

Maintain Homeownership

JUNE 15, 2023



City of Madison Community Development Division

Project Home

Movin' Out

Humanity of Dane County

Tomorrow's Home Foundation

Focus on Energy

City of Madison Water Utility

Consumer Credit Counseling Service

Community Action Coalition

UW Dane County Extension



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AGENDA

Welcome, Interpretation Instructions, Recording, Introduction

City of Madison Community Development Division (CDD)

Rehabilitation Programs

Project Home

Movin' Out

Habitat for Humanity of Dane County

Tomorrow's Home Foundation

Reduce your Utility Bills

Focus On Energy

City of Madison Water Utility

Post Purchase Counseling / Foreclosure Prevention

Consumer Credit Counseling Services

Assistance with Housing Payments

Community Action Coalition (Wisconsin Help for Homeowners)

City of Madison CDD (Property Tax Assistance for Older Adults)

UW Extension Resources

UW Dane County Extension

Conclusion


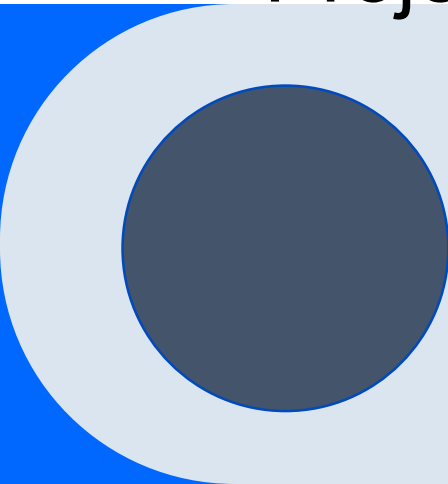
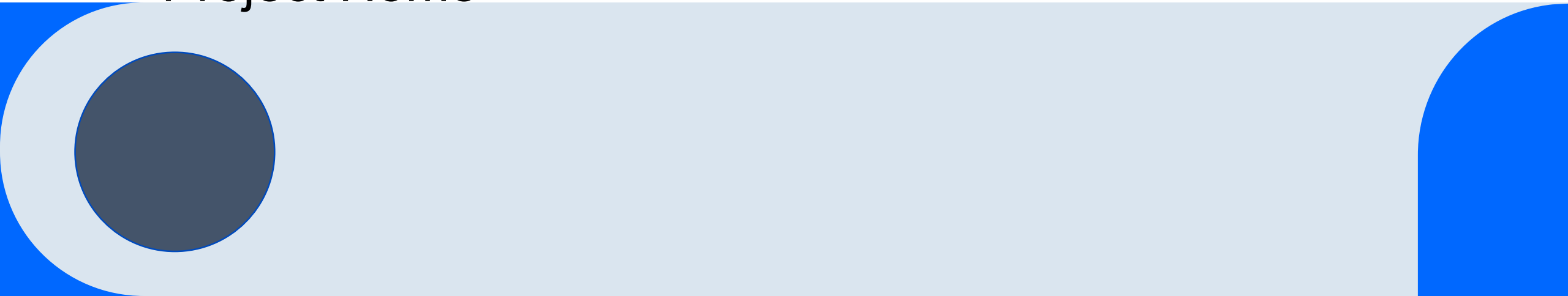
City of Madison CDD

Rehabilitation Programs



Maintain Homeownership

Wyolanda Singleton, Grants Administrator
Project Home



Project Home

Introduction

Programs and Services

Do I qualify for services?

Questions?

Contact Us



Introduction

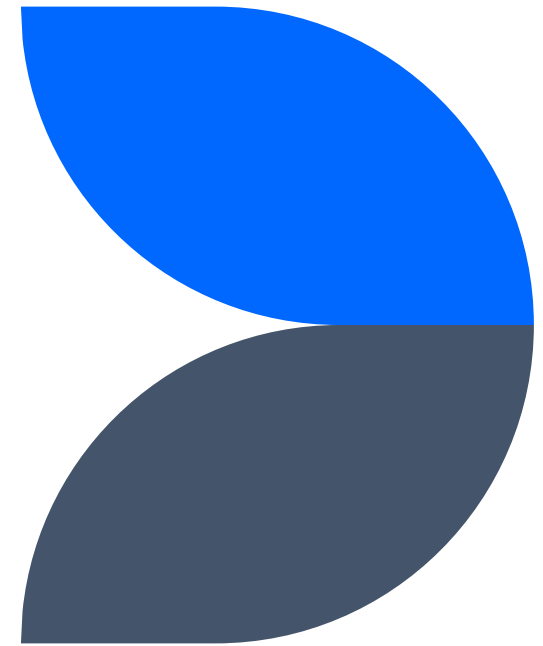
Project Home was launched by volunteers over 50 years ago to help their neighbors with minor home repairs. We were neighbors helping neighbors.

Since that time we have grown into a well-respected agency with professional staff offering a variety of housing-related services, including housing rehabilitation, weatherization, energy efficiency services and affordable rental housing.

Project Home is committed to improving the quality and affordability of housing for low and moderate income households in Dane and Green counties. Our mission reflects our belief that strong communities begin with affordable, quality housing.

Programs and Services

Project Home provides services in Dane and Green Counties.



Program services

Dane County

Major Home Repair
 Deferred loans
Minor Home Repair
 Grant program
Weatherization Services
Veteran Services
Optimus/ Bid
Lead Hazard Reduction
Electrification/ Solar
Homeowner Education

Green County

Major Home Repair
Weatherization Services
Optimus/ Bid
Lead Hazard Reduction
Electrification/ Solar
Homeowner Education

City of Madison

Major Home Repair
Minor Home Repair
 Subsidized labor
 Grant program
Weatherization Services
Veteran Services
Affordable Housing
Optimus/ Bid
Lead Hazard Reduction
Electrification/ Solar
Homeowner education

City of Madison

Major Home Repair

- 80% of CMI
- Home under HUD assessed value limit
- 24,999 0% interest-Deferred loan. (loan is repaid upon sale of home or when no longer primary residence)
- Big ticket items (roof, siding, house full of windows, foundation issues, lead remediation)

Work can only be performed by contractors not PH.

Minor Home Repair Grant program

- 80% of CMI
- Home UNDER HUD assessed value limit
- **Mobile homes are eligible**
- Can use this program multiple times (15,000 lifetime maximum) but only 1x per year.
- \$5,000 GRANT to homeowner for NECESSARY repairs
- Eligibility for ANNEXED portion of south Madison, Fitchburg

PH staff or contractor complete the work

Minor Home Repair Subsidized labor

- 80% of CMI
- Home UNDER HUD assessed value limit
- Can use this program 1x per year (12 months in between services from completion date)
- We provide a free estimate and charge \$15.00 per hr.
- We ask for 1/3 as down payment and give 90-day free financing.

PH staff do the work

To Qualify for service

Income Eligibility: 80% CMI

Household Size	Maximum Annual Gross Income Effective 6/15/2023
1	\$ 66,300
2	\$ 75,750
3	\$ 85,200
4	\$ 94,650
5	\$ 102,250
6	\$ 109,800
7	\$ 117,400
8	\$ 124,950

Home Assessed Value

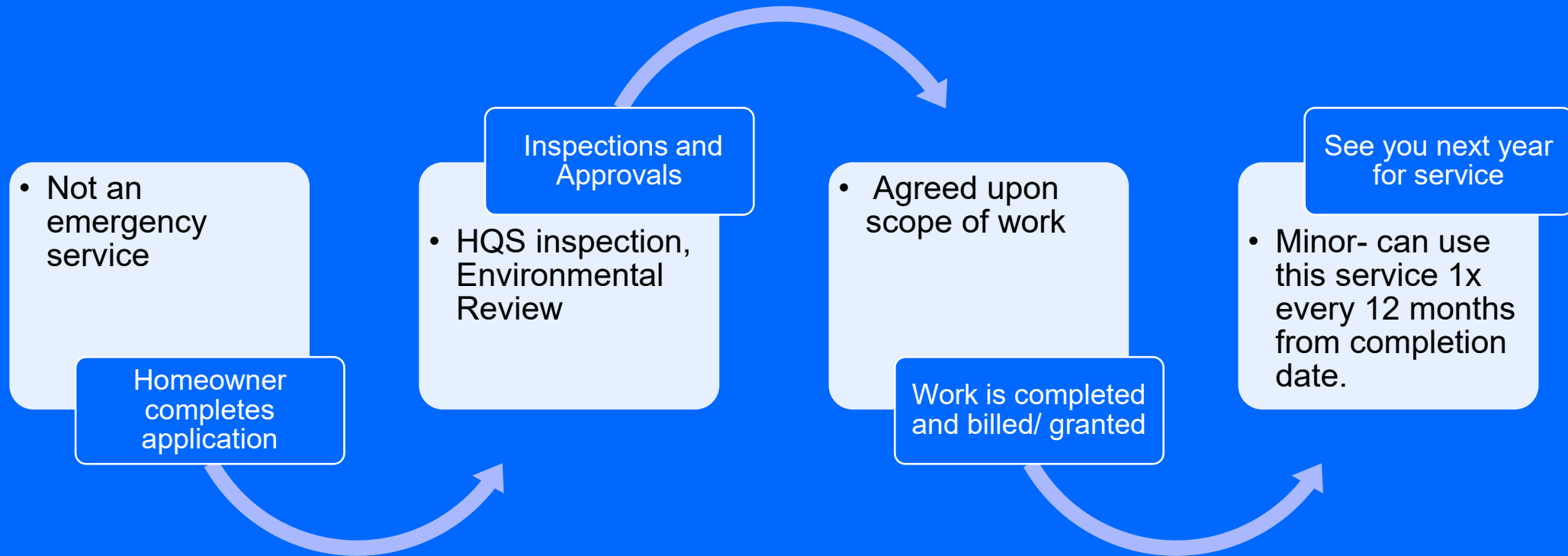
Area Served: City of Madison

Home Assessment at or below: SINGLE FAMILY HOME:\$320,000 DUPLEX: \$410,000 (Only owner occupied portion) subject to change when HUD updates area

