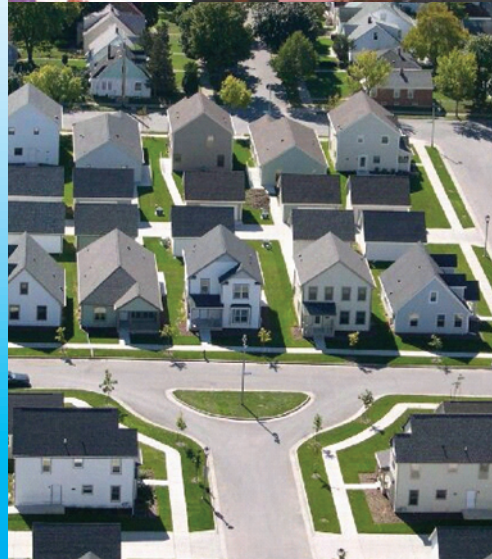


# 2008

## ANNUAL REPORT



U.S. Department of  
Housing and Urban Development  
Milwaukee Field Office  
310 West Wisconsin Ave. Suite 1380  
Milwaukee, WI 53203-2289  
Phone: (414) 297-3214  
<http://www.hud.gov/local/mil/>



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June 4, 2009

Dear Friends:

The mission of the Milwaukee Field Office is to increase homeownership, support community development, and increase access to affordable housing free from discrimination in the State of Wisconsin. Wisconsin has 22 Community Development Block Grant entitlement jurisdictions which include 18 cities, 3 urban counties, and the State of Wisconsin; 124 Public Housing Authorities; and 4 Continuum of Care groups. Our staff works with state and local governments, housing authorities, non-profit and faith-based organizations, private businesses and residents to respond to the challenges facing a nation and a state in transition.

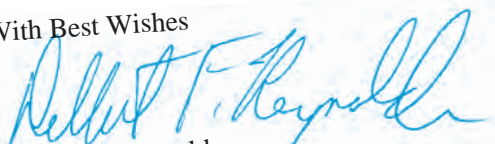
The Milwaukee Field Office is within the jurisdiction of the Chicago Midwest Regional Office of HUD. National leadership is provided by Secretary Shaun Donovan who was sworn in as the 15<sup>th</sup> Secretary of HUD on January 26, 2009.

Our work is also guided by HUD's strategic goals that are outlined and included in this report. The attached Annual Report highlights some of the activities that we carried out during Fiscal Year 2008 to advance HUD's strategic goals. The report also includes funding data for HUD's major programs and comparative funding profiles that show the amounts of HUD assistance received by 18 of Wisconsin's largest cities, the 3 largest counties and the State of Wisconsin.

We look forward to continuing to work with Wisconsin residents and communities to increase housing and economic opportunities. We encourage you to learn more about HUD and its programs on the internet at [www.hud.gov](http://www.hud.gov), or visit the Wisconsin HUD website at [www.hud.gov/local/mil/](http://www.hud.gov/local/mil/) for local resources and community information.

A staff directory with telephone numbers and email addresses is included in this report for your convenience in contacting us if you have questions about HUD programs or if we can be of assistance.

With Best Wishes

  
Delbert F. Reynolds  
Director, 5IM

# Introduction

The Milwaukee Field Office works with the public, directly and through state and local government agencies; housing authorities; community and faith-based organizations; private businesses and professional associations to promote adequate and affordable housing, economic opportunity, and a suitable living environment for all Wisconsin residents, free from discrimination.

There are 65 HUD employees in the Milwaukee Field Office, most of who serve in HUD's primary program areas:

- Community Planning and Development (CPD),
- Public and Indian Housing (PIH),
- Multifamily Housing (MF),
- Single Family Housing (SF), and
- Fair Housing and Equal Opportunity (FHEO).

In addition to its relationships with HUD Headquarters and the Chicago Regional Office, the Milwaukee Field Office has ongoing relationships with HUD program and support staff at the Homeownership Centers (HOCs), the Detroit FHEO Center and Chicago FHEO HUB, the Minneapolis Multifamily HUB, and the Minneapolis Public Housing HUB.

The Milwaukee Field Office serves the entire State of Wisconsin, which had a total population of 5,363,675 according to the 2000 census. The estimated population as of January 1, 2007 is 5,648,124. Using the terminology of the census, approximately 87.3% of the population is White, 5.9% is Black or African American, 3.6% is Hispanic/Latino, 1.9% is Asian, and just under 0.7% is American Indian or Alaska Native.

Wisconsin has 2,532,958 housing units occupied by 2,230,060 households according to the 2006 American Community Survey. There are 1,571,129 owner-occupied units, resulting in an overall homeownership rate of 70.4%. Statewide homeownership rates by race and ethnicity in 2000 were as follows:

- |                                 |       |
|---------------------------------|-------|
| • White (non-Hispanic)          | 71.7% |
| • Black                         | 42.4% |
| • American Indian               | 47.2% |
| • Asian                         | 41.3% |
| • Hispanic or Latino (any race) | 37.7% |

The seasonally adjusted unemployment rate for Wisconsin was 6.2% for December 2008. This compares with a national rate of 7.2% at that time, according to the Bureau of Labor Statistics.



Comparative Community Profiles for Wisconsin's 18 Entitlement Cities, 3 Entitlement Counties, and the State of Wisconsin are included in this Annual Report. These statistical profiles show several demographic indicators for each jurisdiction, such as total population and number of households, minority populations, and changes in minority population, number of persons in poverty, poverty rates, estimated incomes, high school graduation rates and unemployment rates. Housing indicators for each jurisdiction include number of housing units, vacancy rates, and owner-occupancy rates. Owner-occupancy data is provided by race, median age and values of houses, and income to rent ratios.

The Comparative Community Profiles also have Fiscal Year 2008 CPD funding levels for each local jurisdiction and the state under each of the following programs:

Community Development Block Grant (CDBG), HOME, Housing Opportunities for Persons with AIDS (HOPWA), Emergency Shelter Grant (ESG), Continuum of Care homeless programs, Neighborhood Stabilization Program (NSP) and Disaster funding.

The Comparative Community Profiles show Housing Support for the Operating Subsidies, Capital Fund funding, Section 8 budget authority, HOPE VI, Resident Opportunities and Self-Sufficiency (ROSS), Housing Choice Voucher Family Self-Sufficiency, and Public Housing Family Self-Sufficiency with respect to Wisconsin's 124 public housing authorities (PHAs), and data regarding Federal Housing Administration (FHA) Multifamily and Single Family loan programs in Wisconsin.

Taken together, this funding data and the demographic and socio-economic indicators provide the Milwaukee Field Office Director and program division staff with specific information to understand the relative needs of different Wisconsin communities. It further helps in the development of strategies on how best to devote HUD resources to areas that are most in need and assist Milwaukee Field Office staff meet and/or achieve HUD's six Strategic Goals to:

- Increase Homeownership Opportunities
- Promote Decent Affordable Housing
- Strengthen Communities
- Ensure Equal Opportunity in Housing
- Embrace High Standards of Ethics, Management and Accountability
- Promote Participation of Faith-Based and Community Organizations

Broader issues that affect the state, and particularly the Milwaukee area, include concerns about increasing foreclosures due to subprime and predatory lending, the overly disproportionate targeting of predatory lending practices in minority communities, the adequacy of housing in Milwaukee County for people with mental illnesses, and the relative lack of applications and awards for certain competitively funded programs.

