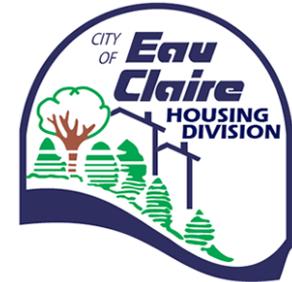
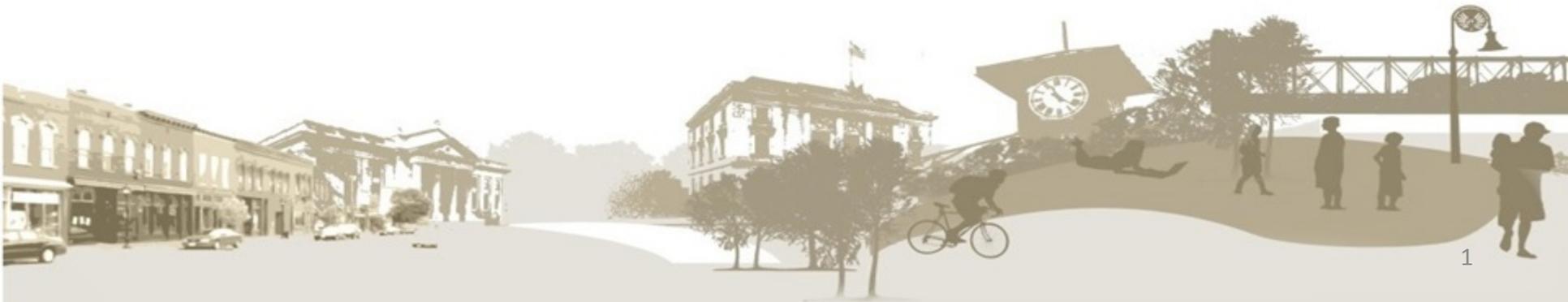




Housing

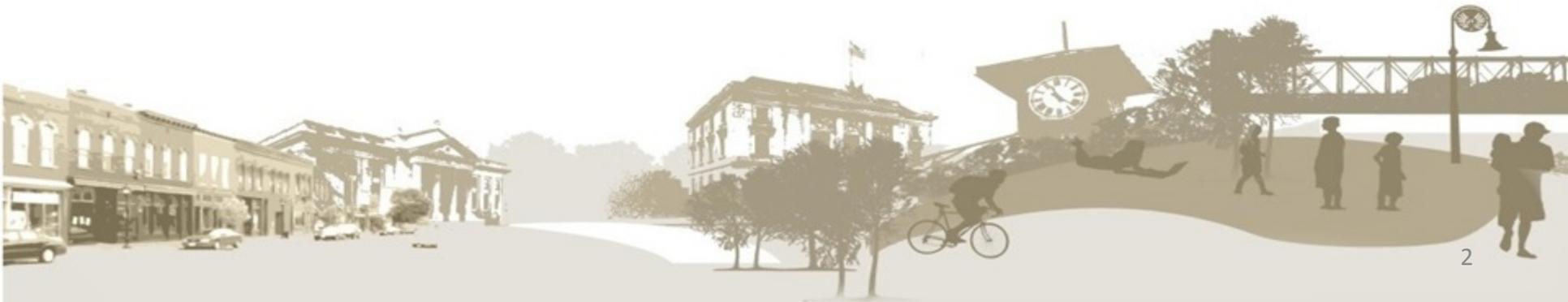


What is the Housing Authority/Housing Division doing to Revitalize/Maintain/Stabilize Neighborhoods in the City of Eau Claire?





CITY OF EAU CLAIRE
HOUSING
AUTHORITY



Housing Division

- A Division of the City Planning Department.
- Administration of the Community Development Block Grant and the Home Investment Partnership Grant.
- Both Funded by the Federal Government.
- No money from the City tax base.