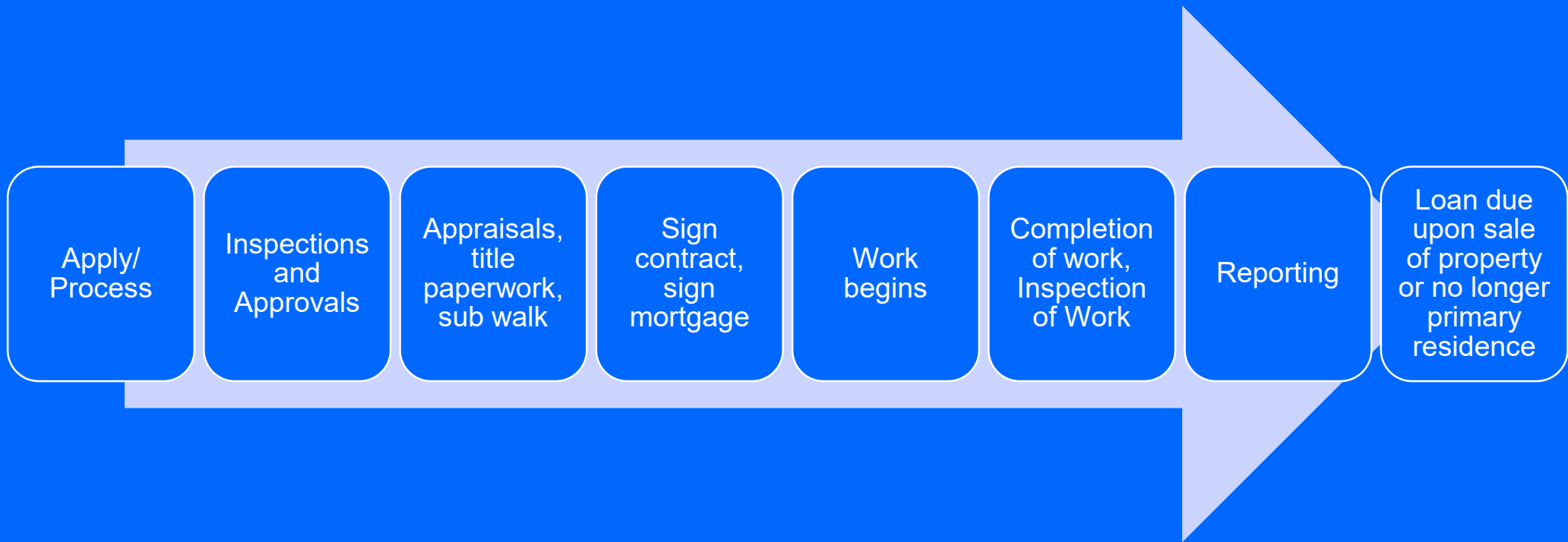
Major Only: Condominiums, Land contracts and Mobile Homes are not eligible.



To Apply for Services- Minor



Major Services



QUESTIONS?

CONTACT:

Wyolanda Singleton

Grants Administrator

Project Home

wylondas@projecthomewi.org

(608) 246-3737 x 2200



**Housing solutions for
people and families
with disabilities**



Mission

Movin' Out partners with people with disabilities, their families, and their allies, to create and sustain community-integrated, safe, affordable homes.

Guiding Principles

- **Community integration**
- **Self-determination**
- **Partnership and collaboration**



**Assisted 1,800+
families with
homeownership**

- 
- A man with a white beard and a bright orange polo shirt stands on a green lawn in front of a small, single-story house. The house has a gabled roof, a central door with a small porch, and several windows. The house number '1313' is visible above the door. The man has his hands clasped in front of him. The background shows lush green trees and a clear sky.
- **HUD-Certified Housing Counselors**
 - **Information & Referrals**
 - **Home Repair and Accessibility Modifications**

Working with a Housing Counselor

- Contact a Movin' Out Inc. Housing Counselor at the beginning of the home repair or accessibility modification project.



General Eligibility Requirements

- **Income:** Must be under 80% Area County Median Income(AMI)
- **Disability:** At least one family member must have a permanent disability
- **Homeowner** must present Deed and be current on mortgage, real estate taxes, and homeowners insurance.

Home Repair and Accessibility Modifications Programs

- **Affordable Housing Program(AHP) Rehab grant from FHLBC**
- 5 year forgivable grant for up to \$8,000
- Statewide program

Examples of eligible closing costs include:

- home inspection fees
- underwriting fees
- documentation preparation fees
- courier fees
- attorney fees for the borrower
- recording fees
- Repair or rehabilitation work to correct code deficiencies, weatherize, or ensure the habitability of the housing structure

Examples include, but are not limited to:

- Roof repair/replacement
- Structural repairs
- Lead-based paint hazard reduction
- Accessibility modifications
- Mold remediation
- Repair/replacement of major housing systems
- Repair/replacement of windows, gutters, or siding
- Repair/replacement of porches necessary for ingress and egress to fix code or safety violation(s)
- Repair/replacement of basic carpeting or floors
- Electrical or plumbing work needed to maintain habitability
- Repair/replacement of basic light fixtures
- Drywall, painting, fixtures, and flooring, only if related to other necessary repairs
- Interior painting needed as a result of necessary or eligible rehabilitation
- Exterior lighting, only if safety- or hazard-related necessity
- Exterior painting, if related to fixing code or safety violation(s)

- New construction of owner-occupied housing

2. Ineligible Uses

- The provision of AHP Subsidy in connection with a homeowner purchase when the closing / settlement date set forth on the final closing disclosure is prior to the Award Date
- The provision of AHP Subsidy in connection with rehabilitation work when all rehabilitation work was completed prior to the Award Date
- Down payment assistance in conjunction with Federal Housing Administration (FHA) insured financing
- Use with any other AHP subsidy for the same homebuyer in the same transaction
- More than \$250 cash back to the homebuyer at closing
- Reimbursement of earnest money, deposits, or costs paid outside of closing (in excess of the above-mentioned \$250 cash back)
- Pre-purchase homebuyer education and/or counseling fees that have been covered by another funding source
- Pre-purchase homebuyer education and/or counseling fees in transactions that do not include a homebuyer purchase of an AHP-Assisted Unit
- Points and fees related to an interest rate buy-down
- Home warranty plans
- Payment of property taxes or utility bills incurred by the seller, or other expenses unrelated to the purchase transaction that are owed by the seller
- Payment of non-housing-related costs, including, but not limited to:
 - Prepaid life insurance
 - Debt collections
 - Credit card bills
 - Child-support payments
 - Federal or state income taxes
 - Credit repair

- New construction, repair, or rehabilitation work unrelated to correcting code deficiencies, weatherizing a home, or ensuring its habitability

Examples include, but are not limited to:

- Decks not necessary for ingress and egress
- Finished attics or basements
- Fences and gates
- Detached garages, sidewalks, and driveways
- Awnings and shutters
- Landscaping and irrigation systems
- Swimming pools
- Furniture and appliances
- Window treatments
- Additions or extensions
- Security alarms and smart home systems
- Installation of skylights where none existed before
- Homeowner's personal labor
- Upgrades to the building exterior solely to improve aesthetics/curb appeal (e.g., re-shingling, building re-surfacing, façade improvements)
- Agriculture or horticulture structures (e.g., barn houses or greenhouses)

D. Rental Projects

For Rental Projects, the non-exhaustive list of eligible and ineligible uses of AHP Subsidy is as follows:

1. Eligible Uses

- Acquisition of land and/or property
- Hard construction costs
- Soft costs

Home Repair and Accessibility Modifications Programs

- **Dane County Minor Home Repair(MHR)** grant for up to \$5,000
- 18 Dane County Consortium counties
- Homeowners can use the funds for repairs or changes that make the house safe or more accessible

Dane County Urban County Consortium

(As of Jan. 1 2022)

There are 58 participating municipalities in the Dane County Urban County Consortium. These municipalities include:

Town of Albion	Village of McFarland
Village of Belleville	Town of Medina
Town of Berry	City of Middleton
Town of Black Earth	Town of Middleton
Village of Black Earth	City of Monona
Town of Blooming Grove	Town of Montrose
Village of Blue Mounds	Village of Mount Horeb
Town of Blue Mounds	Town of Oregon
Town of Bristol	Village of Oregon
Village of Brooklyn	Town of Perry
Town of Burke	Town of Pleasant Springs
Village of Cambridge	Town of Primrose
Town of Christiana	Village of Rockdale
Village of Cottage Grove	Town of Roxbury
Town of Cottage Grove	Town of Rutland
Town of Cross Plains	Village of Shorewood Hills
Village of Cross Plains	Town of Springdale
Town of Dane	Town of Springfield
Village of Dane	City of Stoughton
Town of Deerfield	City of Sun Prairie
Village of Deerfield	Town of Sun Prairie
Town of Dunkirk	Town of Vermont
Town of Dunn	City of Verona
City of Fitchburg	Town of Verona
*Town of Madison	Village of Waunakee
Village of Maple Bluff	Town of Vienna
Village of Marshall	Town of Westport
Town of Mazomanie	Village of Windsor
Village of Mazomanie	Town of York

Municipalities not participating in the Urban Consortium:

City of Edgerton

**Village of Deforest

Please note: Participation in the Urban County Consortium is subject to change year-over-year, and the County will not know it's actual 2023 participation list until late 2022.

