

Housing

1. Overview

Housing is a basic necessity of life and is often times the most dominant type of land use in a community. The nature of the housing stock says a lot about a community and its residents and can dictate how the community grows in the future.

The nature of housing can also have a significant impact on the people that live there in terms of household budgets. According to the Bureau of Labor Statistics Consumer Expenditures report (2012), housing expenditures make up the single largest household costs. In 2012, Americans spent about 33 percent of their annual average income on housing expenditures compared to 18 percent for transportation, and 13 percent for food.

While many residents in Winnebago County enjoy good housing situations, others are struggling in varying degrees. According to the Joint Center for Housing Studies of Harvard University, housing has become unaffordable for 35 percent of families in the U.S. Families that cannot afford housing frequently become homeless and must face all the disruptions this can bring. The federal government has cut back drastically on housing assistance, leaving state and local communities to grapple with these social issues.

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2. Housing Units

The number of households in Winnebago County has increased from 64,721 in 2000 to 73,329 in 2010 (Table 2-1). This rate of growth (13.3%) was slightly higher than the statewide rate of 13.1 percent.

With the exception of the Town of Oshkosh, all municipalities added housing units during that period. As has been noted in other parts of this plan, the Town of Oshkosh has been losing land area, population, and housing units as land is annexed into the City of Oshkosh.

The City of Oshkosh added the most units (2,759) followed by the Town of Menasha with 1,837 additional units. About one-third of the towns added fewer than 100 units over that period.

Table 2-1. Housing Units, Winnebago County and Municipalities: 2000 and 2010

Location	2000	2010	Difference 2000-2010	Percent Change 2000-2010
Town				
Algoma	1,983	2,533	550	27.7
Black Wolf	1010	1,120	110	10.9
Clayton	1,096	1,488	392	35.8
Menasha	6,521	8,358	1,837	28.2
Neenah	1,010	1,276	266	26.3
Nekimi	540	586	46	8.5
Nepeuskun	275	325	50	18.2
Omro	776	932	156	20.1
Oshkosh	1,331	1,188	-143	-10.7
Poygan	532	680	148	27.8
Rushford	594	682	88	14.8
Utica	469	542	73	15.6
Vinland	721	774	53	7.4
Winchester	636	749	113	17.8
Winneconne	1,060	1,173	113	10.7
Wolf River	807	849	42	5.2
Village				
Winneconne	1,020	1,198	178	17.5
City				
Appleton [1]	417	715	298	71.5
Menasha [1]	7,008	7,132	124	1.8
Neenah	10,198	11,313	1,115	10.9
Omro	1,297	1,537	240	18.5
Oshkosh	25,420	28,179	2,759	10.9
			550	
Winnebago County	64,721	73,329	110	13.3
State of Wisconsin	2,321,144	2,624,358	392	13.1

Source: Decennial Census 2000-2010

Notes:

1. Municipality located in Winnebago County and another county

According to the American Community Survey, about two-thirds of the housing units in the county were single-family units (Table 2-2). The proportion of single-family units in the towns (84.3%) was substantially higher than in the incorporated municipalities (63%).

Table 2-2. Type of Housing Units, Incorporated and Unincorporated Winnebago County

	Incorporated Areas [1]		Unincorporated Areas		Winnebago County	
	Units (Estimated)	Percent of Total [2]	Units (Estimated)	Percent of Total [2]	Units (Estimated)	Percent of Total [2]
Single family, detached	29,095	59.0	19,720	81.5	48,815	66.4
Single family, attached	1,953	4.0	683	2.8	2,636	3.6
Duplex	4,984	10.1	638	2.6	5,622	7.6
3-4 units in a building	2,642	5.4	205	0.8	2,847	3.9
5 to 9 units in a building	3,750	7.6	902	3.7	4,652	6.3
10 to 19 units in a building	2,521	5.1	853	3.5	3,374	4.6
20 to 49 units in a building	3,533	7.2	608	2.5	4,141	5.6
50 or more units in a building	822	1.7	581	2.4	1,403	1.9
Mobile home	6	<0.1	0	0	6	<0.1
Total	49,306	100	24,190	100	73,496	100

Source: 2009-2013 American Community Survey 5-Year Estimates

Notes:

1. Includes the Village of Winneconne and the cities of Appleton, Menasha, Neenah, Omro, and Oshkosh

2. Total may not equal 100 due to rounding

Most of the housing units had complete plumbing and kitchen facilities (Table 2-3). There was little overall difference when comparing the incorporated municipalities with the towns.

