

2005 ANNUAL REPORT

**U.S. Department of Housing and Urban Development
Milwaukee Field Office**



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Dear Friends,

Under the leadership of Secretary Alphonso Jackson, HUD is expanding homeownership opportunities for more Americans, particularly minority and low-income families. HUD also continues to assure the availability of safe, decent rental housing for low-income families and to enforce the nation's fair housing laws.

Our Milwaukee Field Office staff implements and monitors HUD's major programs in Wisconsin. The enclosed Annual Report for Fiscal Year 2005 highlights the wide range of our activities throughout the state. The Report is organized within the context of six strategic objectives that HUD developed to carry out its Mission during 2005. Funding data includes an overall summary of funding for HUD's major programs, plus comparative funding profiles for the state of Wisconsin and for each entitlement city and county in the state.

You can learn more about how HUD programs work on the Internet at www.hud.gov. We also have a local web site at www.hud.gov/local/mil/ that features local HUD news, community information, and other Wisconsin highlights.

We look forward to continuing to work with Wisconsin residents and communities to increase housing and economic opportunities. If you have any questions about HUD programs, or if we may be of assistance, please contact any member of our staff at (414) 297-3214.

With best wishes,

A handwritten signature in blue ink that reads "Delbert F. Reynolds". The signature is fluid and cursive.

Delbert F. Reynolds
Director, 5IM

Enclosure

U. S. Department of Housing and Urban Development
Milwaukee Field Office
2005 Annual Report

The Mission of HUD’s Milwaukee Field Office is to promote adequate and affordable housing, economic opportunity, and a suitable living environment for all Wisconsin residents, free from discrimination. With staff in all of HUD’s major program areas, we work with state and local governments, housing authorities, non-profit and faith-based organizations, private businesses, and residents to achieve the following strategic goals:

- **Increasing Homeownership Opportunities** – HUD is dedicated to helping more low- and moderate-income and minority families attain homeownership. HUD also is committed to ending predatory loan practices and to simplifying the homebuying process.
- **Promoting Decent Affordable Housing** – A fundamental role of HUD is to ensure that Americans of all income levels have access to decent, quality housing. HUD has a variety of programs designed to increase the availability of affordable rental housing.
- **Strengthening Communities** – HUD has programs designed to revitalize distressed communities, creating jobs for low- and moderate-income people in the process. HUD also is committed to help communities alleviate homelessness through local collaboratives.
- **Ensuring Equal Opportunity in Housing** – HUD’s efforts to enforce fair housing rights and to promote equal housing opportunities emphasize partnering both within HUD and with others who have a major stake in helping to create a nation of open communities.
- **Promoting Participation of Faith Based and Community Organizations** – Faith-based and community organizations can play an important role in helping HUD achieve its mission. HUD will continue to reach out to potential faith-based and community partners.
- **Embracing High Standards of Ethics, Management, and Accountability** – HUD is committed to efficiently and responsibly manage its programs through the efforts of our staff and of our grantees who are entrusted with HUD funding.

This Report describes examples of our activities and programs under each of these strategic goals. It also provides an overview of our program divisions and new HUD funding in Wisconsin for Fiscal Year 2005.

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Increasing Homeownership Opportunities



FHA mortgage insurance has been helping Americans buy homes since 1934. FHA protects lenders against losses in the event a homeowner defaults on their mortgage loan. With this protection, FHA approved lenders are willing to make loans with very little cash investment from borrowers and with more flexibility in calculating household income and payment ratios.

More than 5,400 FHA loans were made in Wisconsin during Fiscal Year 2005, including more than 4,400 to first time homebuyers.

The Milwaukee HUD office works in partnership with a number of public and private agencies and faith-based and community groups to expand homeownership opportunities and to prevent predatory lending practices. For example, our staff represented HUD and FHA at the NAACP Annual Convention in Milwaukee in July 2005. Other examples include presentations at Homeownership Seminars and Homebuyers Clubs, participation in the Second Annual Parade of Homes in the Dominican Center Neighborhood, and a presentation about FHA homeownership programs to individuals being trained as housing counselors at Homeownership Counseling and Education Training sessions sponsored by the University of Wisconsin Extension in Appleton.

In other activities, Milwaukee Single Family was joined by Field Policy and Management (FPM) staff in distributing homeownership and FHA mortgage insurance information at the Dane County Home Buyer's Fair attended by approximately 1,200 prospective homebuyers in April 2005 and a Homebuyer's Expo in Milwaukee in May 2005, which was attended by approximately 500 prospective homebuyers. During Homeownership Month in June 2005, our staff also participated in a "Creating and Building Wealth Through Real Estate and Homeownership" event which featured a radio call-in talk show on WMCS about strategies to improve credit histories, qualifying for mortgage loans, and down payment and closing cost grant programs for first time homebuyers.