**The Town of Madison is scheduled for annexation in 2022 and is expected to be dissolved into the Cities of Madison and Fitchburg by 2023.*

***The Village of Deforest has notified the County of their intent to join the consortium, and we anticipate their participation beginning January 1, 2023 (pending execution of a formal cooperation agreement).*



AHP and MHR Scenario

MOI AHP: \$8,000

MOI MHR: \$6,500

\$14,500

Community Impact: Meaning of Home



[Click here to view the video](#)



**MOVIN'
OUT**

www.movin-out.org | (608) 251-4446 X7

info@movin-out.org



Habitat
for Humanity®
of Dane County, Inc.



*Building Homes
Community & Hope*

Habitat for Humanity

- **Wisconsin** – *There are 37 Habitat affiliates and 27 ReStores*
- **Dane County** – *We operate two ReStores, build about 15 homes a year, provide Home Repair, and Financial Education*

Habitat for Humanity of Dane County – Home Repair

- Examples: Accessibility Modifications, Siding, Porches, Windows, Doors, Flooring, Railings, Painting*, Roofing, Plumbing, Electrical, HVAC
- Excluded –
 - 1. Expansions,
 - 2. Remodels,
 - 3. Mobile homes

Habitat for Humanity of Dane County – Home Repair



Habitat for Humanity of Dane County – Home Repair - Eligibility

- Owned home for at least 12 months with no intent to sell for 3 years
- Minimum income of \$15,000 up to 80% AMI
- Current on property taxes
- Proof of homeowner insurance
- No outstanding judgements
- Greater of 10% down or \$200.00
- Ability to repay 0% loan

Habitat for Humanity of Dane County – Repair – City of Madison

- **Must live in the City of Madison**
- Owned home for at least 12 months with no intent to sell for 3 years
- Minimum income of \$15,000 up to 80% AMI
- Current on property taxes
- Proof of homeowner insurance
- No outstanding judgements
- Limited number of \$5,000.00 Grants available

Applications are evaluated on:



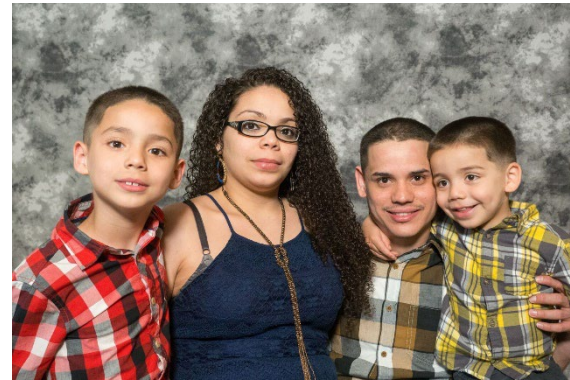
- Household need for affordable repair
- Buyer's ability to pay a loan
- Willingness to partner with Habitat



THANK YOU!

psukenik@habitatdane.org

608-255-1549 Ext 101



Questions?



TOMORROW'S HOME
Foundation



Katie Daggett
Grant Administrator

Hello, it's nice to meet you!



Non-profit charitable organization created by the Wisconsin Housing Alliance in 2000.



Provides financial assistance for critical home repairs to manufactured or modular homes.



We help manufactured/modular home owners from all across the state.

Program Requirements

- The applicant must own the home for 12 months or more.
- The home must be a 1976 model or newer.
- Total household income must be at or below 50% of the state median income.
- The home must be considered decent, safe, and sanitary.



Available Programs

Helping Hands Assistance Program

Maximum Funding
\$2,500*

- Critical repairs to an applicant's primary residence
- Repairs that are essential to remain in the home
- Does not include cosmetic repairs

Water Heater/Furnace Replacement Program

Maximum Funding
Water Heater - \$2,000*
Furnace - \$3,000*

- Water heater or furnace replacement to an applicant's primary residence

* Maximum grant amount is subject to Tomorrow's Home Foundation having funds available.

Application Documents for Helping Hands & Water Heater/ Furnace Replacement

Completed and Signed Applications

Proof of Household Income

Proof of Homeownership

Land-Leased Community? One-Year Lease

Private Land? Property Tax Statement

TWO Estimates From Qualified Repair Companies

Additional Grant

Project Renewal Grant

Maximum Funding
\$1,500*

- Disposal or recycling of old, uninhabitable mobile or manufactured homes

Program Requirements

- Applicant must own the home to be disposed of.
- Total household income must be at or below 50% of the state median income.

* Maximum grant amount is subject to Tomorrow's Home Foundation having funds available.

Grant Funds Disbursement



Applicants are responsible for 10% of the repair costs, or anything over the maximum amount.



THF's portion of the repair costs get paid directly to the repair companies.




THF is willing and able to coordinate with other organizations if the applicant's portion of the repairs is too costly.






Contact Us



 258 Corporate Dr. Suite 200C
Madison, WI 53714

 608 - 255 - 1088

 thf@housingalliance.us

Hours

Monday - Friday
8:00 am - 4:00 pm

Reduce your Utility Bills



2023 FOCUS ON ENERGY RESIDENTIAL OFFERINGS

Brady Steigauf – Community Liaison Manager



INTRODUCTION



focus on energy[®]

Partnering with Wisconsin utilities



WHAT IS FOCUS ON ENERGY®?



- Wisconsin utilities' statewide program for energy efficiency and renewable energy
- 107 partnering utilities
- Utility ratepayer funded
- Serves residents, businesses, and industrial customers
- Provides financial incentives, education, information, and other resources to encourage participation that leads to increased energy savings and reduced utility bills

Website: <https://focusonenergy.com/utility-partners/sun-prairie-utilities>

WHY CARE ABOUT EFFICIENCY?



focus on energy[®]

Partnering with Wisconsin utilities

ENERGY EFFICIENCY BENEFITS



1. You save money
2. Energy efficient homes are healthier homes
3. Your home will be more comfortable
4. Lowers your environmental footprint
5. There's now lots of incentives to lower upfront costs