Housing Authority

- Separate Agency independent of the City
- Autonomous Board of Commissioners
- Runs Several Different Housing Programs:

Public Housing	Affordable Housing/Transitional Housing
Substantial Rehabilitation	Owen Rust Memorial Apartments
Park Tower Apartments	Park Tower Townhouses
HOME Tenant Based Rental Assistance	Homeownership Program

Housing Division/Housing Authority

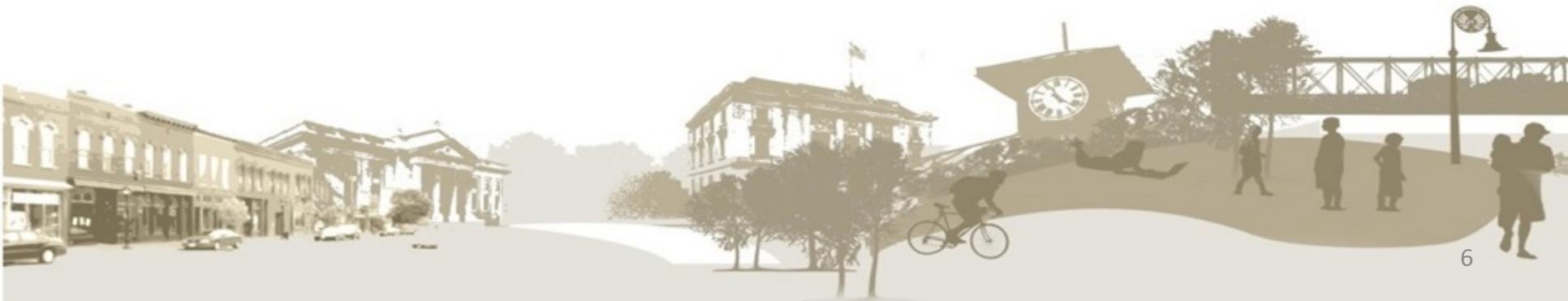
- Policies based on the Federal Regulations
- Funded by the Federal Government
- No money from the City tax base
- Must meet Income Requirements
 - Income must be at or below 80% of median income as established by the Federal Government



Income Limits

For the City of Eau Claire

Income Limits								
Percent of Median Income 05/15	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
80% - Low Income (City Owned)	\$36,900	\$42,200	\$47,450	\$52,700	\$56,950	\$61,150	\$65,350	\$69,600
50% - Very Low Income (Section 8)	\$23,100	\$26,400	\$29,700	\$32,950	\$35,600	\$38,250	\$40,900	\$43,500
30% - Extremely Low Income	\$13,850	\$15,800	\$17,800	\$19,750	\$21,350	\$22,950	\$24,500	\$26,100



CDBG Rehab Program

- Administered through the Housing Division
- Provide funding to low income families
 - Make Improvements
 - Eliminate Blight
 - Conserve Energy
 - Preserve the Housing Stock

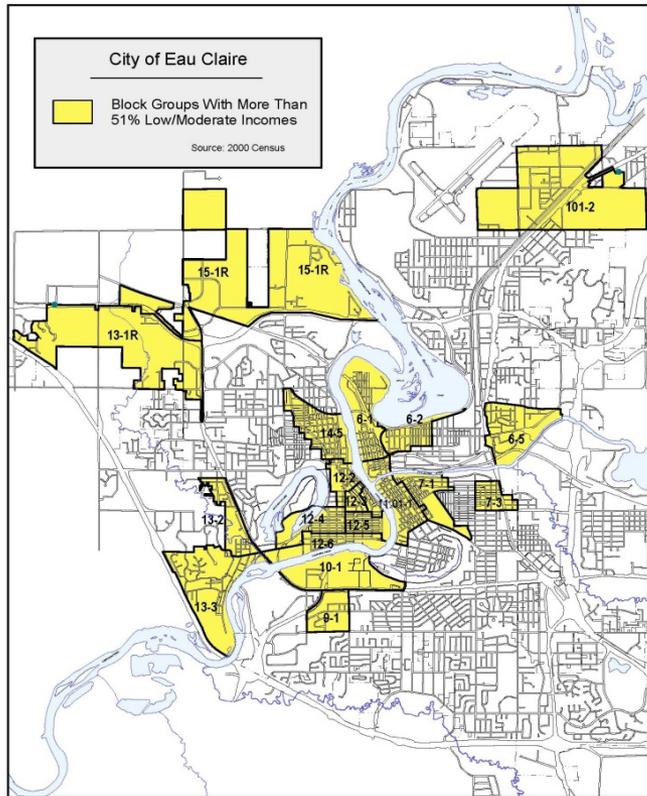


CDBG Rehab Program (cont'd)