# Increasing Homeownership Opportunities

One of HUD's most fundamental functions is increasing and preserving homeownership, particularly among low- and moderate-income people, by insuring mortgage loans issued by private financial institutions. This insurance, administered through HUD's Federal Housing Administration (FHA) protects lenders against the risk of default on mortgages issued to qualified borrowers. By providing mortgage insurance, FHA gives private lenders the security they need to lend to first-time homebuyers who might not be able to qualify for a conventional loan. Although there are no set income limits, FHA mortgage insurance provides affordable options that especially benefit low- and moderate-income borrowers to purchase homes by reducing down payment requirements, limiting certain fees and allowing financing of some of the closing costs.



The completed home of Saul and Gloria Hernandez purchased and rehabbed with a City of Milwaukee Rehab loan funding and counseled and coached through the ACT Homeownership program. ACTS is a HUD approved Counseling Agency

During Fiscal Year 2008, 17,802 FHA loans were made in Wisconsin, an increase of 10,269 loans over the number of FHA loans in Fiscal Year 2007, resulting in a 136% increase in FHA lending for Wisconsin residents.

The Milwaukee Field Office works in partnership with a number of public and private agencies and collaborates throughout Wisconsin to expand homeownership opportunities, increase minority homeownership, and to prevent predatory lending practices so that fewer existing homeowners face foreclosure actions. Milwaukee Field Office staff is particularly committed to eliminating homeownership disparity rates and plans to work aggressively to help more minority families achieve financial security and the sense of community that comes with fair lending practices and homeownership.

Throughout Fiscal Year 2008, HUD collaborated with housing industry partners to conduct foreclosure prevention workshops throughout Wisconsin in cooperation with the Wisconsin Congressional Delegation on behalf of their constituents who are struggling to retain their homes and may be delinquent in their loans or facing foreclosure. HUD-approved housing counseling agencies and servicers were present at these events and in many cases were able to modify or refinance loans on the spot.

During Fiscal Year 2008, HUD awarded \$162,392 to Wisconsin for Single Family Housing Counseling programs through the competitive grants process. The agencies and the funding awarded to them include:

• West Central Wisconsin Community Action Agency, Inc.	\$43,587
• Community Action Inc., of Rock and Walworth Counties	25,000
• Tenant Resource Center	23,370
• Sci-Tech Development, Inc. (SDI) (2 grants)	70,435

Housing Resources, Inc. is an example of HUD-approved housing counseling agencies in the State of Wisconsin. They are among a network of Housing Counseling Programs that support the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters and homeless individuals and families. The primary objectives of the Housing Counseling Programs are to expand homeownership opportunities and improve access to affordable housing. Counselors provide guidance and advice to help families and individuals improve their housing conditions and meet their responsibilities of tenancy and homeownership.

On September 4, 2008, Milwaukee Field Office Director Del Reynolds presented remarks at a ceremony at which NeighborWorks America designed Housing Resources, Inc. an official Chartered Member of Exemplary Status as a NeighborWorks America affiliate. Approximately 200 people attended this ceremony, which was among many of the National Homeownership Month events held during Fiscal Year 2008.

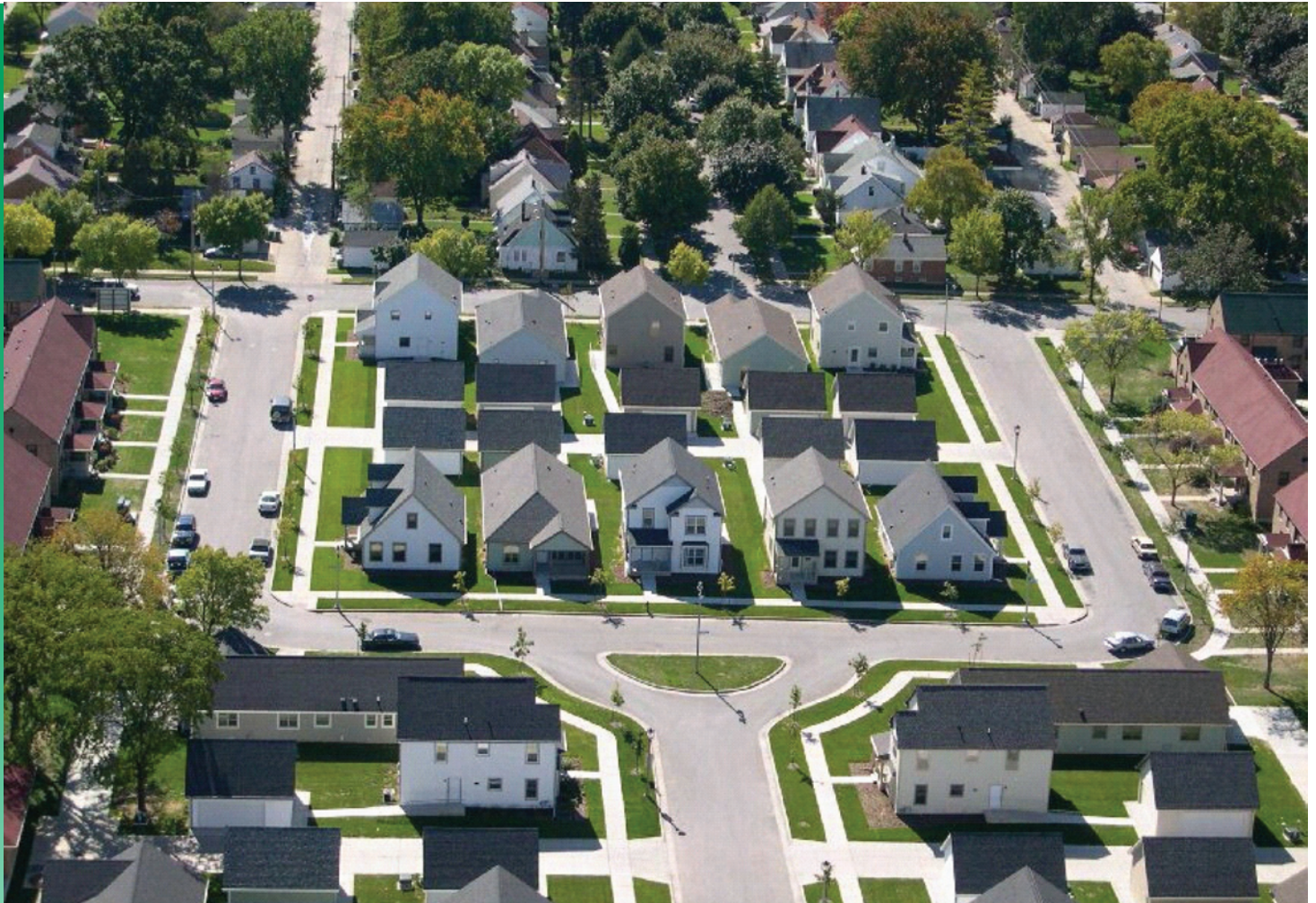
Agencies funded through this program may also provide Home Equity Conversion Mortgage (HECM) counseling to elderly homeowners who are looking to convert equity in their homes into income that can be used to pay for home improvements, medical costs, and/or living expenses.