ACEEE REPORT: DEEP RETROFITS CAN HALVE HOMES' ENERGY USE AND EMISSIONS

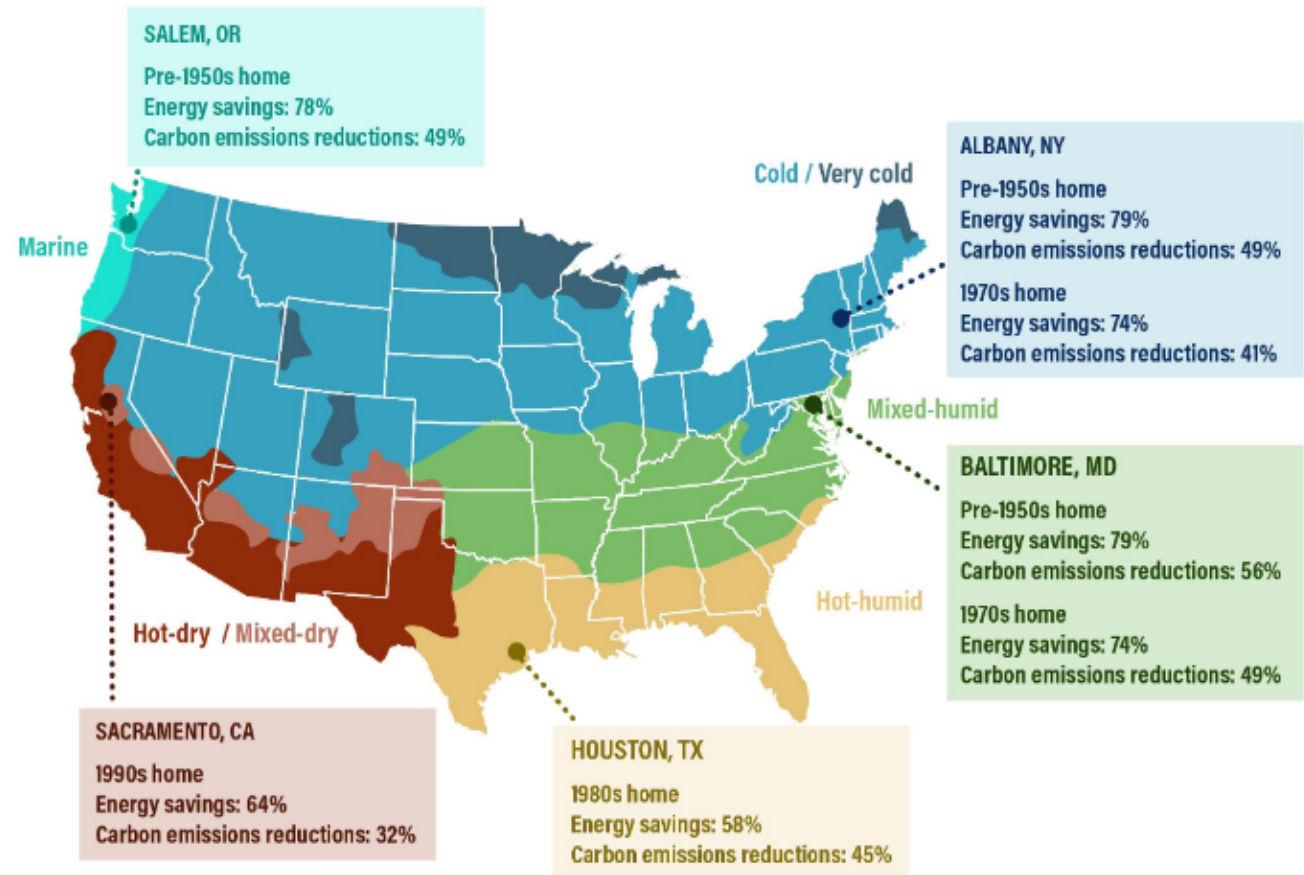


• In Wisconsin's cold climate, it's higher:

- Pre-1950s homes
 - 79% energy savings and 49% carbon emissions reductions
- 1970s+ homes
 - 74% energy savings and 41% carbon emissions reductions

Source: [Report: Deep Retrofits Can Halve Homes' Energy Use and Emissions | ACEEE](#)

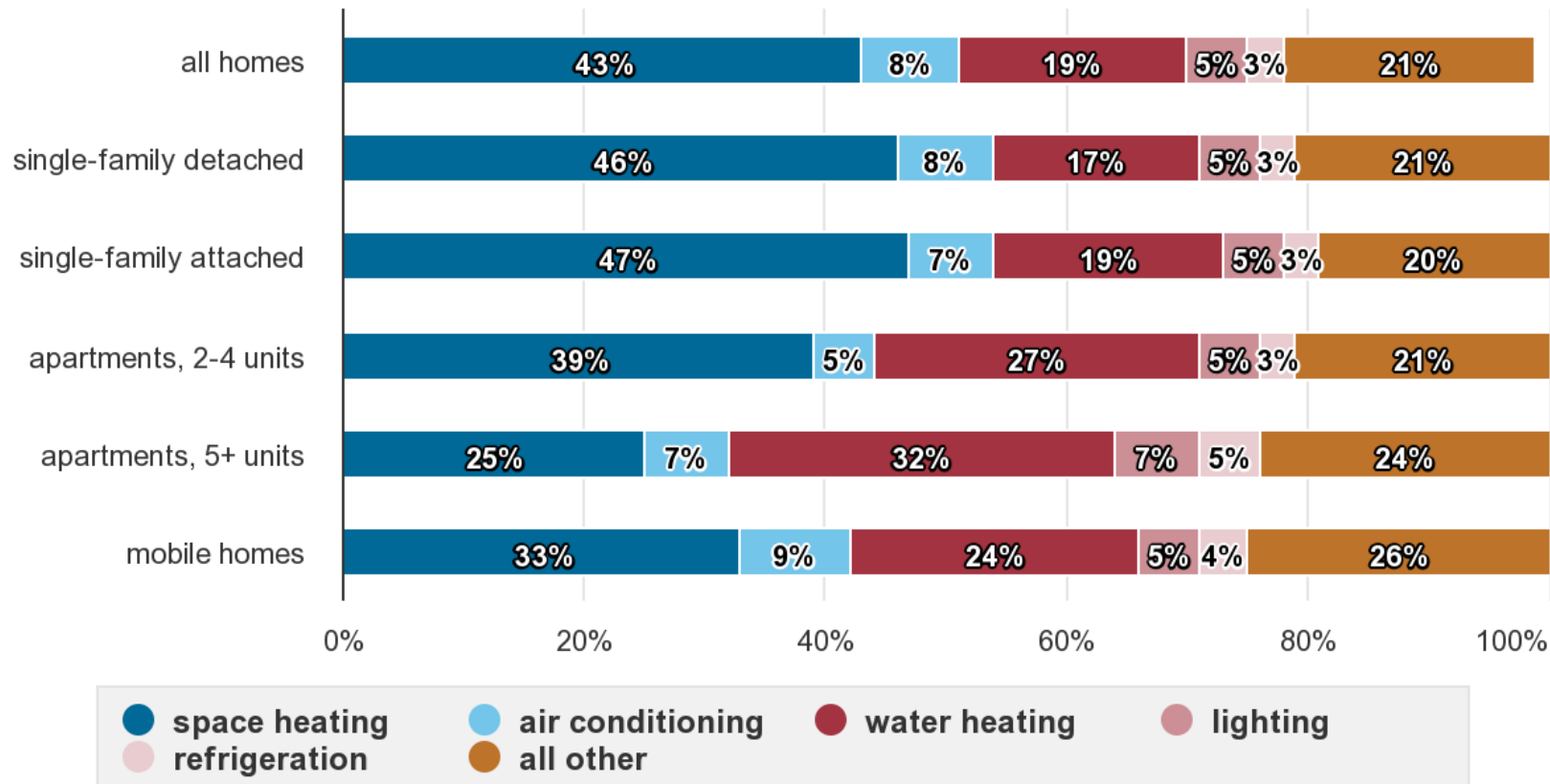
Deep Retrofits' Energy and Carbon Savings (by climate zone)



Adapted from the Department of Energy's Building America Climate Zone Map

ENERGY USE BY END-USE: US HOMES

End-use consumption shares by types of U.S. homes, 2015



Main Takeaway:

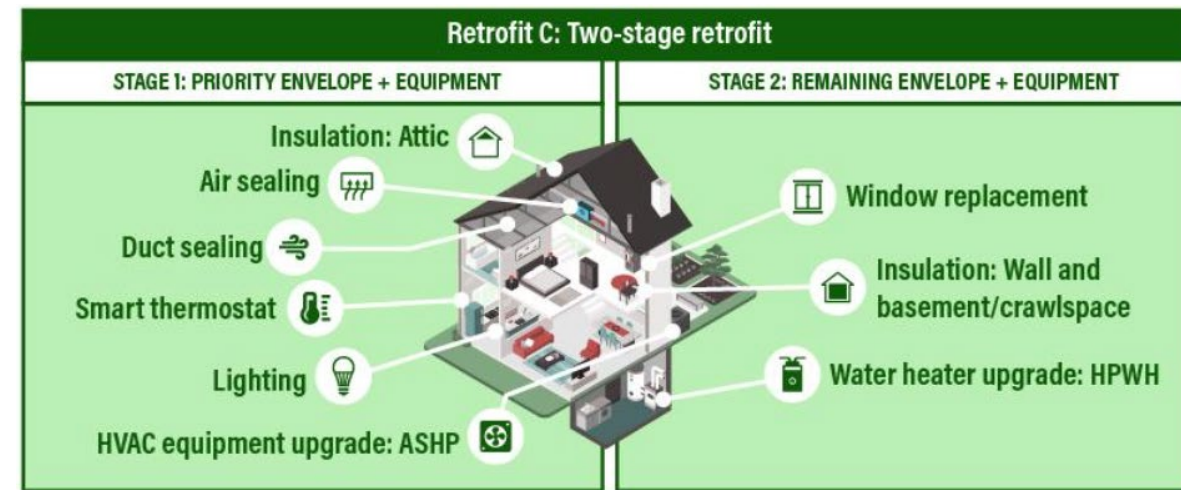
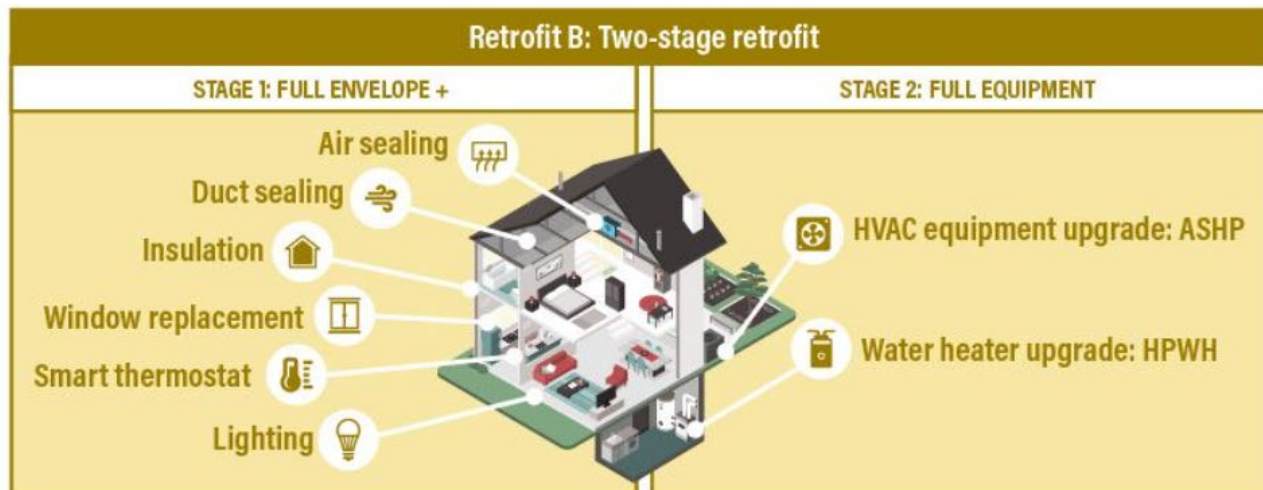
The biggest impact for your energy bills and the planet can be made by reducing heating and cooling energy used for your home and your water heater.