- Funding available to qualifying homeowners within the City limits
- No Defined Target Areas
- Majority of our work being done Low/Mod Income Areas



CDBG Rehab Program (cont'd)



Block
Groups
with more
than 51%
Low/Mod
Residents



CDBG Rehab Program (cont'd)

- Loans Available to Both Homeowners and Investors
- Deferred and Installment Loans Available to Homeowners based on Income
- Homeowners eligible for 0% interest loans
- Investors eligible for 3% interest loans



CDBG Rehab Program (cont'd)

- Investors must agree to rent to low income (below 80% of median)
- Owners eligible for lead and asbestos grants up to \$3,500 each.
- Owners are also eligible for Weatherization grants up to \$3,500 through the HOME Program

CDBG Rehab Program (cont'd)

Work through this program includes:

- Roofing
 - Doors
 - Electrical
- Window
 - Siding
 - Concrete Work

Among other items



CDBG Rehab Program (cont'd)

- Loan Maximum is \$20,000, not including grant amounts
- If more work to be done than available funds?
 - code violations first
 - then balance of items in the work write up.



CDBG Rehab Program (cont'd)

- Results are aesthetically pleasing
- Beneficial to neighborhoods.
- Before and After Pictures:

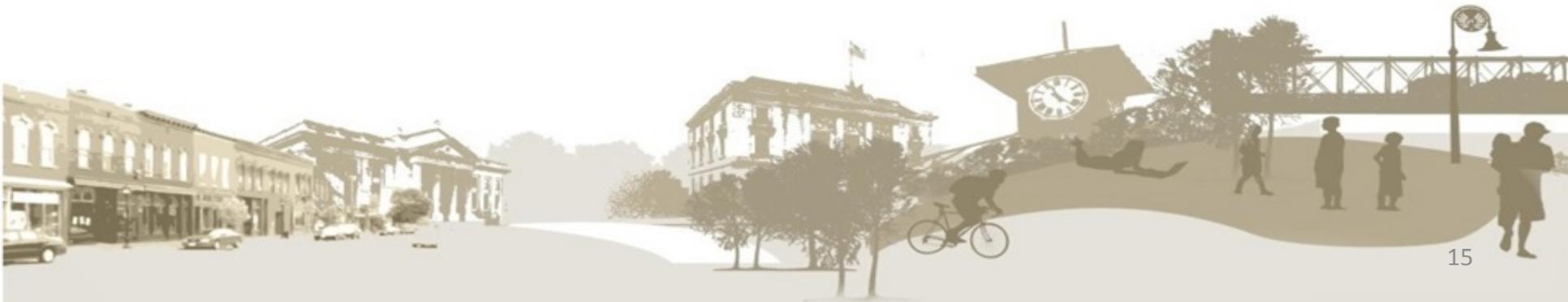


CDBG Rehab Program (cont'd)

Before:



After:

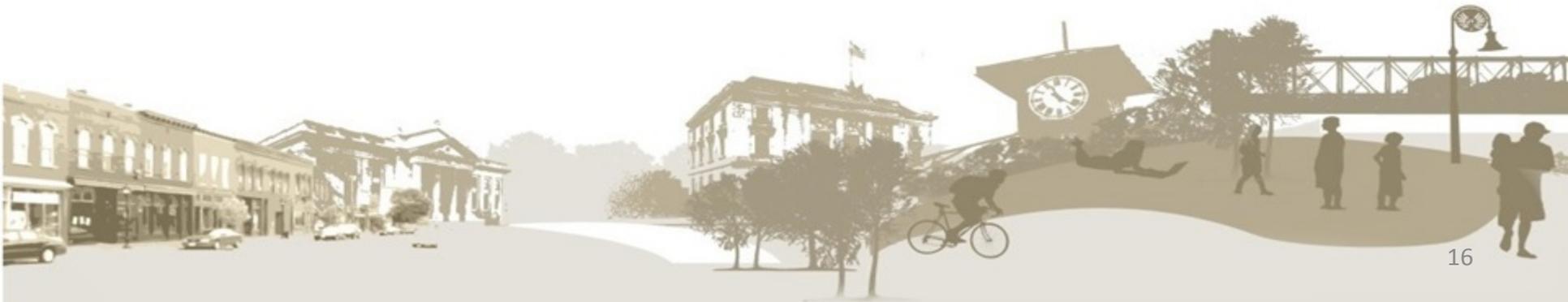


CDBG Rehab Program (cont'd)