Table 2-3. Housing Units Lacking Specified Features, Incorporated and Unincorporated Winnebago County

	Incorporated Areas [1]		Unincorporated Areas		Winnebago County	
	Units (Estimated)	Percent of Total Units	Units (Estimated)	Percent of Total Units	Units (Estimated)	Percent of Total Units
Lacking complete plumbing facilities	115	0.3%	158	0.7%	273	0.4%
Lacking complete kitchen facilities	323	0.7%	98	0.4%	421	0.6%

Source: 2009-2013 American Community Survey 5-Year Estimates

Notes:

1. Includes the Village of Winneconne and the cities of Appleton, Menasha, Neenah, Omro, and Oshkosh

3. Household Occupancy and Tenure

Countywide, 7.3 percent of the housing units were vacant (Table 2-4). Given the number of second homes in the rural areas of the county, the vacancy rate is naturally higher in the unincorporated areas as compared to the incorporated municipalities.

The vacancy rate (without second homes) is an important measure of housing supply and demand. As a general rule, an overall vacancy rate of 3 to 6 percent represents a good balance between supply and demand in an area. For owner-occupied housing, an acceptable rate is 1.5 percent, and for rental housing it is 5 percent. At these rates, there is enough supply to allow consumers an adequate amount of choice. When vacancy rates drop below this level, the housing market becomes tight and housing costs invariably increase. In such a market, housing affordability becomes even more of an important consideration. When the vacancy rate rises, supply exceeds demand creating a special set of considerations. At an extreme, housing prices in such a community typically are stagnant or

declining. New units are not being constructed to replace the aging units and comparatively little home improvement activities are undertaken. Unchecked, such a downward trend will negatively affect the community's tax base, and more importantly, its public image and quality of life. It should be noted that even in the same community it is not uncommon to see a tight housing market for rental units and a more flexible market for owner-occupied units, or vice versa.

On a countywide basis, two-thirds of the occupied housing units were owner occupied (Table 2-4). Given the number of multi-family dwellings in the cities and villages, 41.3 percent of the occupied housing units were renter occupied.

Table 2-4. Housing Units by Occupancy and Tenure, Incorporated and Unincorporated Winnebago County

Occupancy	Incorporated Areas [1]		Unincorporated Areas		Winnebago County	
	Units (Estimated)	Percent of Total [2]	Units (Estimated)	Percent of Total [2]	Units (Estimated)	Percent of Total [2]
Occupied housing units	45,974	93.2	22,166	91.6	68,140	92.7
Vacant housing units	3,332	6.8	2,024	8.4	5,356	7.3
Total	49,306	100	24,190	100	73,496	100
Tenure						
Owner-occupied	26,992	58.7	18,202	82.1	45,194	66.3
Renter-occupied	18,982	41.3	3,964	17.9	22,946	33.7
Total	45,974	100	22,166	100	68,140	100

Source: 2009-2013 American Community Survey 5-Year Estimates

Notes:

1. Includes the Village of Winneconne and the cities of Appleton, Menasha, Neenah, Omro, and Oshkosh
2. Total may not equal 100 due to rounding

4. Household Size

The average household size in the county has declined decade after decade consistent with the overall trend in Wisconsin and nationally (Table 2-5). Contributing to the decrease in household size has been the increase in one-person households, which has nearly quintupled in number from 1960, and now accounts for 27 percent of all households.¹

The largest numeric declines from 1970 to 2010 were seen in the towns of Menasha (-1.30) and Nepeuskun (-1.15). The City of Appleton had the smallest average household size at 2.09 in 2010, while the Town of Algoma had the largest at 2.78.

¹ <http://www.census.gov/hhes/families/data/households.html>

Table 2-5. Average Household Size, Winnebago County and Municipalities: 1970-2010