Data source: U.S. Energy Information Administration, *2015 Residential Energy Consumption Survey*

Note: Shares are a percentage of annual site energy consumption. Site energy consumption excludes the losses in electricity generation and delivery.

THE PATH TO DEEP RETROFITS

Main Takeaways: They all start with insulation and air sealing!



RESIDENTIAL PROGRAMS & INCENTIVES



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RESIDENTIAL – INSULATION & AIR SEALING



focus on energy[®]

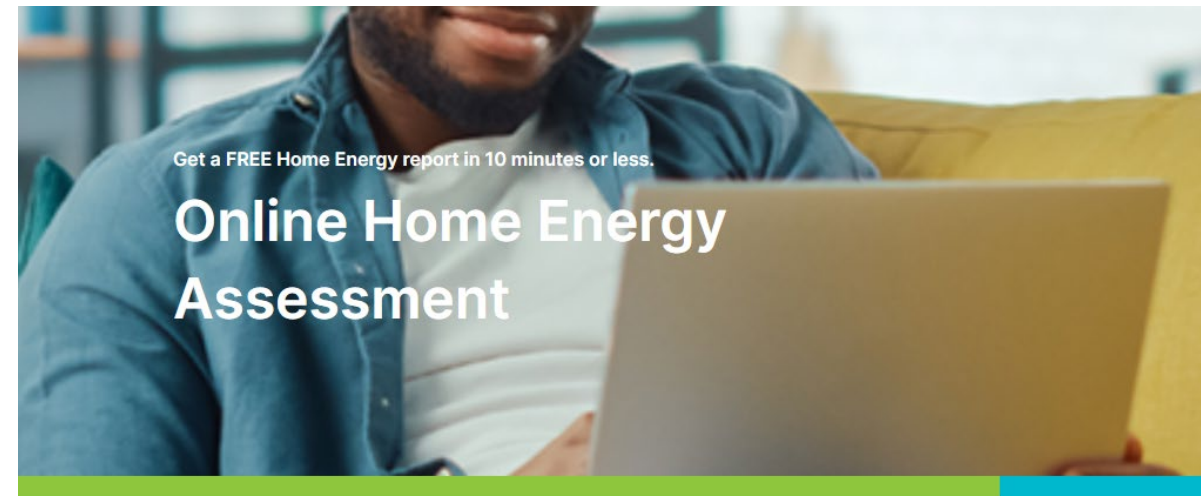
Partnering with Wisconsin utilities



FREE ONLINE HOME ASSESSMENT TOOL



- Not as good as a professional, in-person home assessment, but an easy place to start
- <https://focusonenergy.com/home-assessment>



FIND A TRADE ALLY (CONTRACTOR) TOOL



Products ▾

Services ▾

Rebates & Incentives ▾

Renewables ▾

Resources ▾

Get Started



Home

Business

Search by Zip Code

53711

Select a Distance

Entire State ▾

— OR —

Search Business Name

Enter Business Name

What service do you need?

Home Energy Assessment ▾

Languages Spoken

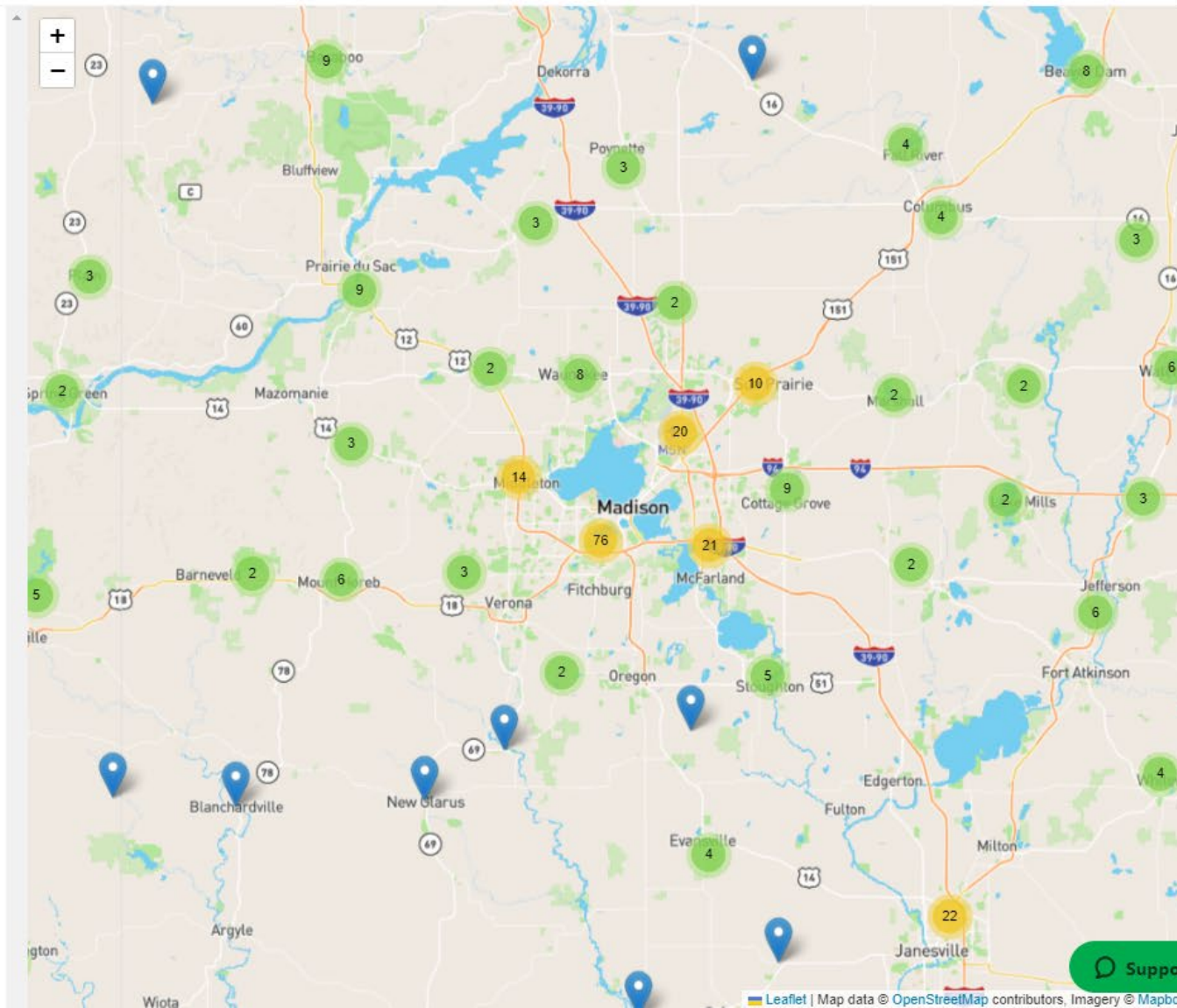
Spanish

Find a business certified as:

- Minority Business Enterprise (MBE)
- Women-Owned Business Enterprise (WBE)
- Disabled Veteran Business (DVB)

Search

Close Search Filters



Support

INSULATION & AIR SEALING



Item	Federal Tax Credit (30% of project cost, up to cap listed below)	2023 Focus on Energy Rebate
Insulation	Up to \$1,200	Standard Up to \$1,875 Income-Qualified* Up to \$2,550
Home Energy Audit	Up to \$150	N/A
Windows & Skylights (<i>Must meet ENERGY STAR[®] Most Efficient criteria</i>)	Up to \$600	N/A
Exterior Doors	Up to \$250 per door \$500 annually	N/A

HEATING & COOLING EQUIPMENT



focus on energy[®]

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HEATING & COOLING INCENTIVES



Item	Federal Tax Credit (30% of project cost, up to cap listed below)	2023 Focus on Energy Rebate
Air Source Heat Pumps	Up to \$2,000	<u>Up to \$1,300</u>
Geothermal Heat Pumps	30% of total project cost	<u>Up to \$1,000</u>
Central Air Conditioners ENERGY STAR®	Up to \$600	N/A
Furnaces (Natural Gas)	Up to \$600 Minimum 97% AFUE	Standard <u>Up to \$150</u> Income-Qualified* <u>Up to \$550</u> Minimum 95% AFUE

*Also offer incentives for multifamily-only equipment and natural gas boilers.