Before:



After:

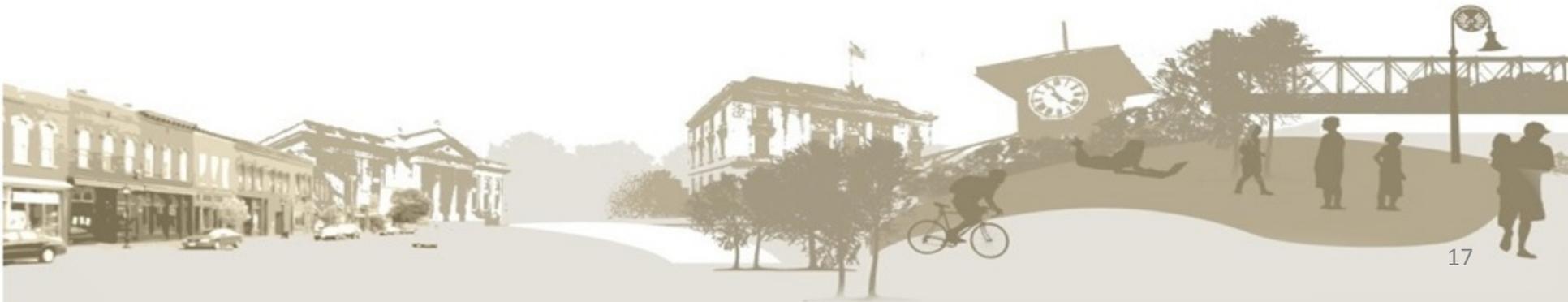


CDBG Rehab Program (cont'd)

Before:



After:

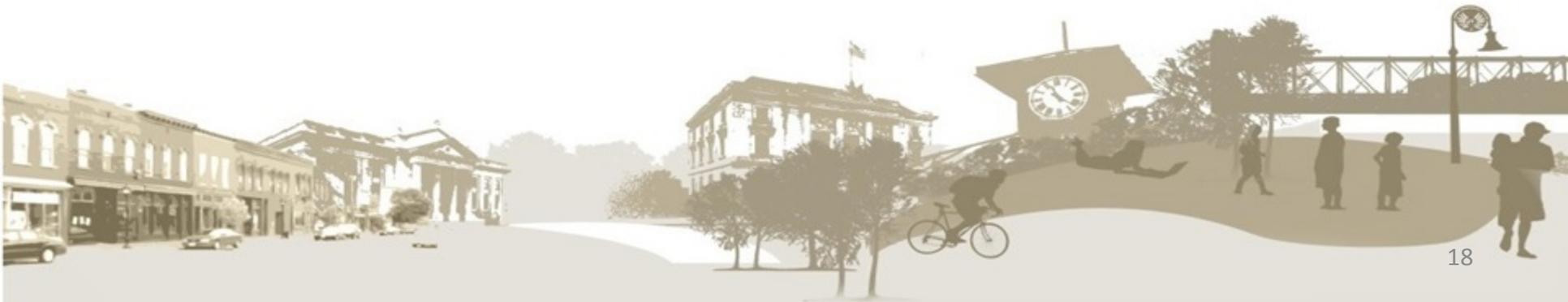


CDBG Rehab Program (cont'd)

Before:



After:



Homeownership Program

- Administered through the Housing Authority with Community Development Block Grant Funds through the Housing Division
- Purchase homes in decay
- Rehab them
- Sell them to first time homebuyers



Homeownership (Cont'd)

Renovations Consists of :