Outreach efforts by Milwaukee Field Office staff during the Fiscal Year also extended to real estate and mortgage professionals. During the Fiscal Year, Single Family staff distributed homeownership and FHA mortgage insurance information at the Wisconsin Realtors Association Annual Conventions in Appleton and in the Wisconsin Dells and at the Wisconsin Mortgage Bankers Real Estate Finance Conference in Waukesha.

HUD also funds homeownership programs that are administered by the State of Wisconsin and larger cities and counties with Community Development Block Grants (CDBG) and HOME Investment Partnership Program grants. HUD's new American Dream Downpayment Initiative (ADDI), which is part of the HOME Investment Partnership Program,



NEW HOME CONSTRUCTION AND REHABILITATION FUNDED BY HUD

The homes under construction in LaCrosse (shown above on the left) and the completed home rehab project in Appleton (above right) are examples of how Wisconsin communities are taking advantage of HUD's Community Development Block Grant (CDBG) and HOME Investment Partnership grant programs.

provided \$1,001,026 in downpayment assistance for homebuyers in Wisconsin. The ADDI program assists low-income, first-time homebuyers in purchasing single-family homes by providing funds for downpayment, closing costs, and rehabilitation carried out in conjunction with the home purchase. In addition, HUD is expanding homeownership opportunities through its Homeownership Voucher Program administered by the Public Housing Authorities in Ashland, Kenosha, Madison, and Milwaukee, and Brown, Chippewa, Dane, Door, Racine, and Sawyer Counties.

Promoting Decent Affordable Housing

Multifamily FHA programs encourage private owners of apartments and other housing facilities to develop, maintain, and rehabilitate rental housing for low- and moderate-income families and individuals. Milwaukee Multifamily Housing initially endorsed 12 multifamily mortgages totaling \$43,858,500 for 793 housing units and 280 health care facility beds during Fiscal Year 2005. In addition, Milwaukee Multifamily Housing staff brought 6 Section 202 and Section 811 properties to final closings. Through FHA Multifamily Mortgage Insurance and Section 8 subsidies, HUD supports more than 40,000 FHA insured and/or subsidized units in just under 800 projects in Wisconsin.

Promoting Decent Affordable Housing

RESIDENT OPPORTUNITIES AND SELF SUFFICIENCY

HUD Regional Director Joseph P. Galvan presenting a \$415,000 check to Milwaukee Housing Authority Executive Director Tony Perez and Chairman Willie L. Hines, Jr. The funds will be used to help public housing residents become homeowners and link public housing residents with training opportunities, job placement organizations, and employers.



HUD's Public Housing Division administers affordable rental housing and homeownership programs and is responsible for monitoring the management of approximately 14,000 Low Rent Public Housing program units, administered by 94 Public Housing Authorities (PHAs), and the administration by 68 PHAs of over 27,000 Section 8 Existing Certificates, Vouchers and Moderate Rehabilitation units.

In addition to administering HUD funding in support of affordable housing, our Public Housing staff enjoys an ongoing relationship with the Wisconsin Association of Housing Authorities (WAHA), providing resources, training, and technical assistance to the PHAs in the state. HUD's involvement includes training presentations for WAHA's Spring and Fall Conferences and providing information at quarterly WAHA Board meetings.

In order to coordinate HUD's efforts with other agencies, Multifamily staff meets semi-annually with the Wisconsin Housing and Economic Development Authority (WHEDA), USDA Rural Development, and the Wisconsin Bureau of Housing to discuss issues involving development and asset management, housing supply and demand, and agency best practices. Multifamily staff also holds quarterly Service Coordinator Meetings and semi-annual Neighborhood Network Conferences to provide training on various topics and to discuss current issues.

Milwaukee FPM, Multifamily, and Community Planning and Development (CPD) staff helped organize and co-host Wisconsin's 9th annual statewide Affordable Housing Conference, sponsored by the Wisconsin Collaborative for Affordable Housing, in Stevens Point. More than 200 affordable housing professionals from the non-profit, private, and government sectors attended this year's Conference.

Strengthening Communities

ECONOMIC DEVELOPMENT IN GREEN BAY

The City of Green Bay dedicates part of its Community Development Block Grant to a Community Development Revolving Loan Fund. The fund is used to provide loans to businesses that create jobs for low- and moderate-income residents. The Bangkok Garden restaurant, shown here, created six part time jobs after receiving an \$80,000 loan to assist with the purchase of the real estate.