For information about purchasing a HUD-foreclosed home or to find a HUD-approved housing counseling agency near you, visit the Single Family website at: [www.hud.gov/local/index.cfm?state=wi&topic=homeownership](http://www.hud.gov/local/index.cfm?state=wi&topic=homeownership)



# Promoting Decent Affordable Housing - Public Housing

HUD's Public Housing Division is responsible for monitoring the management of Low Rent Public Housing program units, Section 8 Vouchers, and Moderate Rehabilitation units administered by Public Housing Authorities (PHAs) throughout Wisconsin.



Parklawn Homes in Milwaukee, Wisconsin was developed as part of the Parklawn HOPE VI Project

As one example of a new activity, HUD recently awarded the Housing Authority of the City of Milwaukee (HACM) a \$6,759,852 grant to revitalize public housing units located throughout the city. The funding supports the city's effort to bring more affordable housing and homeownership opportunities for citizens in need. The grant will enable HACM to replace 24 severely distressed public housing units with 100 new or renovated units, including 29 public housing and affordable rental units. There will also be 9 affordable homeownership units and 62 moderately priced condominiums. Of these 100 units, 13 will be on the scattered site unit's original site and 87 will be in other locations.

In addition, Milwaukee Field Office staff continually assesses the progress of grant recipients for the following Public Housing programs:

Section 8 Tenant-Based Rental Assistance is a program designed to provide eligible low-income families, the elderly, and persons with disabilities rent subsidies to enable them to obtain decent, safe, and sanitary housing in privately owned housing units. In Fiscal Year 2008 Wisconsin PHAs were awarded \$98,904,211 to administer the program.

Low-Rent Public Housing is a program established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. In Fiscal Year 2008, Wisconsin PHAs were awarded \$22,653,475 in Operating Subsidies to assist them in the operational costs of their programs, and \$20,544,382 in Capital Funds to make improvements and renovations to their developments.

The Resident Opportunities and Self-Sufficiency Program (ROSS) is a program for public housing residents with supportive services, resident empowerment activities, and assistance in becoming economically self-sufficient. The ROSS program includes funding for ROSS Service Coordinators, Public Housing Family Self-Sufficiency Coordinators, and Elderly/Disabled Service Coordinators. These programs are administered by PHAs, Resident Organizations, and Nonprofit Organizations. In Fiscal Year 2008 \$846,000 were awarded in these programs to assist Wisconsin residents.

Housing Choice Voucher (HCV) Family Self-Sufficiency (FSS) is a program that encourages communities to develop local strategies to help voucher families obtain employment that will lead to economic independence and self-sufficiency. PHAs work with welfare agencies, schools, businesses, and other local partners to develop a comprehensive program that gives participating FSS family members the skills and experience to enable them to obtain employment that pays a living wage. Eight Wisconsin PHAs were awarded \$417,007 to administer this program in Fiscal Year 2008.

HUD-Veterans Affairs Supportive Housing (HUD-VASH) is a program that combines HUD voucher rental assistance for homeless veterans with case management and clinical services provided by the Veterans Affairs at its medical centers and in the community. In Fiscal Year 2008, 2 PHAs in Wisconsin were awarded funds to provide housing assistance to a total of 105 families.

Visit PIH website at <http://www.hud.gov/local/wi/working/localpo/pih.cfm> for a listing of housing authorities and information on other PIH programs.



# Promoting Decent Affordable Housing - Multifamily Housing

The Multifamily Housing Division provides FHA insurance on mortgages relating to multifamily rental housing, condominiums, nursing homes, assisted living facilities, hospitals, and manufactured housing. As of the end of Fiscal Year 2008, HUD supports more than 39,880 FHA-insured and subsidized units in 715 projects in Wisconsin with FHA Multifamily Mortgage Insurance and/or Section 8 subsidies.

The Wisconsin Housing and Economic Development Authority (WHEDA) is the Milwaukee HUD Office's Performance Based Contract Administrator (PBCA) for privately owned, Section 8 assisted properties. Under the contract, WHEDA performs management reviews, conducts follow-up monitoring on physical inspections, responds to tenant complaints, processes rent increases, and completes Section 8 contract renewals. HUD monitors WHEDA's performance under the contract with monthly desk reviews and an annual on site compliance review. This partnership has enabled HUD to carry out its mission to provide decent, safe and sanitary housing to Wisconsin families.

There were 525 units and 135 nursing home beds funded for \$24,331,500 in Multifamily Firm Commitments during Fiscal Year 2008. These included:

<u>Development Name</u>	<u>Location</u>	<u>Mortgage Amount</u>	<u>Units/Beds</u>
Riverwood Elderly Apts.	Portage	\$ 945,000	60
Village Green East	Two Rivers	1,729,800	57
Westby Housing	Scattered Sites	6,436,200	172
Wissota Health & Regional Vet Center	Chippewa Falls	3,981,500	135
Lamplight Apts.	Kaukauna	11,239,000	236



The Red Cliff Indian Reservation 202 elderly housing in the picture is one of few elderly housing developments built on reservation land in the country.



Programs administered by the Multifamily Housing Division include:

**Section 202 Supportive Housing for Elderly** is designed to enable very low-income elderly people, including the frail elderly (age 62 and older), to live independently by increasing the supply of rental housing with supportive services. Section 202 provides grants known as capital advances to private nonprofit organizations to construct, rehabilitate, or acquire rental housing and provide supportive services for the very low-income elderly. The capital advance remains a grant and does not need to be repaid as long as the housing remains available to very low-income, elderly people for at least 40 years.

The Section 202 program also provides rental assistance for project residents. Residents pay no more than 30 percent of their adjusted gross income in rent, while the project rental assistance covers the difference between the monthly approved operating cost and the rent received from the tenant. Funding in the amount of \$78,500 for Multifamily Section 202 Demonstration Planning Grants and Housing was awarded to Impact Seven, Inc. in Fiscal Year 2008. Section 202 Housing for the Elderly awarded Accessible Space, Inc. of Hudson a capital advance in the amount of \$4,006,100 to develop 32 units of housing for the elderly.

The **Assisted Living Conversion Program (ALCP)** for Eligible Multifamily Assisted Living Facilities (ALFs) is designed to accommodate frail elderly persons and people with disabilities who can live independently but need assistance with activities of daily living. The program provides grant funds to private nonprofit owners of Section 202 housing projects; Section 515/8 rural housing projects; Section 221(d)(3) projects and Section 236 projects that have been occupied for at least 5 years and are designed primarily for occupancy by the elderly. Grant funds are used to cover the costs of the physical conversion of existing units, common areas, and office space for assisted living. The grant requires the projects remain available for very low- and/or low-income residents for 20 years beyond the term of the original mortgage. Project owners must provide the necessary supportive services to support activities of daily living for frail elderly ALF residents consistent with state licensing requirements.

**Section 811 Supportive Housing for Persons with Disabilities** is designed to enable very low-income persons with physical, developmental, or chronic mental disabilities to live independently by increasing the supply of rental housing that includes supportive services. The program provides capital advances to nonprofit organizations to construct, rehabilitate or acquire rental housing that includes supportive services for very low-income people with disabilities who are at least 18 years old. This advance remains a grant and does not need to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years. The program also provides rental assistance for project residents. Residents pay no more than 30 percent of their adjusted gross income in rent, and the project rental assistance covers the difference between the monthly approved operating costs and the rent received from the tenant.