<https://focusonenergy.com/residential/heating-and-cooling>

WATER HEATING



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EFFICIENT WATER HEATERS INCENTIVES



- Heating water accounts for 18% of home energy use on average

Item	Federal Tax Credit (30% of project cost, up to cap listed below)	2023 Focus on Energy Rebate
Hot Water Boilers (Natural Gas) ENERGY STAR®	Up to \$600	Standard Up to \$500 Income-Qualified* Up to \$700
Heat Pump Water Heaters	Up to \$2,000	<i>Instant discount available through participating Trade Allies</i>
Water Heaters (Natural Gas)	Up to \$600 <i>Requires ENERGY STAR® v5.0 effective 4/18/23</i>	<i>Instant discount available through participating Trade Allies</i>

OTHER WAYS TO SAVE ON HOT WATER

- Using less of it! There are several products on Focus on Energy's Online Marketplace to help you save money on water – and the energy used to heat it.



Niagara Dual-Thread Bubble Spray Bathroom Aerator

Final price after Focus on Energy instant rebate:

~~\$1.25~~ \$0.75



Evolve Multifunction Showerhead

Final price after Focus on Energy instant rebate:

~~\$6.00~~ \$4.00



Niagara Dual Spray Swivel with Pause Valve Sink Faucet Aerator

Final price after Focus on Energy instant rebate:

~~\$5.00~~ \$4.00



Evolve Multifunction Handheld Showerhead

Final price after Focus on Energy instant rebate:

~~\$15.00~~ \$12.00



SMART THERMOSTATS



focus on energy[®]

Partnering with Wisconsin utilities



SMART THERMOSTATS



- Can save up to 10% on energy bills annually
 - Allows you to manage temperature remotely
 - Allows you to program it with time-of-use rates for deeper savings
 - Some can learn to use energy when the grid is cleaner
- Focus on Energy offers \$50 off qualifying smart thermostats
- MGE Connect®: \$50 upon acceptance and \$25 each year after



ecobee Smart Thermostat Enhanced

Final price after the **Focus on Energy** \$50 instant rebate

~~\$189.99~~ **\$139.99**

[ADD TO CART](#)



Google Nest Thermostat-Snow

Final price after the **Focus on Energy** \$50 instant rebate

~~\$129.99~~ **\$79.99**

[ADD TO CART](#)

FREE ENERGY SAVING PACKS & ONLINE MARKETPLACE



focus on energy[®]

Partnering with Wisconsin utilities



FREE ENERGY SAVING PACKS



- Limit of one free pack per eligible household per year.
<https://focusonenergymarketplace.com/free/>



Focus on Showers

\$0.00

ADD TO CART



Focus on Baths

\$0.00

ADD TO CART



Focus on Comfort

\$0.00

ADD TO CART

ONLINE MARKETPLACE



- focusenergymarketplace.com offers LED lights, smart thermostats, water savers, ENERGY STAR air filters, and advanced power strips



6 Pack - 60w Equivalent A19 Filament-Style 15,000-hour Dimmable LED Light Bulb
\$30.00

ADD TO CART



Smart A19 LED

\$11.99

ADD TO CART



Embertec Emberstrip® 8AV+

Final price after Focus on Energy instant rebate:
~~\$79.99~~ \$30.00

ADD TO CART



Kasa Smart Wi-Fi Plug Slim with Energy Monitoring

\$22.99

ADD TO CART



Honeywell True HEPA Tabletop Air Purifier

Final price after the Focus on Energy \$15 instant rebate
~~\$76.99~~ \$61.99

ADD TO CART



Winix A230 True HEPA Filter Air Purifier

Final price after the Focus on Energy \$20 instant rebate
~~\$119.99~~ \$99.99

ADD TO CART



Winix AM90 Room Air Purifier

Final price after the Focus on Energy \$25 instant rebate
~~\$219.99~~ \$194.99

ADD TO CART

SOLAR REWARDS



focus on energy[®]

Partnering with Wisconsin utilities



RESIDENTIAL RENEWABLE INCENTIVES



- Focus on Energy offers financial rebates to offset solar installation costs for your home:
 - Residential customers can receive up to \$500.

- MG&E offers Green Power Tomorrow for \$0.01 per kWh.

Potential Tax Credit! According to Rewiring America, 25D provides households an uncapped 30 percent tax credit for rooftop solar. In 2022, an average 6kW rooftop solar installation costs is \$15,300, thus the average tax credit will be around \$4,600.



CONTACT INFORMATION

FOCUS ON ENERGY

Brady Steigauf

Community Liaison Manager





Reduce Your Utility Bills

Madison Water Utility

Marcus Pearson, *Public Information Officer*

Madison Water Utility offers programs to help improve your home expenses and reduce your utility bills.

Madison Water Utility at a Glance

21

Drinking water wells in operating in our system

0.5¢

Average cost per gallon of water delivered

24.8 million

Gallons of water delivered daily

916

Miles of water pipeline maintained

250,000+

People served in the Madison area

100%

of drinking water comes from underground aquifer

Madison Water Utility offers programs to help improve your home and reduce your utility bills.



Madison Customer Assistance Program (MadCAP)



Toilet Rebate Program



Home Water Conservation Program

MadCAP

Madison Customer Assistance Program

MadCAP assists lower-income households by providing either a \$20 or \$30 monthly credit, or discount, on their Municipal Services Bill.

- MadCAP helps keep Madison more affordable and provides important relief to lower-income residents.
- The MadCAP program credit spreads across all municipal services, including water, sewer, stormwater, urban forestry, resource recovery, and landfill.
- The credit is automatically applied monthly to customer bills and does not need to be repaid.

Find more information at: cityofmadison.com/water

Toilet Rebate Program

Madison Water Utility is offering bill credits of up to \$100 for customers who replace high water using toilets with EPA WaterSense-rated High Efficiency Toilet (HET) models.

- Program is a key part of MWU's sustainability initiative to protect the deep-well aquifer that supplies the Madison area.
- Participants in the program must be customers of Madison Water Utility, and the installation address must be in the customer service area of the utility.
- Bill credits of up to \$100 will appear on the customer's Madison Municipal Services bill after applications are processed.

Find more information at: cityofmadison.com/water

Home Water Conservation Program

Project Home and Madison Water Utility have teamed up to create the first water conservation program in Wisconsin aimed at helping low-to-moderate income homeowners reduce water waste, increase efficiency and save money on their water bills.

The Home Water Conservation Program focuses on:

- Installing high-efficiency toilets
- Fixing plumbing leaks
- Installing water saving devices

Water conservation improvements will be performed at the homes of low-to-moderate income Madison Water Utility customers ONLY.

Find more information at: <https://projecthomewi.org>

Thank You!

Do you have any questions?

mpearson@madisonwater.org

(608) 219-9666

cityofmadison.com/water



Madison Water Utility



@Madison_Water



@MadWaterUtility

Post Purchase Counseling



Post Purchase Counseling & Programs



What happens once you are in your new home?





[This Photo](#) by Unknown Author is licensed under [CC BY-SA-NC](#)

Post Purchase Counseling = Setting you up for success as a homeowner, helping you protect your investment

Emergency
Savings

Life
Insurance

Managing your money

Maintenance – preventative,
remodeling, major repairs

Home Improvement Loans

Keeping records in order

Escrow Funds

Refinancing

Community
Involvement

Saving
Energy and
Money

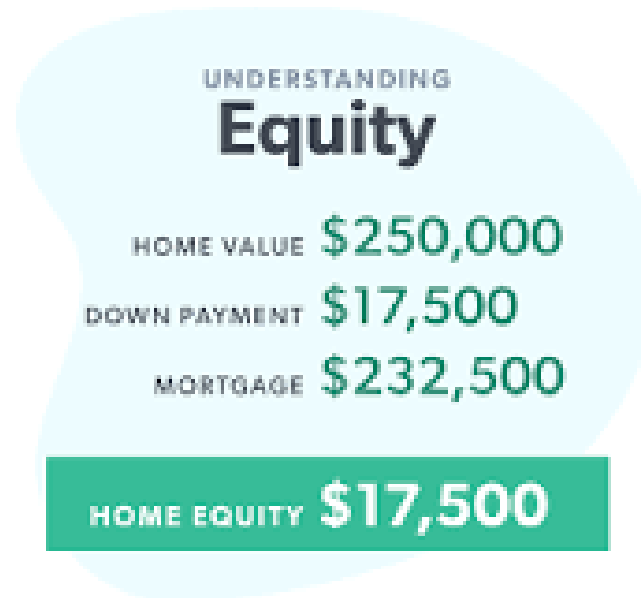
Taxes

Insurance

Understanding
and Avoiding
Foreclosure

Home Safety

Home Equity - the difference between how much your home is worth and how much you owe on your mortgage.