Location	1970	1980	1990	2000	2010	Difference 1970-2010
Town						
Algoma	3.44	3.07	2.85	2.94	2.78	-0.66
Black Wolf	3.18	2.83	2.63	2.54	2.46	-0.72
Clayton	3.58	3.17	2.80	2.78	2.75	-0.83
Menasha	3.61	2.90	2.59	2.47	2.31	-1.30
Neenah	3.37	3.22	2.77	2.72	2.63	-0.74
Nekimi	3.37	3.30	3.06	2.68	2.52	-0.85
Nepeuskun	3.71	3.04	2.81	2.71	2.56	-1.15
Omro	3.45	2.98	2.81	2.66	2.56	-0.89
Oshkosh	3.14	2.74	2.60	2.46	2.38	-0.76
Poygan	3.32	3.03	2.77	2.61	2.50	-0.82
Rushford	3.45	3.07	2.76	2.68	2.55	-0.90
Utica	3.65	3.05	2.76	2.58	2.51	-1.14
Vinland	3.56	3.05	2.84	2.67	2.45	-1.11
Winchester	3.48	2.97	2.83	2.70	2.55	-0.93
Winneconne	3.16	2.84	2.62	2.56	2.48	-0.68
Wolf River	3.09	2.73	2.57	2.37	2.21	-0.88
Village						
Winneconne	3.29	2.73	2.65	2.53	2.32	-0.97
City						
Appleton [1]	0	4.25	1.63	2.03	2.09	Na
Menasha [1]	3.30	2.64	2.46	2.33	2.27	-1.03
Neenah	3.37	2.74	2.56	2.47	2.36	-1.01
Omro	3.08	2.76	2.66	2.49	2.43	-0.65
Oshkosh	2.97	2.51	2.39	2.31	2.24	-0.73
Winnebago County	3.22	2.70	2.52	2.43	2.34	-0.88
State of Wisconsin	3.22	2.77	2.61	2.50	2.43	-0.79

Source: Decennial Census, 1970-2010

Notes:

1. Municipality located in Winnebago County and another county

5. Age of Housing

The age of a community's housing stock is an important consideration. As the housing stock grows progressively older, more needs to be done to ensure it is well maintained. For low- and moderate-income residents this is especially hard to achieve with limited resources. As more fully explained later in this chapter, there are state funds available to help low- and moderate-income residents pay for needed home maintenance and improvements.

According to the 2009-2013 American Community Survey, approximately one-quarter of the housing units in the county were built before 1950 (Table 2-6). In contrast, approximately 13 percent were built after 1999. Data in Table 2-6 also shows that the housing stock in the incorporated municipalities is older than in the unincorporated areas. The significant growth in the towns of Algoma and Menasha in the last 15 years accounts for much of that difference.

Table 2-6. Year Structure Built, Incorporated and Unincorporated Winnebago County

	Incorporated Areas [1]		Unincorporated Areas		Winnebago County	
	Units (Estimated)	Percent of Total [2]	Units (Estimated)	Percent of Total [2]	Units (Estimated)	Percent of Total [2]
Built 2010 or later	136	0.3	81	0.3	217	0.3
Built 2000 to 2009	5,008	10.2	4,358	18.0	9,366	12.7
Built 1990 to 1999	5,356	10.9	4,345	18.0	9,701	13.2
Built 1980 to 1989	5,192	10.5	2,784	11.5	7,976	10.9
Built 1970 to 1979	6,324	12.8	4,002	16.5	10,326	14.0
Built 1960 to 1969	5,344	10.8	2,462	10.2	7,806	10.6
Built 1950 to 1959	5,831	11.8	2,209	9.1	8,040	10.9
Built 1940 to 1949	2,691	5.5	1,036	4.3	3,727	5.1
Built 1939 or earlier	13,424	27.2	2,913	12.0	16,337	22.2
Total	49,306	100	24,190	100	73,496	100

Source: 2009-2013 American Community Survey 5-Year Estimates

Notes:

1. Includes the Village of Winneconne and the cities of Appleton, Menasha, Neenah, Omro, and Oshkosh
2. Total may not equal 100 due to rounding

6. Housing Value

According to the 2009-2013 American Community Survey, more than one-half of occupied housing units were valued less than \$150,000 (Table 2-7). As a general rule, the towns had more high valued units when compared to the cities and village.

Table 2-7. Value of Owner-Occupied Housing Units, Incorporated and Unincorporated Winnebago County

	Incorporated Areas [1]		Unincorporated Areas		Winnebago County	
	Units (Estimated)	Percent of Total [2]	Units (Estimated)	Percent of Total [2]	Units (Estimated)	Percent of Total [2]
Less than \$50,000	1,372	5.1	635	3.5	2,007	4.4
\$50,000 to \$99,999	7,284	27.0	1,236	6.8	8,520	18.9
\$100,000 to \$149,999	10,196	37.8	4,069	22.4	14,265	31.6
\$150,000 to \$199,999	4,568	16.9	4,451	24.5	9,019	20.0
\$200,000 to \$299,999	2,376	8.8	4,656	25.6	7,032	15.6
\$300,000 to \$499,999	911	3.4	2,533	13.9	3,444	7.6
\$500,000 to \$999,999	213	0.8	539	3.0	752	1.7
\$1,000,000 or more	72	0.3	83	0.5	155	0.3
Total	26,992	100	18,202	100	45,194	100