- Kitchens
- Bathrooms
- HVAC Systems
- Roofs
- Flooring



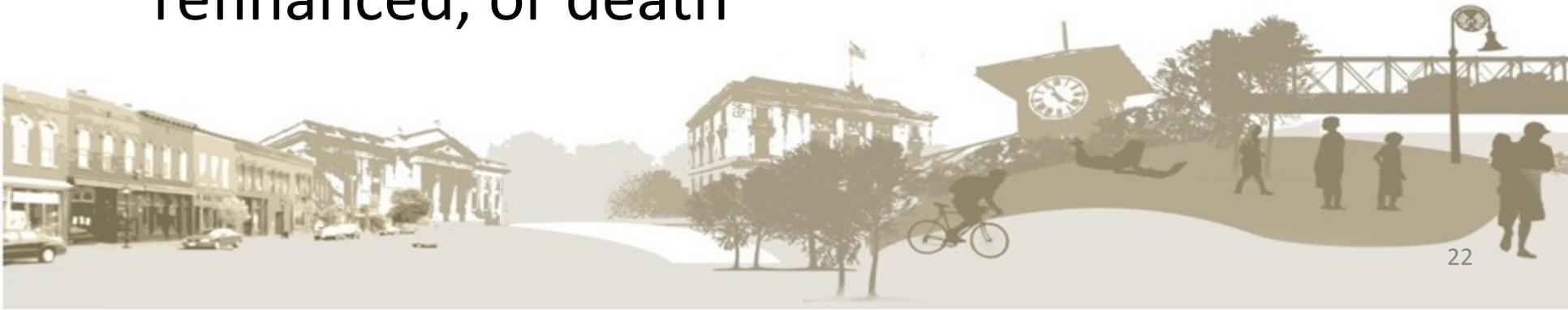
Homeownership (Cont'd)

- Homes brought up to a “live-able” condition.
- Can cost quite a bit of money
- When completed, Won't need any major work for approximately 10 years



Homeownership (Cont'd)

- Offer soft mortgages
- Up to \$50,000 to make the house affordable based on the price of the house
- First \$15,000 is forgivable after 10 years
- The balance remains until it is sold, refinanced, or death



Homeownership (Cont'd)

Before:



After:



Homeownership (Cont'd)

Before:



After:



Homeownership (Cont'd)

Before:



After:



Homeownership (Cont'd)

Before:



After:



Homeownership (Cont'd)

- Originally a Rent to own program
- Discovered that tenants weren't serious about Homeownership
- Converted to a Direct Sale Program
- Now use a realtor to show the units
- Realtor pre-qualifies applicants
- We put them on the waiting list
- Applicant obtains a mortgage
- We close on the loan



Homeownership (Cont'd)

- Money is reinvested into the program
- Successful program. Made a lot of people happy
- Eliminated blight and provided decent safe and sanitary housing.
- Stabilize neighborhoods
- Permanent residents - covenants and restrictions



Housing Authority

- To refresh, here are the Housing Authority Programs (Approx. 354 units)

Public Housing	111 units	Affordable Housing/Transitional Housing	12 units
Substantial Rehabilitation	6 units	Owen Rust Memorial Apts	23 units
Park Tower Apartments	122 units	Park Tower Townhouses	30 units
HOME Tenant Based Rental Assistance	50 vouchers	Homeownership Program	1-3 units



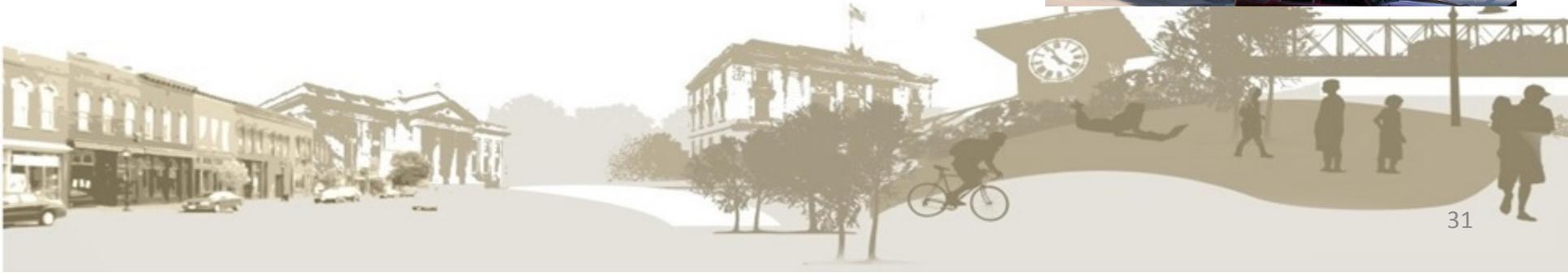
Housing Authority (Cont'd)