Wisconsin nonprofit organizations received \$5,571,500 to develop 42 Units of Section 811 Housing for Persons with Disabilities in Fiscal Year 2008:

<u>Development Name</u>	<u>Location</u>	<u>Mortgage Amount</u>	<u>Units</u>
Movin' Out, Inc.	Madison	\$ 1,453,200	11
Accessible Space, Inc.	Hudson	1,945,800	15
Impact Seven, Inc.	Black River Falls	999,000	8
Impact Seven, Inc.	Spooner	1,173,500	8

In addition, Residential Care of Oshkosh for the Developmentally Disabled was awarded \$158,180 in Extension Funding.

The **Service Coordinator** program is designed to ensure that elderly persons and non-elderly persons with disabilities living in multifamily insured and assisted housing are linked to the supportive services they need to continue living independently. The program funds owners of multifamily assisted housing developments designed for occupancy by elderly and non-elderly people with disabilities.

Service Coordinators work with development and community residents, helping them locate, create, and obtain affordable supportive services. Project owners in Wisconsin were awarded \$1,824,437 in Service Coordinator Extension Funding to hire service coordinators and to pay administrative costs associated with the positions.

In order to coordinate HUD's efforts with other agencies, Multifamily staff meet regularly with the Wisconsin Housing and Economic Development Authority (WHEDA), USDA Rural Development and the State of Wisconsin Bureau of Housing to discuss issues involving development and asset management, housing supply and demand and agency best practices. Multifamily staff held quarterly Service Coordinators' meetings in Kenosha, Sun Prairie, Milwaukee and Waukesha and Neighborhood Network Conference in Manitowoc and Milwaukee. In addition, Multifamily and CPD staff helped in the planning and presentation of the annual Home for Everyone Conference in Appleton.

Visit HUD's website for more information on the Multifamily Housing Division and other community development programs: <http://www.hud.gov/local/wi/working/mf/index.cfm>

# Strengthening Communities

The Community Planning and Development (CPD) Division administers HUD's major community and economic development grant programs, two affordable housing programs, and the Department's homeless assistance programs. The primary CPD programs are:

**Community Development Block Grants (CDBG)** provide direct funding to units of local government and the State of Wisconsin. These grants are utilized for funding of local community development programs that address housing and economic development needs, primarily for low- and moderate-income persons. Fiscal Year 2008 Grant awards included \$37,087,243 for CDBG Entitlement cities and counties and \$27,769,125 for a CDBG to the State of Wisconsin for Small Cities.

**Affordable Housing Programs** such as the HOME Investment Partnership Grants provide assistance to renters and first-time homebuyers, build state and local capacity to carry out affordable housing programs, and expand the capacity of non-profit community housing organizations to develop and manage housing. Fiscal Year 2008 awards for Affordable Housing Programs included \$25,784,783 for the HOME Program and \$195,170 for the HOME American Dream Downpayment Initiative (ADDI).

**Homeless Assistance Programs** provide resources to States, local governments, and non-profit organizations that help individuals and families who are homeless. These resources are made available through a community planning process called a Continuum of Care (CoC). This regional or local approach enables communities to organize and deliver a coordinated array of needed housing and supportive services to help homeless persons achieve permanent housing and maximum self-sufficiency. The primary homeless assistance programs are listed below.

**CoC Homeless Assistance Program** includes competitively funded Supportive Housing, Shelter Plus Care, Section 8 Moderate Rehabilitation Single Room Occupancy, and Rapid Re-housing programs. These programs help develop housing and related supportive services for people moving from homelessness to independent living. In Fiscal Year 2008, \$21,928,343 was awarded to Wisconsin grantees under the CoC Homeless Assistance Program. A complete listing of the amounts awarded by CoC Program is available at Appendix I.



The North Park Playground Construction project in La Crosse Wisconsin was built by volunteers and paid for with CDBG funding



**Emergency Shelter Grants (ESG) Program** is designed to be the first step in a continuum of assistance to prevent homelessness and to enable homeless individuals and families to move toward independent living. The ESG program uses the CDBG formula for allocating funds to eligible jurisdictions for rehabilitation, operating expenses, essential services, and homeless prevention activities. In Fiscal Year 2008, \$2,907,641 was awarded to Wisconsin grantees under the ESG Program. A complete listing of the amounts awarded under ESG is available at Appendix I.

**The Housing Opportunities for Persons with AIDS (HOPWA)** program consists of funding directly to the City of Milwaukee (\$515,000) and the State of Wisconsin (\$407,000) to address housing needs for low-income persons who are living with HIV/AIDS and their families. In addition, HOPWA has a competitive program that provides direct funding to non-profits to address the housing needs of low-income persons who are living with HIV/AIDS and their families. No new competitive grants were funded in Wisconsin in Fiscal Year 2008.

The **Neighborhood Stabilization Program (NSP)** was created under the Housing and Economic Recovery Act (HERA) during the summer of Fiscal Year 2008 in response to the foreclosure crisis. The funding provided emergency assistance to the State of Wisconsin and the City of Milwaukee to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The City of Milwaukee was awarded \$9,197,465 and the State of Wisconsin was awarded \$38,779,123. NSP funds may be used for activities which include, but are not limited to: Establish financing mechanisms for purchase and redevelopment of foreclosed homes and residential properties; purchase and rehabilitate homes and residential properties abandoned or foreclosed; establish land banks for foreclosed homes; demolish blighted structures; and redevelop demolished or vacant properties.

The **Disaster Recovery Assistance Program** funding was authorized under the Supplemental Appropriations Act of 2008. Federal Register notices announcing the funding were published September 11, 2008; December 18, 2008; and February 13, 2009. Wisconsin was awarded a total of \$24,057,378 under the first two notices and an additional \$25,039,963 in the February allocation as a result of the severe flooding which occurred in June 2008. The purpose of the Disaster Recovery Program is to assist in recovery efforts in areas covered by a declaration of a major disaster under Title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act. The Wisconsin Department of Commerce administers this program. Entitlement grantees are eligible to receive disaster assistance through the state.

Visit HUD's CPD website for more information on CDBG, HOME, and other community development programs: <http://www.hud.gov/local/wi/working/cpd/index.cfm>

# Ensuring Equal Opportunity in Housing

The Fair Housing and Equal Opportunity (FHEO) Division administers and enforces Federal laws that ensure equal access to housing and guarantee equal opportunity in all HUD programs (Title VIII of the Civil Rights Act of 1968, as amended, Title VI of the Civil Rights Act of 1964, and Section 504 of the Rehabilitation Act). FHEO is responsible for “enforcement” and “program compliance” activities relating to equal opportunity.



Enforcement activities begin when members of the public, fair housing advocacy groups or HUD’s Secretary file housing discrimination complaints under Title VIII. HUD investigates all such complaints thoroughly and, unless they are resolved informally or conciliated, every complaint receives a written determination from HUD. HUD attorneys or Department of Justice Civil Rights Division attorneys enforce HUD Determinations of reasonable cause to believe that a complaint has merit.