State and local governments and non-profit agencies depend upon HUD and its system of grants to support a wide variety of community development projects and to address local development priorities. In Fiscal Year 2005, HUD provided Wisconsin with \$74,417,000 of Community Development Block Grants and \$28,302,875 of HOME Investment Partnership grants. Homeless funding in Wisconsin totaled more than \$15.8 million.

Apart from HUD funding, the staff in the Milwaukee Field Office engages in a number of activities to encourage non-profit, local government, and private sector activities that will contribute to the strengthening of communities.

Milwaukee Management and Public Housing staff represented HUD's Office of Small and Disadvantaged Business Utilization (OSDBU) at the Partners for Profit Conference sponsored by the Wisconsin Supplier Development Council in Green Bay in April 2005. Approximately 300 representatives of minority and disadvantaged business and other government agencies participated in the Conference.

In June 2005, HUD staff participated in the 5th Annual Community Development Summit held in Milwaukee. The Summit, entitled "The Challenge of Rethinking Resources" featured workshops on Marketplace Alliances, Tax Incremental Financing Tactics, New Directions in Nonprofit Strategies, Successful Nonprofit Collaborations, Workforce Housing Strategies, and Housing Trust Funds. Over 200 representatives of non-profits, grantees, consultants and other community development partners attended the session.

Our CPD staff provided guidance throughout the year for the Wisconsin Childhood Lead Elimination Task Force and local communities as they develop a statewide and local 10 Year Plans for eliminating lead poisoning in children.

Strengthening Communities

SURGEON'S QUARTERS

The Surgeon's Quarters, a restored 1887 building on the VA Medical Center's grounds in Milwaukee, was converted into a 13-unit Single Room Occupancy building for homeless men. The Housing Authority of the City of Milwaukee provided funds for the renovation, and, along with Hope House, will receive HUD grants for rental assistance and supportive services.



HUD has increasingly emphasized the goal of ending chronic homelessness. Research indicates this hardest-to-serve population uses over half of all emergency shelter resources designed to assist homeless individuals and families. By shifting the federal emphasis toward meeting the needs of the most vulnerable homeless persons, more resources become available for those who experience homelessness as a temporary condition.

Our office continues to support individual projects such as the Surgeon's Quarters in addition to encouraging the development of 10-year plans to end chronic homelessness throughout Wisconsin. Milwaukee homeless service providers have emphasized the creation of a Housing Trust Fund to increase funding for homeless facilities and affordable rental alternatives. Service providers in Madison and Dane County have worked throughout the year to create a Community Plan to Prevent and End Homelessness.

Ensuring Equal Opportunity in Housing

HUD's Fair Housing and Equal Opportunity (FHEO) Division has the lead responsibility to enforce the Fair Housing Act and is responsible for educating the public and HUD grant recipients on the Fair Housing Act, monitoring HUD funded programs to ensure that fair housing requirements are met, and taking steps to eliminate barriers to equal housing opportunity. The FHEO Division investigates housing rental, home sale, and mortgage lending discrimination complaints to ensure that rental and homeownership opportunities are free from illegal discrimination. FHEO staff also monitors HUD funded recipients and conducts special initiatives, including technical assistance, training, education, and outreach to ensure compliance with fair housing and other civil rights laws.

FAIR HOUSING AWARD PRESENTED TO HUD SPECIALIST

The Wisconsin Fair Housing Network presented a Special Service Award to Milwaukee Equal Opportunity Specialist Sandra Rubin in April 2005. Ms. Rubin has been a fair housing professional for more than 25 years, advancing the cause of equal housing opportunity through a variety of roles.



Milwaukee FHEO staff assisted in the planning and presentations at the 19th Annual Fair Housing Conference held in April 2005. Midwest Regional Director Joseph Galvan presented Fair Housing Awards to honor individuals who made substantial contributions to further fair housing and eliminate housing discrimination in Wisconsin. More than 150 people attended the event, which is sponsored each year by the Wisconsin Fair Housing Network. In addition to the Fair Housing Conference, HUD participated in the Fair Housing Poster and Essay Contest Award Ceremony at the State Capitol Building in Madison in June 2005. This ceremony is held each year to honor students from around the state who enter posters and essays in the contest.