- All properties are owned and operated by the Housing Authority, with the exception of the Home Tenant Based Rental Assistance Program
- Tenant Based Rental Assistance
 - Vouchers to individuals and families
 - Flexibility in housing choice



Housing Authority (Cont'd)

- Government Entity
- Units maintained to look as good as, if not better than, homeowner occupied units
- Periodically replace:
 - windows
 - siding
 - roofs
 - driveways



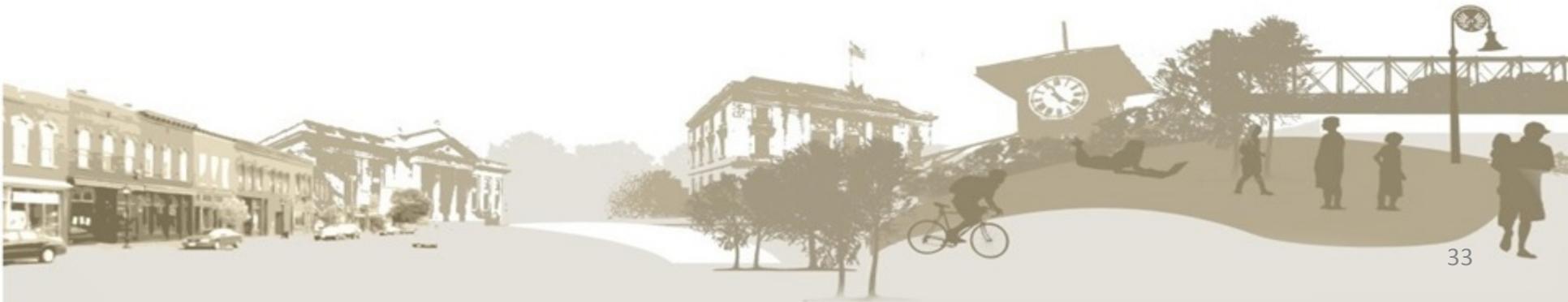
Housing Authority (Cont'd)

- Tenants
 - Who are we putting into our units??
 - Who's watching them??
 - Everyone looks good on paper... kinda



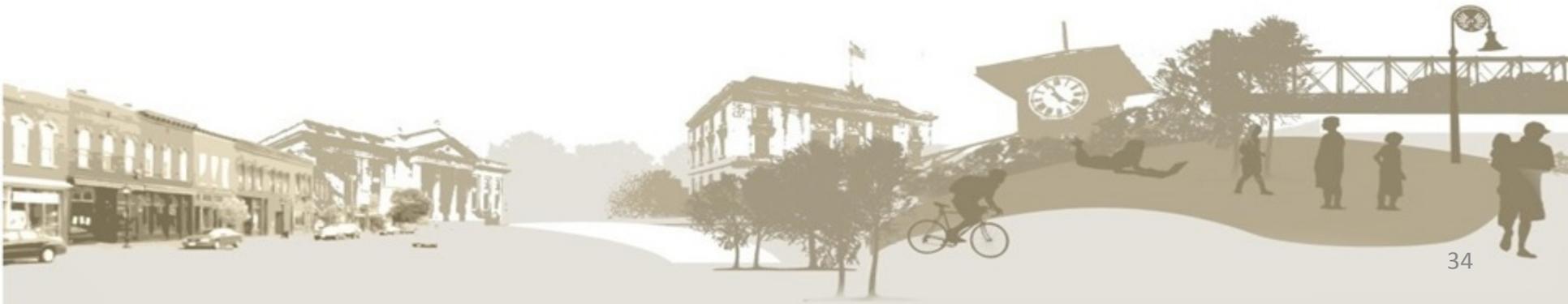
Housing Authority (Cont'd)

- We keep a watchful eye on them
- We count on neighbors
- Strict policies
- 14-day Notices
- Terminations



Housing Authority (Cont'd)

- Effectively using Regulations
- Effectively using the provided funding
- Establishing Guidelines and Policies
- Housing Division/Housing Authority will continue to do our part



Housing



Thank you