Federal law prohibits housing discrimination because of race, color, family status (having children in the household under age 18), disability, sex, national origin or religion. Anyone who believes that he or she has been the victim of housing discrimination, including discrimination in financing for housing, sales, rentals and accommodations for disabilities, can make a complaint with HUD by calling 800-765-9372.

Program compliance activities are collaborative efforts between FHEO and other relevant HUD divisions to carry out HUD’s mandate to provide equal access to federally funded programs and to affirmatively further the goal of achieving an integrated society. FHEO staff carries out monitoring, technical assistance, compliance investigations and compliance reviews out with respect to several civil rights requirements, primarily under the federal Fair Housing Act. FHEO also works to enhance performance under mandates that direct jobs, training and economic opportunities to low-income residents in communities receiving HUD assistance.



First Lady Jessica Doyle, HUD Fair Housing Equal Opportunity Specialist Dan Stotmeister stand with the winner of the Statewide Fair Housing Poster Contest.

The Milwaukee HUD FHEO office was instrumental in organizing the Wisconsin Fair Housing Network (WFHN) over 25 years ago. The WFHN started as an extension of the Voluntary Affirmative Marketing Agreement (VAMA) program that HUD had fostered with local Boards of Realtors beginning in the late 1970's. HUD initially created the VAMA pursuant to the Fair Housing Act's charge to HUD's Secretary to call conferences with members of the housing industry and engage in educational activities to further the purposes of the Act.

By the early 1980's, all Wisconsin local Boards of Realtors had signed the VAMA and local Boards, along with local community housing resource boards began innovative measures to implement the VAMA. The local groups requested that the Milwaukee HUD Office and the Wisconsin Realtors Association help to organize a means for them to share information. The result was a conference of Boards of Realtors and the Community Housing Resource Boards.

Today, WFHN is a coalition of people representing individuals, public agencies and private organizations dedicated to the education and promotion of fair housing throughout Wisconsin. WFHN meets quarterly to exchange ideas and to discuss events occurring within the State about fair housing. HUD FHEO staff actively support WFHN's activities, but WFHN is self-sustaining and does not rely on HUD for financial assistance. WFHN bi-annually sponsors a fair housing conference and annually sponsors a fair housing awards program to recognize individuals and organizations that have made significant contributions to further fair housing.

Another WFHN event, in collaboration with Milwaukee Field Office FHEO staff and the Wisconsin Department of Commerce, is the annual Fair Housing Poster and Essay Contest and Awards Luncheon. This event fosters a positive awareness of fair housing policy among school-age children. Ask any member of the Milwaukee FHEO staff for copies of the 2009 and 2010 calendars displaying award-winning posters!

The Fair Housing Initiatives Program (FHIP) makes funding available on a competitive basis for private and public entities to carry out programs that assist in eliminating discriminatory housing practices and educate the public on fair housing rights and responsibilities. In Fiscal Year 2008, the Metropolitan Milwaukee Fair Housing Council received \$274,921 in funding under HUD's Private Enforcement Initiative. The Metropolitan Milwaukee Fair Housing Council is recognized nationally for the excellence of its fair housing testing program. The Council also has been a leader in identifying impediments to accessibility for the disabled in newly constructed housing and in providing thoughtful analysis of the progress of Community Program Development entitlement communities toward eliminating impediments to integration.

For more information on FHEO at HUD, go to <http://www.hud.gov/offices/fheo/index.cfm>



# Embracing High Standards of Ethics, Management and Accountability

Field Office Director Del Reynolds is responsible for the management and oversight of the Milwaukee Field Office. The Field Office Director and staff assigned to the Field Policy and Management Division provide support for the Program Divisions to ensure effective delivery of the Department's services to customers throughout the state. These services include, but are not limited to, Congressional inquiries, Public Affairs, Freedom of Information requests, and special projects that include coordinating and developing the statewide Homeownership Month calendar of activities and events and Faith-Based and Community Initiatives. The Program Divisions also receive support services from the Administrative Services Division, which is responsible for accomplishing day-to-day internal administrative activities and operation.

One of the vehicles that Field Policy and Management staff supports to achieve outreach goals delineated in the Field Office Management Plan is the Federal Employee Diversity Committee (FEDC). The FEDC is a subcommittee of the Federal Employees' Association.

The FEDC was established in 2002 by eight federal agencies and four federal organizations in the metropolitan Milwaukee area. The mission and purpose of the Diversity Committee is to coordinate and promote programs that are educational, encourage appreciation of diversity, and result in sharing resources within the federal community. The Committee has grown to its current membership of 20 federal agencies and organizations.

The group has developed and implemented educational programs and ethnic observances and holidays that are recognized on the federal calendar. It has also provided support to victims of the Asian Tsunami, Katrina Hurricane, and the Virginia Tech tragedy. Locally, the FEDC has assisted the Milwaukee Women's Center, Sojourner Truth House, and VETS Place Central.

Finally, we want to note that several staff in the Milwaukee Field Office retired during calendar year 2008. This is to gratefully acknowledge their years of service by Program area. Community Planning and Development experienced a variety of staff changes. CPD Director Robert (Bob) Berlan retired from HUD after 35+ years; 10 of the years spent in the Milwaukee Field Office. Program Manager David Ingvaldstad and CPD Representatives Marcia Bergeson and Sandy Dudek each retired after 20+ years of service. Both Multifamily Housing Program Center Director David Lierman and Single Family Program Team Coordinator Diane Waller retired at the end of the year with 25+ years of federal service. Their assistance and support over many years is sincerely appreciated.



Brigadier General (Ret.) Robert Cocroft and Brigadier General Marcia Anderson presented remarks at the 2008 Federal Employee Diversity Committee Veteran's Day Ceremony.

# Promoting Participation of Faith Based and Community Organizations

HUD established the Center for Faith-Based and Community Initiatives to cultivate support for faith-based and community organizations as they strengthen America's communities. The Center pursues its mission through strategic objectives to reduce barriers to faith-based and community organizations' participation in HUD-sponsored programs by conducting outreach and providing technical assistance to strengthen the capacity of faith-based and community organizations as well as HUD's traditional grantees and sub-grantees. Among its activities, the Center conducts 2-day grant-writing training sessions that address organizational development, successful grant writing techniques, performance measurement, and factors for award.

HUD's Milwaukee Field Office has a long history of working with faith-based and community organizations to address the needs of Wisconsin residents who face issues of homelessness and the lack of affordable housing and economic opportunities. Most noteworthy are the faith-based and community organizations that serve the public with programs funded by the Continuum of Care and other homeless grants, and the Section 202 and 811 programs providing housing for the elderly and persons with disabilities.



Mr. Murjan Musa and his children in the backyard of the home that he and his wife purchased and rehabbed in August of 2008. Their dream of homeownership was made possible by Allied Churches Teaching Self Empowerment (ACTs). ACTs is one of the faith and community partners who receive HUD funding, technical assistance and recently became a HUD approved counseling agency.

Led by the Milwaukee Liaison for Faith-Based and Community Initiatives, the Milwaukee Field Office conducts outreach to inform potential partners of HUD opportunities, especially the smaller grassroots organizations, and to help them with educational seminars and technical assistance. As an example, Milwaukee Field Office Faith-Based Liaison Sheila Ashley conducted a 2-day grant writing training seminar at Mount Mary College that was attended by approximately 75 people from across the country. She was assisted by other Field Office staff from all Program areas.

