user if:
 - owner neglects to warn about a known hazard.
 - owner has malicious intent to injure the user.
 - guest injured near owners home.
 - owner collects substantial amount of money from users.

How can on-site sewage disposal work with conservation subdivisions?

- ◆ As houselots become smaller, it may be more difficult to identify 2 locations for each individual septic system. However, there is no engineering reason to require that septic filter beds must be located within each houselot.
- ◆ Filter beds can be located under open play areas or conservation meadows in the same way they typically occupy positions under suburban lawns.
- ◆ Mound systems should be required to be contoured with gently sloping sides to blend into the surrounding landscape.
- ◆ Passage of new Comm 83 law includes potential for the use of new filter system technologies.



2.6 Housing Policies

Policies identify the way in which activities are conducted in order to achieve fulfillment of the goals and objectives. Policies that direct action using the words "will" or "shall" are advised to be mandatory and regulatory aspects of the implementation of the *Town of Watertown Year 2025 Comprehensive Plan*. In contrast, those policies that direct policy using the word "should" are advisory and intended to serve as a guide.

1. Manufactured homes shall meet feature designs similar to "stick built" homes relative to roof pitch, overhang, minimum floor area, minimum width, exterior siding and roofing material requirements consistent with applicable town ordinances.
2. Housing shall be located to reduce impacts to natural vegetation, preserve quality farmland and reduce farmland fragmentation.
3. Duplexes are allowed only by conditional use within the R-2, Residential Unsewered and A-3, Agricultural/Rural Residential zones. In general, duplex lots should be dispersed throughout the town rather than concentrated in specific areas.
4. The town should work to provide a variety of housing types for all income groups. In addition, the provision of urban services can more easily facilitate a variety of housing types. The town should work with the city to provide a range of housing types within the Planned Transition area.
5. The town should encourage conservation subdivision design to minimize the visual and environmental impacts residential development can have on the rural landscape.
6. The town should encourage the use of energy conservation and innovative home building techniques in order to reduce construction and home operating/maintenance costs.
7. The town should encourage the rehabilitation of vacant residential structures.

2.7 Housing Programs

The following list of housing programs and agencies are available to the Town of Watertown. Identified programs should be investigated for their applicability throughout the planning period. Funding and programs change over time, therefore the Town of Watertown should continually monitor the programs for changes. This listing of housing programs is not all-inclusive. For specific program details a program representative should be contacted.

Regional

Jefferson County Housing Authority

The Jefferson Housing Authority administers a public housing program. The housing authority owns and manages 1 projects which contain 61 affordable rental units.

According to HUD, Jefferson Housing Authority is determined to be a Small public housing authority, meaning it manages between 50 - 249 public housing units.

Jefferson Housing Authority is among the 47% of Wisconsin housing authorities that only offer public housing. Section 8 assistance in its target area is administered by another nearby housing authority.

Source United States Department of Housing and Urban Development (hud.gov, 2014)

<http://affordablehousingonline.com/housing-authority/Wisconsin/Jefferson-Housing-Authority/WI086/>

The Home Consortium

The main purposes of the HOME Consortium are to advance home ownership opportunities with a down payment assistance program, and to maintain the quality of the existing housing stock through low-interest housing rehabilitation loans.

<http://www.homeconsortium.info/>

State of Wisconsin

University of Wisconsin -Extension

- **Family Living Program.** The family living program provides assistance to families throughout Outagamie County. Some of these programs include financial and parent education.
- **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 also be obtained through the Outagamie County UW-Extension office.
- **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. Publications are also available in Spanish.

For further information on each of these programs visit the University of Wisconsin Extension website.

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.

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. Each of these programs can be found at their website Wisconsin Department of Administration.

- **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 caused by the disaster, 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% of the pre-market equalized assessed value; Publicly owned utility system repairs Streets Sidewalks; and Community Centers.
- **CDBG-Small Cities Housing Program.** The Wisconsin Community Development Block Grant (CDBG) program provides grants to general purpose units of local government for housing programs which principally benefit low and moderate income (LMI) households.
- **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 (CDBG-RLF).
- **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).
- **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.
- **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.
- **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.
- **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.

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.

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.

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.
- **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.
- **WHEDA Single Family Products.** WHEDA offers a number of single family home products, including home improvement or rehabilitation loans, homebuyer assistance and homebuyer education.
- **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.

Wisconsin Housing Search

The Wisconsin Housing Search 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.

Federal Programs

United States Department of Agriculture

- Rural Development Housing Programs. USDA Rural Development offers a variety of housing products including single family, multi-family and farm labor housing products. Assistance can be in the form of a loan, grant or technical assistance. Website information is provided in English and Spanish. Information can also be obtained from the state USDA Rural Development office which is located in the Stevens Point.

United States Department of Housing and Urban Development

- **Brownfield Economic Development Initiative Grant.** This grant can be used of 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, contact Paul Webster in HUD's Office of Block Grant Assistance at (202) 708-1871 or visit the website.
- **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.
- **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. Information regarding the Outagamie County public housing authority can be found at their main website.
- **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. 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. For information about products provided through the DOA, visit the Wisconsin Department of Administrations Division of Housing website.
- **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. The state strongly encourages joint emergency shelter/transitional housing (ESGITHS) grant applications.

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 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 US Department of Veteran's Affairs website or at the Outagamie County Veterans Service Office for veterans and their dependents at the County website.

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.

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 their website. 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 or the Wisconsin Community Action Association at their website.

United Migrant Opportunity Services (UMOS)

UMOS works with federal, state and local agencies, employers, for profit and nonprofit agencies to meet the housing needs of migrant workers. Information about UMOS's housing programs in Wisconsin, can also be found on their Wisconsin website United Migrant Opportunity Services, Inc. – WISCAP.