Source: 2009-2013 American Community Survey 5-Year Estimates

Notes:

1. Includes the Village of Winneconne and the cities of Appleton, Menasha, Neenah, Omro, and Oshkosh
2. Total may not equal 100 due to rounding

Housing values based on sales data collected by the Wisconsin Realtors Association show that today's housing is slowly rebounding from the housing recession (Table 2-8).

Table 2-8. Median Sales Price of Homes, Winnebago County: 2007-2014

Year	Price
2014	\$125,000
2013	\$123,950
2012	\$115,000
2011	\$113,950
2010	\$118,900
2009	\$114,000
2008	\$127,450
2007	\$127,850

Source: Wisconsin Realtors Association

7. Manufactured/Mobile Home Parks

According to the 2009-2013 American Community Survey, there were 1,526 mobile homes in the county. Those units not situated on a single parcel of land are located in manufactured/mobile home parks where the individual spaces may be rented, leased, or owned.

There were 13 manufactured/mobile home parks in the county in 2015 (Table 2-9 and Map 3). Eight were located in the unincorporated areas of the county, with the remaining sites in the cities of Menasha (1), Omro (1), and Oshkosh (3).

Table 2-9. Manufactured/Mobile Home Parks: 2015

Name	Municipality	Address
Bridgeview Gardens	Town of Menasha	888 E Shady Lane
Edison Estates Mobile Home Park	City of Oshkosh	1700 Fountain Avenue
4 Park Mobile Home	City of Menasha	850 Oneida Street
Harbor Lights Mobile Home Park	Town of Menasha	902 Happy Valley Drive
Jims Friendly Village	Town of Menasha	370 Ninth Street
Lakeview Mobile Home Park	City of Oshkosh	972 E Sunnyview Road
Patrician Village	City of Oshkosh	1905 Virginia Street
River Lane Mobile Home Village	City of Omro	2 Mulberry Lane
Rolling Meadows MHC	Town of Clayton	3905 County Road II
Hidden Harbor Marina	Town of Poygan	7312 County Rd B
Poygan Trailer Park	Town of Poygan	8880 Town Hall Rd
Wheaton's Resort	Town of Wolf River	7507 Richter Lane
Willow Pines Manufactured Home	Town of Winchester	8340 Pine Lane

Source: Various sources

8. Group Quarters

While the majority of people in Winnebago County live in a single-family dwelling or a multifamily building, about 5 percent of county residents live in what are referred to as group quarters. If residents live in a controlled environment (e.g., correctional institutions, nursing homes) the group quarters are referred to as institutional, and those living in a group setting are referred to as noninstitutional (e.g., college dormitories).

In 2010, there were 8,239 county residents living in group quarters, which on a percentage basis (4.9%) is double the statewide percentage of 2.6 percent (Table 2-10). Much of this difference can be attributed to the two correctional facilities in the county and campus housing at UW-Oshkosh.

Table 2-10. Population in Households and Group Quarters: 2010

	Winnebago County		Wisconsin	
	Number	Percent	Number	Percent
Population in households	158,755	95.1	5,536,772	97.4
Population in group quarters	8,239	4.9	150,214	2.6
Institutionalized	4,516	2.7	74,295	1.3
Noninstitutionalized	3,723	2.2	75,919	1.3

Source: Decennial Census 2010

Special care facilities are group quarters where residents receive care or supervision from trained personnel, and include nursing homes, residential care apartment complexes (RCACs), community based residential facilities (CBRFs), and adult family homes (AFHs). In 2015 there were 9 nursing homes in the county, 9 RCACs, 60 CBRFs, and 30 AFHs (Map 2 and Table 2-11).