APPENDIX I

# Wisconsin HUD Office

## Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2008

### COMMUNITY PLANNING & DEVELOPMENT

<i>CPD Funding FY 2008</i>	Appleton	Beloit	Eau Claire	Fond du Lac	Green Bay	Janesville	Kenosha	LaCrosse	Madison
Community Development Block Grant HOME Program#	\$596,347	\$663,281	\$632,509	\$564,282	\$984,950	\$534,275	\$1,041,463	\$1,009,683	\$1,967,400
ADDI	\$0	\$286,105	\$403,676	\$0	\$577,164	\$286,105	\$477,469	\$358,146	\$1,586,226
HOPWA	\$0	\$2,505	\$0	\$0	\$0	\$2,505	\$0	\$0	\$15,063
Disaster Assistance I	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Disaster Assistance II (pending)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Neighborhood Stabilization Program	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Emergency Shelter Grant	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$87,830
Continuum of Care FY2007	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other HUD CPD Funding*	\$0	\$0	\$0	\$0	\$1,862,000	\$0	\$0	\$0	\$196,000
<b>Other HUD Funding**</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>TOTAL CPD Funding FY2008</b>	<b>\$596,347</b>	<b>\$951,891</b>	<b>\$1,036,185</b>	<b>\$564,282</b>	<b>\$3,424,114</b>	<b>\$822,885</b>	<b>\$1,518,932</b>	<b>\$1,367,829</b>	<b>\$3,852,519</b>

\*Includes: Special Purpose Grants from CDBG & HOPWA Competitive      \*\* Funds from Homebuying Counseling, FHEO & Office of Healthy Homes  
# HOME & ADDI Funds for Beloit and Janesville are for the Rock Co. Consortium

<i>CPD Funding FY 2008</i>	Milwaukee	Neenah	Oshkosh	Racine	Sheboygan	Superior	Wausau	Wauwatosa	West Allis
Community Development Block Grant HOME Program#	\$16,643,152	\$212,476	\$823,381	\$1,968,513	\$1,047,176	\$851,116	\$688,045	\$1,189,294	\$1,383,127
ADDI	\$6,211,049	\$0	\$0	\$573,122	\$0	\$0	\$0	\$0	\$0
HOPWA	\$42,427	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Disaster Assistance I	\$515,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Disaster Assistance II (pending)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Neighborhood Stabilization Program	\$9,129,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Emergency Shelter Grant	\$761,931	\$0	\$0	\$88,256	\$0	\$0	\$0	\$0	\$0
Continuum of Care FY2007	\$0	\$0	\$0	\$1,079,216	\$0	\$0	\$0	\$0	\$0
Other HUD CPD Funding*	\$1,080,450	\$0	\$0	\$196,000	\$98,000	\$490,000	\$392,000	\$0	\$0
<b>Other HUD Funding**</b>	\$687,994	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>TOTAL CPD Funding FY2008</b>	<b>\$35,071,003</b>	<b>\$212,476</b>	<b>\$823,381</b>	<b>\$3,905,107</b>	<b>\$1,145,176</b>	<b>\$1,341,116</b>	<b>\$1,080,045</b>	<b>\$1,189,294</b>	<b>\$1,383,127</b>

APPENDIX I

# Wisconsin HUD Office Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2008

## COMMUNITY PLANNING & DEVELOPMENT

CPD Funding FY 2008	Includes City of Waukesha			Balance of		ENTIRE
	Dane Co.	Milw. Co.	Waukesha Co.	State of WI	State of WI	
Community Development Block Grant	\$1,125,511	\$1,716,176	\$1,445,086	\$27,769,125	\$64,856,368	
HOME Program#	\$548,803	\$1,166,273	\$1,335,947	\$11,974,670	\$25,784,755	
ADDI	\$7,443	\$13,302	\$14,405	\$97,519	\$195,169	
HOPWA	\$0	\$0	\$0	\$407,000	\$922,000	
Disaster Assistance I	\$0	\$0	\$0	\$0	\$24,057,378	
Disaster Assistance II (pending)	\$0	\$0	\$0	\$0	\$25,039,963	
Neighborhood Stabilization Program	\$0	\$0	\$0	\$38,779,123	\$47,908,123	
Emergency Shelter Grant	\$0	\$0	\$0	\$1,969,624	\$2,907,641	
Continuum of Care FY2007	\$2,643,803	\$10,088,454	\$0	\$6,745,656	\$20,557,129	
Other HUD CPD Funding*	\$0	\$0	\$0	\$637,000	\$4,951,450	
Other HUD Funding**	\$0	\$0	\$0	\$162,392	\$440,303	
<b>TOTAL CPD Funding FY2008</b>	<b>\$4,325,560</b>	<b>\$12,984,205</b>	<b>\$2,795,438</b>	<b>\$88,379,717</b>	<b>\$217,522,938</b>	

\*Includes: Special Purpose Grants from CDBG & HOPWA Competitive

\*\* Funds from Homebuying Counseling, FHEO & Office of Healthy Homes



# Wisconsin HUD Office

## Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2008

### MULTI - FAMILY HOUSING: FHA MORTGAGE INSURANCE AND HUD SUBSIDIES

<b>Multi - Family Funding*</b>	Appleton	Beloit	Eau Claire	Fond du Lac	Green Bay	Janesville	Kenosha	LaCrosse	Madison
Active Multi Family Subsidies	\$2,018,568	\$1,386,972	\$2,323,776	\$2,494,464	\$4,114,476	\$1,696,740	\$6,384,240	\$1,272,984	\$10,637,832
Multi-Family FHA Unpaid Balance	\$2,699,600	\$6,965,780	\$11,507,106	\$1,220,730	\$5,583,066	\$4,574,292	\$26,568,883	\$8,591,194	\$34,965,407

#### Multi-Family Units Information\*\*

Total Insured and/or Subsidized Units	562	377	873	500	1,071	454	1,275	467	3,084
Total Subsidized Units	551	372	676	498	965	453	1,201	285	1,756
Projects with FHA and/or Subsidy	6	6	15	8	12	8	14	8	33

#### Multi - Family Funding\*

	Milwaukee	Neenah	Oshkosh	Racine	Sheboygan	Superior	Wausau	Wauwatosa	West Allis
Active Multi Family Subsidies	\$37,849,512	\$1,436,592	\$2,238,348	\$5,790,480	\$1,955,976	\$4,661,268	\$1,465,152	\$1,373,952	\$2,846,976
Multi-Family FHA Unpaid Balance	\$133,715,347	\$7,759,703	\$9,862,434	\$24,338,570	\$5,350,569	\$12,563,944	\$7,027,038	\$9,430,731	\$17,897,176

#### Multi-Family Units Information\*\*

Total Insured and/or Subsidized Units	8,076	418	730	1,620	523	1,084	418	402	628
Total Subsidized Units	7,143	321	611	1,212	391	916	371	249	624
Projects with FHA and/or Subsidy	117	10	14	21	7	10	5	5	9