Promoting Participation of Faith Based and Community Organizations

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, the lack of affordable housing and economic opportunities, and limited housing alternatives for people with special needs. Most noteworthy are the faith-based and community organizations that have served the public with programs funded by HUD's Continuum of Care homeless grants, Section 202 and 811 programs providing housing for the elderly and for persons with disabilities, and, indirectly, through HUD's Community Development grants, FHA mortgage insurance, and public housing programs.

Led by the Milwaukee Liaison for Faith-Based and Community Initiatives, our office conducts outreach to inform potential partners of HUD opportunities, especially the smaller grassroots organizations that tend to be excluded, and to help them with educational seminars and technical assistance. In addition to assisting faith-based organizations in the development of strategic plans and community programs, the Faith Based Liaison conducted 2-day grant writing training workshops at St. Paul's Baptist Church in Racine and at the Southwest Wisconsin Technical College in Fennimore during the Fiscal Year. The training sessions covered all aspects of writing grant applications and HUD's SuperNOFA process.

Embracing High Standards of Ethics, Management, and Accountability

In order to ensure the effectiveness of HUD's programs, Field Policy and Management and all program division staff in the Milwaukee Office continually assess the progress of grant recipients. Monitoring is an ongoing process, and any required corrective actions are tracked to ensure they are completed in required time frames.

All of our program areas worked to ensure program compliance. Multifamily staff completed more than 450 Management and Occupancy Reviews to ensure that families receiving rental assistance meet program requirements and subsidy payments are correct. Community Planning and Development staff monitored approximately 25% of formula grantees and 15% of all active competitive grantees for compliance with statutory and regulatory requirements and reviewed the timeliness of expenditures of formula and competitive grant funds. Fair Housing and Equal Opportunity staff increased the number of Title VI and Section 109 compliance reviews and reviewed and ranked competitive funding applications. And Public and Indian Housing staff monitored public housing authorities to assure that they collect and report information relating to family characteristics, income, rent, and other occupancy factors for their public housing residents and voucher holders on a timely basis.

Our staff also conducts a number of training sessions for grantees throughout the year to ensure their understanding of HUD program requirements. For example, Milwaukee CPD staff convenes an annual Entitlement Grantee Conference at the Milwaukee Office. Similarly, FHEO staff provides training on a regular basis for other HUD staff and grantees.

Management and Program Division Staff Activities

Field Office Director Del Reynolds is responsible for the coordination, management, and oversight of the Milwaukee Field Office and represents Secretary Alphonso Jackson and Regional Director Joe Galvan with elected officials, local leaders, and representatives of various organizations. The Field Office Director and his Field Policy and Management staff provide management support for the Program Divisions to ensure the effective delivery of the Department's services to customers throughout the state. In addition, FPM staff provides technical assistance by responding to Congressional and press inquiries, Freedom of Information Act requests, and telephone and email questions from the public. FPM staff also maintains the Wisconsin HUD website at <http://www.hud.gov/local/mil/>.

The Program Divisions also receive support services from the Milwaukee Chief Counsel and our Administrative Services staff. Our Chief Counsel provides legal services for all program areas, with a particular emphasis on FHA and other multifamily housing programs. Our Administrative staff is responsible for carrying out day-to-day internal administrative functions and operations.

DISABILITIES AWARENESS

Our staff participates in activities sponsored by the Milwaukee Federal Employee Diversity Committee, including this year's Disability Awareness Program. The theme of the program - "Judge Us By Our Ability Not By Our Disability" - featured Bob "Orv" Orvis from ComedySportz and Angelo Farina of WKLH Radio, who use comedy to deliver a serious message.



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

- **Community Development:** Community Development Block Grants (CDBG) are provided to units of local government and States for the funding of local community development programs that address housing and economic development needs, primarily for low- and moderate-income persons.
- **Affordable Housing Programs:** 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.
- **Homeless Programs:** Homeless programs consist primarily of grants to communities to establish comprehensive systems for meeting the needs of homeless people and persons with HIV/AIDS.

The **Multifamily and Single Family Housing** divisions provide FHA insurance on mortgages relating to one- to four-family residences, multifamily rental housing, condominiums, nursing homes, assisted living facilities, hospitals, and manufactured housing. Programs administered by this program area include:

- **FHA Single Family Housing:** Working through approved lenders, FHA provides for the expansion of affordable homeownership opportunities, particularly for those who are unserved or underserved by the private market.
- **FHA Multifamily Housing:** FHA multifamily programs encourage private owners of apartments and other housing facilities to develop, maintain, or rehabilitate rental housing for low- and moderate-income families and individuals.
- **Section 202 and Section 811 Capital Grants:** Capital grants are provided for the construction and long-term support of housing for the elderly (Section 202) and for persons with disabilities (Section 811). Section 202 and Section 811 advances are interest-free and do not have to be repaid, provided that the housing remains available for low-income persons for at least 40 years.