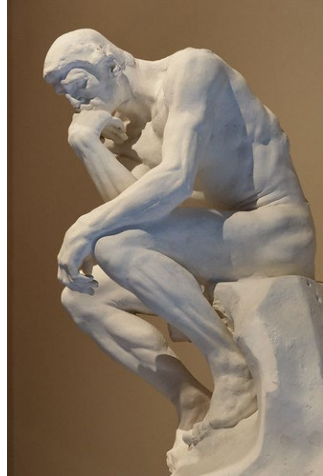


Home Equity Loans

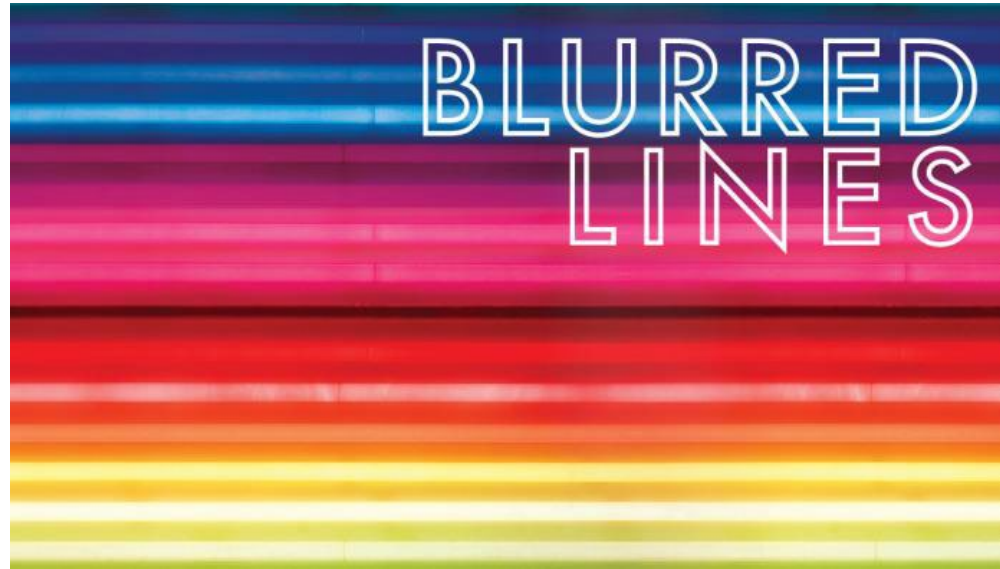
Equity Loan

HELOC

Cash-Out
Refinance



To Refinance or Not Refinance, That Is The Question



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Beware of Predatory Lenders

AVOID FORECLOSURE

Don't Delay – Get Delinquency
Counseling Right Away!



**Consumer
Credit
Counseling
Service**

You're not alone.



Assistance with Housing Payments

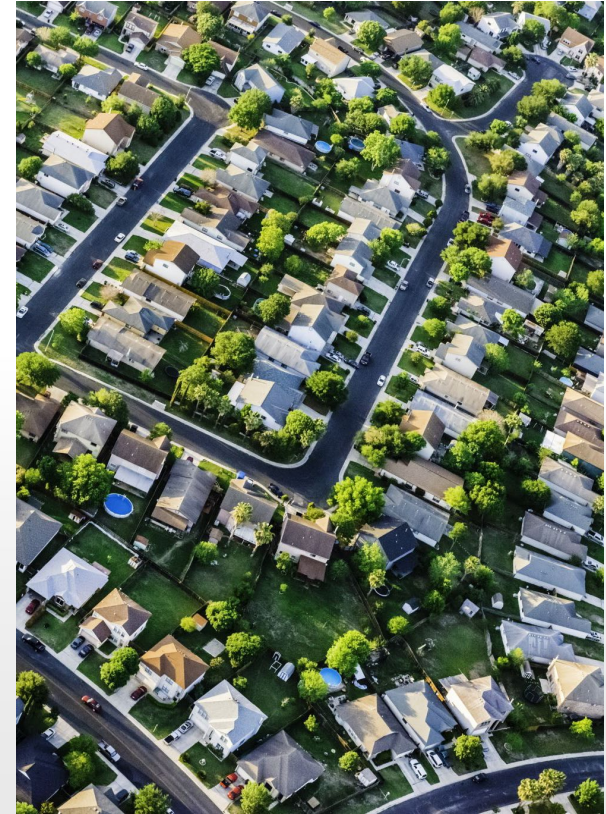
WI HELP FOR HOMEOWNERS

CAC PROGRAM OVERVIEW



WHH OVERVIEW

The WI Help for Homeowners program is in place to provide housing stability to WI homeowners financially affected by COVID-19 after January 21, 2020.



ELIGIBILITY REQUIREMENTS

1. Homeowner of a property located in Wisconsin
2. The home is a 1-4 unit property AND the applicant's primary residence
3. Impacted directly by COVID-19
4. The household income is at or below 100% AMI*
5. The household is currently delinquent on an eligible expense (mortgage, property taxes, HOA Fees, lot rent, utilities, etc.)

AREA MEDIAN INCOME PER COUNTY

Dane County

Household Size	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
AMI 100%	\$96,200.00	\$97,700.00	\$109,900.00	\$122,100.00	\$131,900.00	\$141,650.00	\$151,450.00	\$161,200.00

Jefferson County

Household Size	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
AMI 100%	\$96,200.00	\$96,200.00	\$96,200.00	\$96,200.00	\$100,800.00	\$108,250.00	\$115,700.00	\$123,200.00

Waukesha County

Household Size	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
AMI 100%	\$96,200.00	\$96,200.00	\$96,200.00	\$99,900.00	\$107,900.00	\$115,900.00	\$123,900.00	\$131,900.00

WHAT CAN THE WHH PROGRAM ASSIST WITH?

(CURRENTLY ONLY ASSISTING WITH ARREARS PAYMENTS)



Utility and home energy payments

Help with **past due** mortgage payments and other household bills



Services to help applicants stay in their home

Note: Home Equity Lines of Credit are NOT an eligible expense under this program.

HOW MUCH CAN THE WHH ASSIST WITH?



- Maximum assistance for the duration of the program: **\$40,000**
- Grant < \$10,000
- Loan w/ Promissory note > \$10,000

HOW LONG WILL AN APP TAKE TO PROCESS?

That depends on what is being requested!



WHERE CAN PEOPLE APPLY?

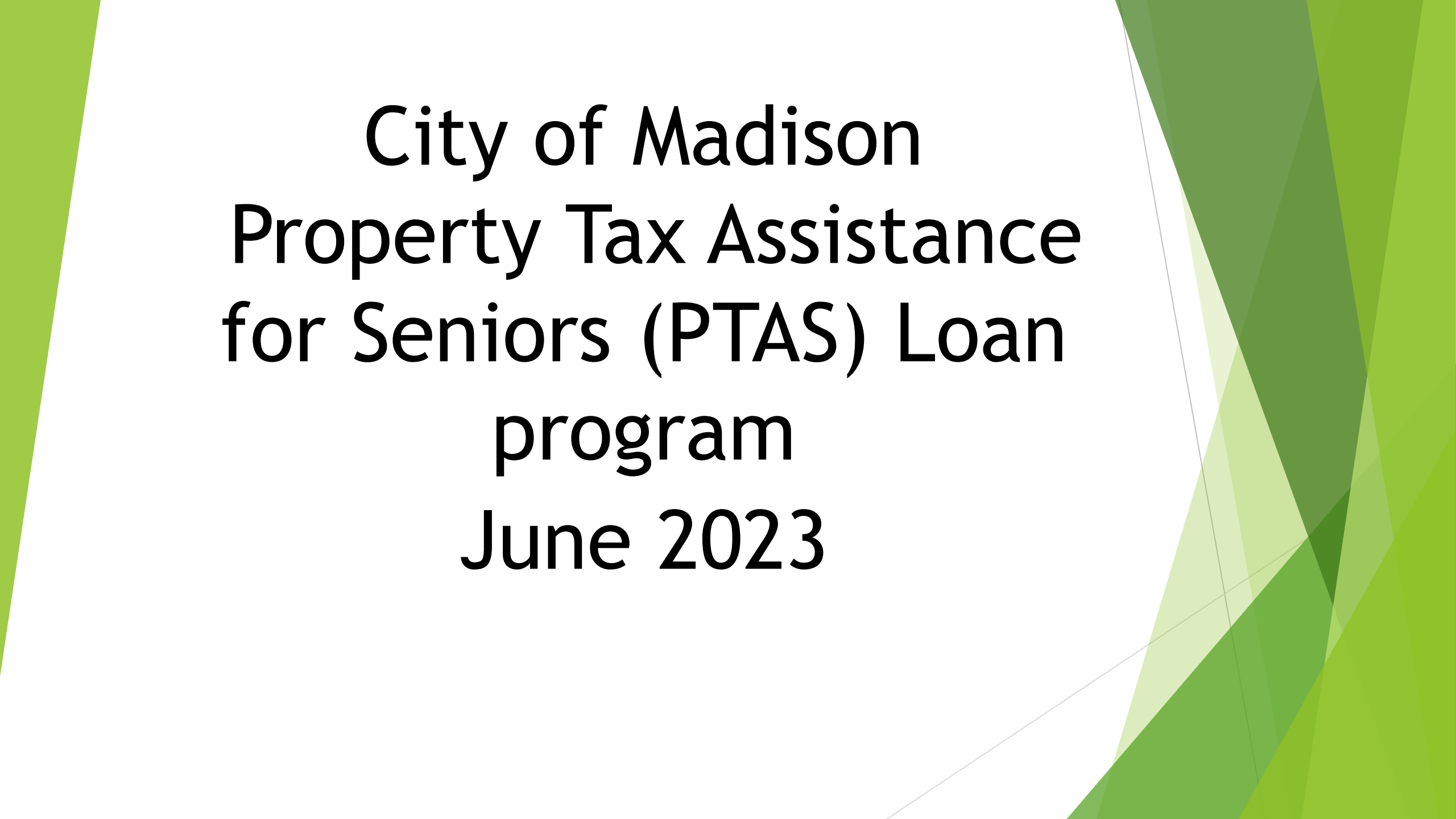
www.homeownerhelp.wi.gov

- or -

On our website cacscw.org under the
Help For Homeowners Service

WHAT IF I HAVE MORE QUESTIONS?