\*Based on REIMS system "Burn Rate" for Sept. 2008; \*\*Based on REIMS system "Assisted Unit and Total Unit Count" for Sept 2008; \*\*\*FMR 2009 Effective 10-08

# Wisconsin HUD Office

Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2008

## MULTI - FAMILY HOUSING: FHA MORTGAGE INSURANCE AND HUD SUBSIDIES

<i>Multi - Family Funding*</i>	Dane Co.	Milw. Co.	Waukesha Co.	Balance of		ENTIRE
				State of WI	State of WI	
Active Multi Family Subsidies	\$4,023,808	\$22,103,193	\$7,991,595	\$239,495,422	\$312,854,054	
Multi-Family FHA Unpaid Balance	\$8,475,552	\$57,019,109	\$70,915,502	\$350,369,093	\$620,171,435	
<i>Multi-Family Units Information**</i>						
Total Insured and/or Subsidized Units	859	2,722	2,036	24,515	40,004	
Total Subsidized Units	598	2,091	1,239	21,496	33,749	
Projects with FHA and/or Subsidy	17	58	24	447	682	

# APPENDIX I

## Wisconsin HUD Office

### Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2008

#### SINGLE FAMILY HOUSING: FHA MORTGAGE INSURANCE IN FORCE

<i>Single Family Funding</i>	Appleton	Beloit	Eau Claire	Fond du Lac	Green Bay	Janesville	Kenosha	LaCrosse	Madison
Endorsements FY2002	349	82	83	145	377	116	687	54	249
Endorsements FY2007	263	65	75	135	391	67	370	58	96
Endorsements FY2008	491	202	188	233	827	266	794	169	323
First-Time Homebuyers FY2007	104	15	39	60	142	23	234	29	29
First-Time Homebuyers FY2008	147	54	76	87	286	95	242	78	108
TOTAL Active as of 10/2008	1,381	510	398	680	1,713	543	2,329	354	737
TOTAL Historical FHA Cases	8,996	4,531	2,411	2,946	11,268	4,641	14,884	1,658	11,994

Note: All FHA data taken from the Single Family Data Warehouse Oct/2008 -- <http://hudatwork.hud.gov/apps/po/h/sfdw/>

<i>Single Family Funding</i>	Milwaukee	Neenah	Oshkosh	Racine	Sheboygan	Superior	Wausau	Wauwatosa	West Allis
Endorsements FY2002	1,451	127	164	634	153	35	44		
Endorsements FY2007	1,348	113	186	452	113	37	73		
Endorsements FY2008	2,918	179	320	771	239	89	142	no data	no data
First-Time Homebuyers FY2007	440	44	61	162	35	20	28	available	available
First-Time Homebuyers FY2008	829	64	113	259	84	38	52	go to	go to
TOTAL Active as of 10/2008	6,940	548	875	2,389	680	201	334	Milw. Co.	Milw. Co.
TOTAL Historical FHA Cases	56,615	3,729	4,357	13,687	3,380	1,401	1,650		

Note: All FHA data taken from the Single Family Data Warehouse Oct/2008 -- <http://hudatwork.hud.gov/apps/po/h/sfdw/>

# Wisconsin HUD Office

## Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2008

### SINGLE FAMILY HOUSING: FHA MORTGAGE INSURANCE IN FORCE

<i>Single Family Funding</i>	Dane Co.	Milw. Co.	Waukesha Co.	Balance of State of WI	ENTIRE State of WI
Endorsements FY2002	208	549	275	4,537	8,474
Endorsements FY2007	107	425	221	4,516	7,532
Endorsements FY2008	411	1,179	863	10,667	17,797
First-Time Homebuyers FY2007	41	136	51	1,405	2,569
First-Time Homebuyers FY2008	121	383	235	2,946	5,273
TOTAL Active as of 10/2008	763	2,186	1,285	22,454	38,943
TOTAL Historical FHA Cases	8,875	17,722	10,830	152,810	266,830

Note: All FHA data taken from the Single Family Data Warehouse Oct2008 -- <http://hudatwork.hud.gov/apps/po/h/sfdw/>



# Wisconsin HUD Office

Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2008

## PUBLIC HOUSING\*

<i>PHA Funding FY 2008</i>	Appleton	Beloit	Eau Claire	Fond du Lac	Green Bay	Janesville	Kenosha	LaCrosse	Madison
Operating Subsidies	\$360,961	\$407,371	\$253,613	\$439,892	\$338,901	\$0	\$0	\$1,046,787	\$1,570,735
Capital Fund Program	\$279,640	\$204,788	\$205,559	\$486,877	\$269,764	\$0	\$0	\$921,619	\$1,134,129
Section 8 Budget Authority	\$1,576,175	\$2,110,522	\$873,767	\$1,624,913	\$8,199,517	\$1,660,743	\$4,342,874	\$404,710	\$6,379,769
HOPE VI Awarded	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>TOTAL</b>	<b>\$2,216,776</b>	<b>\$2,722,681</b>	<b>\$1,332,939</b>	<b>\$2,551,682</b>	<b>\$8,808,182</b>	<b>\$1,660,743</b>	<b>\$4,342,874</b>	<b>\$2,373,116</b>	<b>\$9,084,633</b>

### LIPH Units (Low Income Public Housing)

<i>Family Units</i>	51	90	108	88	50	0	0	200	325
<i>Older Adult Units</i>	159	41	0	193	153	0	0	396	429
<b>TOTAL UNITS</b>	<b>210</b>	<b>131</b>	<b>108</b>	<b>281</b>	<b>203</b>	<b>0</b>	<b>0</b>	<b>596</b>	<b>754</b>

## PUBLIC HOUSING\*

<i>PHA Funding FY 2008</i>	Milwaukee	Neenah	Oshkosh	Racine	Sheboygan	Superior	Wausau	Wauwatosa	West Allis
Operating Subsidies	\$9,828,793		\$728,954	\$17,512	\$0	\$948,544	\$238,141		\$0
Capital Fund Program	\$8,147,219	NO	\$601,623	\$15,881	\$279,400	\$797,241	\$243,531	NO	\$0
Section 8 Budget Authority	\$20,394,650	PHA	\$1,543,979	\$5,613,782	\$541,447	\$474,477	\$826,664	PHA	\$1,736,826
HOPE VI Awarded	\$6,759,852		\$0	\$0	\$0	\$0	\$0		\$0
<b>TOTAL</b>	<b>\$45,130,514</b>		<b>\$2,874,556</b>	<b>\$5,647,175</b>	<b>\$820,847</b>	<b>\$2,220,262</b>	<b>\$1,308,336</b>		<b>\$1,736,826</b>

### LIPH Units (Low Income Public Housing)

<i>Family Units</i>	2,041		424	0	30	458	40		0
<i>Older Adult Units</i>	2,178		0	10	208	1	149		0
<b>TOTAL UNITS</b>	<b>4,219</b>		<b>424</b>	<b>10</b>	<b>238</b>	<b>459</b>	<b>189</b>		<b>0</b>