Table 2-11. Special Care Facilities: 2015

	Nursing Home	Residential Care Apartment Complex	Community Based Residential Facility	Adult Family Home
Town				
Algoma	0	0	1	2
Black Wolf	0	0	0	0
Clayton	0	0	0	0
Menasha	1	2	12	2
Neenah	0	0	1	0
Nekimi	0	0	1	0
Nepeuskun	0	0	0	0
Omro	0	0	0	0
Oshkosh	0	0	0	0
Poygan	0	0	0	0
Rushford	0	0	0	0
Utica	0	0	1	1
Vinland	0	0	0	0
Winchester	0	0	0	0
Winneconne	0	0	0	0
Wolf River	0	0	0	0
Village				
Winneconne	0	0	2	0
City				
Appleton [1]	1	1	2	0
Menasha [1]	0	0	5	1
Neenah	1	3	6	7
Omro	1	0	1	0
Oshkosh	5	3	28	17
Total	9	9	60	30

Notes:

1. Municipality located in Winnebago County and another county

In a RCAC, people live in independent dwelling units complete with a kitchen, a bathroom, and sleeping and living areas. The management team provides supportive services such as general housekeeping and transportation to access community services and recreational activities. Personal services are also provided and may include help with daily activities such as dressing, eating, bathing, and grooming. Finally nursing services are available to help with health monitoring, medication administration, and medication management.

CBRFs and AFHs are similar in terms of the level of care provided. One significant difference between them is the number of residents served in the facility. An AFH can serve up to four adults. A CBRF serves five or more adults.

9. Federal and State Programs

The following section is an inventory of government sponsored housing programs designed to help residents meet their housing needs. Funding availability has maintained a downward trend in the past ten years resulting in the termination or consolidation of many of these housing programs. WHEDA, HUD, FHA, USDA and the Bureau of Housing are the primary administrators of Winnebago County's housing assistance programs.

Housing Program Administrators

The Wisconsin Housing and Economic Development Authority (WHEDA) was created by the Wisconsin Legislature in 1972 as a nonprofit "public benefit corporation" to help meet the housing needs of lower-income households in the state. This purpose has expanded to include providing housing facilities to meet the needs of households with disabled or elderly members. The programs are financed through the sale of tax-exempt bonds and receive no State tax support. These programs involve the administration of several federally funded grants and housing tax credits

The U.S. Department of Housing and Urban Development (HUD) provides funding for a number of housing programs, including the Section 8 Low-Income Rental Assistance Program and the Home Investment Partnership Act (HOME). In order for units or agencies of government to apply for and receive HUD housing grants or public housing funds, they must prepare a Comprehensive Housing Affordability Strategy, (CHAS), and submit that strategy to HUD for approval. The purpose of the CHAS is to ensure that communities receiving funding from HUD have planned for the housing-related needs of low- and moderate-income households in a way that improves the availability and affordability of adequate housing. The CHAS must also include consideration of persons needing supportive services, identify the manner in which private resources will be incorporated in addressing identified housing needs, and provide for both rental and homeownership options.

The Federal Housing Administration (FHA) was established by Congress in 1934 and became part of HUD's Office of Housing in 1965. The FHA insures mortgage loans for single family and multi-family homes from FHA-approved lenders throughout the Nation, including Winnebago County. FHA mortgage insurance provides approved lenders with protection against losses as the result of default on a loan. The lender bears less risk because the FHA will pay a claim to the lender in the event of a homeowner default. This allows FHA insured loans to be made with less cash investment than other loans, which increases accessibly to lower-income households.

The U.S. Department of Agriculture (USDA) Rural Development administers the federal government's primary program addressing America's need for affordable rural housing. USDA Rural Development provides loans and grants to develop rural community facilities in cities, villages, and towns with populations less than 20,000 that are not part of an urban area. USDA provides affordable housing opportunities for low- to moderate- income families in Winnebago County.

The Wisconsin Department of Administration, Division of Housing administers several Federal and State programs to provide low- and moderate-income households with housing assistance in many areas of Wisconsin. The three branches of the Division are the Bureau of Community Development, the Bureau of Supportive Housing, and the Bureau of Affordable Housing.

The Oshkosh/Winnebago County Housing Authority provides housing opportunities primarily for low-income households including families, elderly, and disabled persons in the county. Formed in 1970, the Housing Authority maintains over 650 public housing units including family, single, disabled, and elderly units; administers over 400 Housing Choice Vouchers; manages the properties of 6 group homes; coordinates a family self sufficiency program; and facilitates a home ownership program.

Several state and federal programs and funding sources are available to assist Winnebago County residents to meet their housing objectives. The Winnebago County Housing Authority should work with state, federal, and non-profit agencies to access and direct these programs.

Funding Available for Developing Low Income Housing

There are a number of state and federal programs available to assist in promoting affordable, elderly, and assisted housing. Below is a brief description of each.