Contact Brittany Palmer, the WHH program manager at
(920) 988-9128 or brittanyp@cacscw.org



**City of Madison
Property Tax Assistance
for Seniors (PTAS) Loan
program
June 2023**

Property Qualifications

- This mortgage loan is only to pay for City of Madison property taxes. Must re-apply each year want to pay taxes.
- Property must be in City of Madison.
- Single family home, condo or one-half a duplex.
- Must be principal residence of owner/borrower.

Qualifications of Owner

- At least one owner/borrower must be at least 65 years old.
- Be under income limit: **see table.**
- Must have at least 30% equity in property.
- Must be current on mortgage payments.
- Customer will be responsible for any delinquent municipal charges on the tax bills such a delinquent water bills, etc.
- Can have no more than \$30,000 in liquid assets (non-retirement accounts, examples: checking, savings, stocks, bonds, mutual funds, money market accounts, annuities, net cash value of life insurance).

City of Madison HOME and CDBG Income Limits Effective as of June 15, 2023								
Household Size:	1	2	3	4	5	6	7	8
80% CMI (low income)	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
60% CMI (90% initial occupancy target)	\$51,300	\$58,620	\$65,940	\$73,260	\$79,140	\$85,020	\$90,900	\$96,720
50% CMI (very low income)	\$42,750	\$48,850	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600
30% CMI (extremely low income)	\$25,700	\$29,350	\$33,000	\$36,650	\$39,600	\$42,550	\$45,450	\$48,400

Process

- Submit an application when receive tax bill (normally November/December).
- Normally close these in January. Case-by-case basis may allow to close in December.
- Pay the full tax bill, not in installments.
- If you are delinquent or can't afford part of your installments, can apply at that time for the City loan.
- At loan closing, you will sign closing documents and a check will be issued to borrower and City Treasurer to pay property taxes.

Terms

- Must submit an application each year want to use the program.
- Closing cost is \$135, which can be included in loan amount.
- This is a DEFERRED LOAN, which is accruing interest, however no monthly payment required.
- The current interest rate for 2023 is 3.8%...based on City borrowing rate.
- Loan is due and payable when sell home or non-owner occupy the property.

Program information can be found at

- ▶ www.cityofmadison.com/homeloans Under Property Tax Assistance for Seniors
- ▶ Email homeloans@cityofmadison.com with questions
- ▶ Or call 608-266-4223



Extension

UNIVERSITY OF WISCONSIN-MADISON

Financial Education Offerings

Clare Dahl

Financial Security and Life Span Educator

clare.dahl@wisc.edu

(608) 224-3722

Extension offers articles, resources, and tools about a variety of subjects on our statewide website. <https://finances.extension.wisc.edu/>



Financial Education
Division of Extension

- Building and Maintaining Credit
- Finding and Keeping Affordable Housing
- Getting Through Tough Times
- Reentry Ready Resources
- Saving for Post-Secondary Education
- Saving on Taxes

2022 Tax Credits: Get the Credit You Deserve
Written by PEGGY OLIVE

Tax time is upon us. View [this chart about tax credits](#) to learn about tax credits available to Wisconsin families.

2022 Tax Year	Do I	Tax Forms Needed
Earned Income Tax Credit (federal)	Will qualify (if any least	
Earned Income Tax Credit (Wisconsin)	Will qualify	
Child Tax Credit (federal)	Will qualify	
Homestead Credit (Wisconsin)	Will qualify	

*A qualifying child is yo

SAMPLE LETTER TO CREDITORS

Use this example below as a guide when writing to or talking with creditors with your own information.

(Creditor/Company name)

(Company Address)

How can I improve my credit scores? – consume...

Watch later Share

HOW CAN I IMPROVE MY CREDIT SCORES?

Let's learn more...

+ What's the difference Between Banks and Credit Unions?

Opening an account



Compared to children with no college savings . . .

Children with \$1 - \$499 in college savings are:

- 3X more likely to attend college
- 4X more likely to graduate from college
- PLUS - they do better in High School!

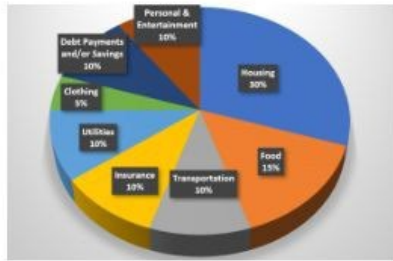
Source: Assets and Education Initiative (AEI), (2013). Building Expectations, Delivering Results: Asset-Based Financial Aid and the Future of Higher Education. In W. Elliott (Ed.), Biannual report on the assets and education field. Lawrence, KS.

UW Extension offers several programs statewide with local educators to serve and support community needs.

Statewide programs are sometimes offered virtually and are open to all. These are only two examples and more virtual programming is being developed.

Money Matters

<https://fyi.extension.wisc.edu/moneymatters/>



Make a Spending Plan

Prepare un plan de gastos

Online self-paced, self-study educational modules with topics such as:

- What is Credit and How to Build it
- Making a Spending Plan*
- Your Financial Strengths
- When You Can't Pay Your Bills* (*available in Spanish)



Rent Smart

<https://finances.extension.wisc.edu/programs/rent-smart/>

- Which Rental Units Match Your Needs and Budget
- How to Find a Rental Unit
- The Application Process
- Landlord & Tenant Responsibilities
- The Moving On Process

Dane County Programming



The Richard Dilley Tax Center is located at 2238 S Park St and is open from January 30 until April 15. The VITA (Volunteer Income Tax Assistance) site is regulated by the IRS and provides **free tax preparation** services for low-income individuals and families, older adults, English Language Learners and people with disabilities.

For the most recent tax filing season, over 2500 returns were filed.

Financial Coaching

One-on-one financial coaching services are available to Dane County residents. Coaching is meant to motivate and empower individuals to identify and achieve their financial goals.

<https://dane.extension.wisc.edu/one-on-one-financial-coaching/>

A|4 Financial Coaching Process

- **Alliance:** Creating the coaching relationship
- **Agenda:** Defining client's short- and long-term goals
- **Awareness:** Exploring motivation and challenges
- **Action:** Increasing positive financial behaviors





For more information contact:

Clare Dahl

Financial Security and Life Span Educator

clare.dahl@wisc.edu

(608) 224-3722

Other Educational Opportunities

WWW.CITYOFMADISON.COM/HOMELOANS



COMMUNITY DEVELOPMENT DIVISION



Housing

Children & Youth

Neighborhoods

Community Resources

Contracts & Funding

Reports

[City of Madison](#) / [Planning, Community & Economic Development](#) / [Community Development](#) / [Housing](#) / Resources for Homebuyers and Property Owners

Resources for Homebuyers and Property Owners



The City of Madison's Community Development Division (CDD) supports homeowners and potential homeowners with a variety of programs and resources to promote sustainable homeownership. CDD also provides services to increase the supply of safe, decent, and affordable housing through the renovation of the existing rental housing stock.

[Home Buy the American Dream Program](#) down payment assistance for first time homebuyers (Updates to program starting May 1, 2023)

[Property Tax Assistance for Seniors](#)

[Rehabilitation Loans](#)

[Special Assessment Loans](#)

Be sure to confirm date and time of workshops on hosting agencies' websites and/or materials.

Become a Homeowner Webinar Flyers (June 12): [English](#) [Spanish](#) [Hmong](#) [Chinese](#) [Arabic](#)

Maintain Homeownership Webinar Flyers (June 15): [English](#) [Spanish](#) [Hmong](#) [Chinese](#) [Arabic](#)

Upcoming Homeownership Workshops

06/12 [Become a Homeowner Webinar](#)
Virtual

06/15 [Maintain Homeownership Webinar](#)
Virtual

06/17 [HUD-Approved Homebuyer Education](#)
The Villager Mall (Atrium) - 2300 S Park St

07/11 [HUD-Approved Homebuyer Education \(2-Part Class\)\(July 11 and 18\)](#)
Virtual

07/11 [Saving Energy in Your Home](#)
Fitchburg Library

07/18 [Movin' Out Financial Literacy Series \(#3 - Saving\)](#)
Online, virtual workshop

Housing

Homeless Services

Housing Development & Financing +

Resources for Homebuyers and Property Owners -

[Accessory Dwelling Units](#)

[Down Payment Assistance](#)

[Property Tax Assistance for Seniors](#)

[Rehabilitation Loans](#)

[Special Assessment Loans](#)

[Subordinations](#)

Resources for Landlords and Renters +

Community Development Division

Community Development Office

215 Martin Luther King Jr. Blvd.

Suite 300

Madison, WI 53703

P.O. Box 2627

Madison, WI 53701

Office Hours:

Monday - Friday, 8:00 am - 4:30 pm

cdd@cityofmadison.com

Phone: (608) 266 6520

Fax: (608) 261 9626



THANK YOU

Questions?