# Wisconsin HUD Office

## Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2008

### PUBLIC HOUSING\*

<i>PHA Funding FY 2008</i>		Balance of			ENTIRE	
	Dane Co.	Milw. Co.	Waukesha Co.	State of WI	State of WI	
Operating Subsidies	\$137,545	\$0	\$0	\$6,335,726	\$22,653,475	
Capital Fund Program	\$128,539	\$0	\$0	\$5,633,875	\$20,544,382	
Section 8 Budget Authority	\$4,809,857	\$8,485,822	\$5,891,586	\$27,303,717	\$98,904,211	
HOPE VI Awarded	\$0	\$0	\$0	\$0	\$6,759,852	
<b>TOTAL</b>	<b>\$5,075,941</b>	<b>\$8,485,822</b>	<b>\$5,891,586</b>	<b>\$39,273,318</b>	<b>\$148,861,920</b>	

LIPH Units (Low Income Public Housing)			
Family Units	62	0	5,156
Older Adult Units	24	0	8,031
<b>TOTAL UNITS</b>	<b>86</b>	<b>0</b>	<b>13,187</b>

# APPENDIX I

## Wisconsin HUD Office

Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2008

### TOTAL HUD - SUBSIDIZED UNITS and INVESTMENTS

	Appleton	Beloit	Eau Claire	Fond du Lac	Green Bay	Janesville	Kenosha	LaCrosse	Madison
TOTAL UNITS	1,308	1,101	1,189	1,209	4,402	996	2,312	1,025	4,116
TOTAL ANNUAL FUNDING	\$5,059,361	\$5,378,058	\$4,692,900	\$5,916,854	\$16,897,500	\$4,496,882	\$12,723,300	\$5,695,614	\$23,574,984

	Milwaukee	Neenah	Oshkosh	Racine	Sheboygan	Superior	Wausau	Wauwatosa	West Allis
TOTAL UNITS	17,001	321	1,448	2,761	815	1,544	995	249	1,081
TOTAL ANNUAL FUNDING	\$108,647,108	\$1,649,068	\$5,936,285	\$15,342,762	\$3,921,999	\$8,313,571	\$3,853,533	\$2,563,246	\$5,966,929

	Dane Co.	Milw. Co.	Waukesha Co.	State of WI	State of WI
TOTAL UNITS	1,844	4,105	2,746	37,875	73,840
TOTAL ANNUAL FUNDING	\$13,560,333	\$43,312,676	\$17,052,550	\$327,549,688	\$577,593,487



# Wisconsin HUD Office

## Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2008

### LATEST POPULATION, UNEMPLOYMENT and FORECLOSURE DATA

Demographic Indicators	Appleton	Beloit	Eau Claire	Fond du Lac	Green Bay	Janesville	Kenosha	LaCrosse	Madison
Population-2000	70,087	35,775	61,704	42,296	102,313	59,498	90,352	51,818	208,054
Population 2008 (Estimate)	72,797	37,110	65,362	43,460	103,950	63,540	95,910	51,840	226,650
% Inc./Dec. 2000-2008	3.2%	3.7%	5.9%	3.0%	1.2%	5.5%	6.2%	0.0%	8.9%
Unemployment Rate- Dec 2008	7.2%	11.4%	5.2%	7.3%	8.3%	9.0%	7.3%	5.4%	3.6%
Foreclosure Data									
Estimated TOTAL Mortgages	17,563	7,045	12,176	9,125	24,006	16,476	22,043	7,446	49,270
HMDA Loans Made 2004-2006	8,781	3,523	6,088	4,562	12,003	8,238	11,021	3,725	24,635
Percent High Cost Loans 2004-2006	19.1%	36.3%	18.5%	22.3%	20.9%	22.7%	29.2%	18.4%	11.0%
Number of High Cost Loans '04-'06	1,677	1,279	1,126	1,017	2,509	1,870	3,218	685	2,710
Est. 18 Month Foreclosure Starts - #	538	463	314	307	877	581	1,029	197	493
Est. 18 Month Foreclosure Starts - %	3.1%	6.6%	2.6%	3.4%	3.7%	3.5%	4.7%	2.6%	1.0%

Demographic Indicators	Milwaukee	Neenah	Oshkosh	Racine	Sheboygan	Superior	Wausau	Wauwatosa	West Allis
Population-2000	596,974	24,507	62,916	81,855	50,792	27,368	38,426	47,271	61,254
Population 2008 (Estimate)	590,870	25,560	65,920	80,320	50,580	27,170	40,360	45,880	60,370
% Inc./Dec. 2000-2008	-1.0%	4.3%	4.8%	-1.9%	-0.4%	-0.7%	5.0%	-2.9%	-1.4%
Unemployment Rate- Dec 2008	7.9%	5.1%	5.5%	10.8%	7.8%	5.7%	6.6%	4.1%	5.9%
Foreclosure Data									
Estimated TOTAL Mortgages	118,905	6,332	12,553	17,519	10,297	4,447	7,428	11,512	15,826
HMDA Loans Made 2004-2006	59,453	3,166	6,277	8,760	5,146	2,224	3,714	5,756	7,913
Percent High Cost Loans 2004-2006	42.4%	20.8%	21.4%	34.6%	25.9%	30.0%	21.0%	12.2%	27.8%
Number of High Cost Loans 04-06	25,208	659	1,343	3,031	1,333	667	780	702	2,200
Est. 18 Month Foreclosure Starts-#	8,424	178	394	1,146	411	192	250	150	645
Est. 18 Month Foreclosure Starts -%	7.1%	2.8%	3.1%	6.5%	4.0%	4.3%	3.4%	1.3%	4.1%

# Wisconsin HUD Office

Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2008

## LATEST POPULATION, UNEMPLOYMENT and FORECLOSURE DATA

Demographic Indicators	Dane Co.	Milw. Co.	Waukesha Co.	Balance of State of WI	ENTIRE State of WI
<i>Population-2000</i>	426,526	940,164	360,767	2,878,807	5,363,675
<i>Population 2008 (Estimate)</i>	471,559	938,490	382,697	3,101,991	5,675,156
<b>% Inc./Dec. 2000-2008</b>	<b>10.6%</b>	<b>-0.2%</b>	<b>6.1%</b>	<b>7.8%</b>	<b>5.8%</b>
<b>Unemployment Rate- Dec 2008</b>	<b>3.9%</b>	<b>6.5%</b>	<b>4.7%</b>	N.A.	5.8%
<b>Foreclosure Data</b>					
<i>Estimated TOTAL Mortgages</i>	79,427	58,494	86,495	655,139	1,249,524
<i>HMDA Loans Made 2004-2006</i>	39,714	29,247	43,248	327,573	624,767
<i>Percent High Cost Loans 2004-2006</i>	10.8%	17.4%	11.5%	19.6%	20.9%
<i>Number of High Cost Loans 04-06</i>	4,289	5,089	4,974	64,204	130,570
<i>Est. 18 Month Foreclosure Starts-#</i>	745	1,518	1,002	17,827	37,681
<i>Est. 18 Month Foreclosure Starts -%</i>	0.9%	2.6%	1.2%	2.7%	3.0%



## U.S. Department of Housing and Urban Development

Milwaukee Field Office  
Suite 1380  
310 West Wisconsin Avenue  
Milwaukee, WI 53203-2289  
<http://www.hud.gov/local/mil/>

# Telephone Directory – Milwaukee HUD Office

*Staff can be contacted on their respective extensions at 414/297-3214.*

POSITION TITLE	NAME	EXT.	E-MAIL
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