The **Low Income Housing Tax Credit Program (LIHTC)** gives states the equivalent of nearly \$5 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. The program provides an incentive by providing credit against Federal income tax liability. As a basic program requirement, rental property owners either make at least 20 percent of their housing units available to households with incomes not exceeding 50 percent of the area median family income as adjusted for family size or make at least 40 percent of their housing units available to households with incomes not exceeding 60 percent of an area's median family income as adjusted for family size. Property owners must agree to maintain these percentages for at least 30 years.

The **Home Investment Partnership Program (HOME)** is intended to expand the supply of affordable housing, especially rental housing to very low income and low income families. HOME consists of three separate programs.

- Homebuyer and Housing Rehab (HHR), and Housing Cost Reduction Initiative program (HCRI) grant funds available through local agencies, promote homeownership and rehabilitation of housing.
- Rental Housing Development (RHD) funds eligible organizations to develop affordable rental housing.
- Tenant Based Rental Assistance (TBRA) grants to non-profit organizations provide rental assistance, in conjunction with local support services, to assist homeless persons or persons with disabilities.

Grant awards typically fund down payment assistance for homebuyers, weatherization related repairs, rental rehabilitation, accessibility improvements and rental housing development. In 2015, the estimated funding amount for the HOME program was approximately \$950 million².

The **Community Development Block Grant Program (CDBG)** provides grants to local governments for housing rehabilitation programs that primarily benefit low and moderate-income households. Using CDBG funds, communities may establish rehabilitation loans or grants to assist owner occupants with repairs. Any Wisconsin rural county, city, village, or town with a population less than 50,000 residents is eligible to apply for grant funding. In 2015, the estimated funding amount for the CDBG program was approximately \$2.8 billion. The application deadline is typically September. (Source: WWW.NLIHC.ORG, 2014).

The **Lease Purchase Assistance Program** provides financial assistance to governmental non-profit agencies to acquire, rehabilitate, or construct affordable housing to be initially leased to low-income families. The ultimate intent of the program is to sell the property to the family within three years. A non-competitive application process is required for this program.

² WWW.NLIHC.ORG, Department of Administration, Division of Housing Guide, 2014

Homebuyer/Homeowner Assistance

The **Easy Close Option Loan Program** assists low-income households in payment of closing costs to purchase a home. Qualifying households must have a total income of less than \$35,000 and requires the filing of a non-competitive application.

The **HOME Plus Loan Program** provides financing of up to \$10,000 for down payment and closing costs, and a line of credit for future home repairs. Borrowers must have less than \$4,500 in liquid assets to be eligible to draw HOME Plus funds for down payment and closing costs. Those with liquid assets exceeding \$4,500 may still request the line of credit for future home repairs. Eligible properties must be occupied by the owner and can be anywhere from one to four units.

The **Fixed-Interest Only Loan Program** offers below-market, fixed-rate financing with reduced payments during the first seven years for eligible first-time homebuyers. The home purchase price must be at least \$150,000 and cannot exceed the purchase price limits listed above for the HOME Loan Program.

Additional Assistance Programs

The **Federal Section 8 Program** provides rent assistance to eligible low-income families based on family-size, income, and fair market rents. Typically, the tenants' share of the total rent payment does not exceed 30 percent of annual income under this program. Approximately \$108 million was allocated towards this program in 2015. (Source: WWW.NLIHC.ORG, 2014).

The **Low Income Energy Assistance Program** (LIEAP) provides payments to utility companies or individuals upon billing to help pay for home heating costs in winter. This program is funded by both the state and federal governments, and is only available to individuals below 150 percent of the federal poverty level. Funds are administered through application process.

The **Property Tax Deferral Loan Program** provides loans to low and moderate income elderly homeowners to help pay local property taxes, so that the elderly can afford to stay in their homes. To be eligible, individuals must be at least 65 years old with a spouse that is at least 60 years old, unless one is disabled.

The **Housing Cost Reduction Initiative** (HCRI) is a State-administered program that provides funds to local public and non-profit agencies throughout Wisconsin to reduce housing costs for low and moderate-income households. Funds are administered through an application process, which is competitive. Eligible activities can include emergency rental aid, down payment assistance; homeless prevention efforts related housing initiatives. HCRI Program funds totaling approximately \$2.6 million are awarded twice every year.

The **Multi-family Mortgage Program** provides construction and or permanent financing in the form of below market interest loans to private non-profit and for-profit entities for the development of multi-family rental units.