Management and Program Division Staff Activities

The **Public and Indian Housing** (PIH) division administers programs to serve low- and very low-income families and individuals who live in public housing, Section 8-assisted housing, and Native American housing. Major PIH programs are:

- **Section 8 Tenant-based Rental Assistance:** Low- and very low-income families receive rent subsidies to enable them to obtain decent, safe, and sanitary housing in privately owned housing units. This tenant-based program is administered through State and local Housing Authorities (HAs).
- **Public Housing Operating Subsidies and Capital Fund:** Operating subsidies are provided to 92 HAs in Wisconsin for project operation, and Capital Fund grants are made by formula for capital improvements at 94 Wisconsin HAs.
- **Other Public Housing Programs:** Other PIH programs provide grants for HAs for services for families and individuals who live in public housing. HOPE VI grants support major public housing rehabilitation and new construction projects.

The **Fair Housing and Equal Opportunity** (FHEO) division administers and enforces federal legislation that ensures equal access to housing, guarantees equal opportunity in all HUD programs, and prohibits, to a limited extent, discrimination in employment with respect to HUD programs. Monitoring, technical assistance, complaint investigation, and compliance reviews are carried out with respect to these civil rights requirements, primarily under the federal Fair Housing Act (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. Through the Fair Housing Initiatives Program (FHIP), funding is made available on a competitive basis for private and public entities to carry out programs that assist in eliminating discriminatory housing practices and to educate the public on fair housing rights and responsibilities. FHEO also endeavors to direct jobs, training, and economic opportunities to low-income residents in communities receiving HUD assistance.



Any person who thinks he or she has been injured by a housing related practice on the basis of race, color, religion, sex, national origin, disability, or familial status, who believes that he or she will be injured by a discriminatory housing practice, or who feels that he or she encountered discrimination in a HUD funded program, can call our FHEO staff at 414-297-3214, extension 8305. Individuals who are hearing impaired can call 414-297-1423 using TTY equipment. The national toll free discrimination hotline number is 1-800-765-9372. A discrimination complaint also can be filed on-line at www.hud.gov.

**U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
MILWAUKEE FIELD OFFICE**

**SUMMARY OF NEW HUD FUNDING IN WISCONSIN
FOR FISCAL YEAR 2005**

COMMUNITY PLANNING AND DEVELOPMENT FUNDING

Community Development Block Grant (Entitlement)	\$42,926,340
Community Development Block Grant (Small Cities)	31,491,158
HOME Investment Partnership Program	28,302,875
American Dream Downpayment Initiative	968,041
Continuum of Care Programs for the Homeless	12,933,567
Emergency Shelter Grants	2,891,005
Youthbuild	3,352,606
Community Development Technical Assistance	265,000
Rural Housing and Economic Development	150,000

PUBLIC HOUSING

Public Housing Operating Subsidies	\$16,262,533
Public Housing Capital Fund Program	20,672,979
Public Housing Section 8 Budget Authority	115,579,280
Housing Choice Voucher Family Self-Sufficiency Program Coordinators	514,507
Resident Opportunities and Self Sufficiency Program	1,650,953

HOUSING

Multifamily FHA Mortgage Insurance (Firm Commitments)	
Total Mortgage Amount	\$53,784,000
Section 202/811 Housing for the Elderly/Handicapped	
Capital Advances	5,065,600
Project Rental Assistance Contracts	711,000
Multifamily Housing Service Coordinator Grants	325,334
Housing Counseling	179,090

FUNDING ACTIVITY BY PROGRAM AND LOCALITY

COMMUNITY PLANNING AND DEVELOPMENT

CONTINUUM OF CARE (COC) PROGRAMS FOR THE HOMELESS - \$12,933,567

Wisconsin Statewide COC for the Homeless - \$5,204,457

Richard's Place, Inc. (2 grants)	\$112,555
Hebron House of Hospitality, Inc.	116,535
Starting Points, Inc.	449,864
Housing Partnership, Salvation Army, ADVOCAP	176,557
Kenosha Human Development Services, Inc. (2 grants)	261,711
YWCA of LaCrosse	72,643
ADVOCAP, Inc. (3 grants)	465,010
CAP Services, Inc.	105,025
Community Action of Rock and Walworth Counties (2 grants)	202,561
Coulecap, Inc. (2 grants)	609,042
Forward Service Corporation	393,741
Northwest Wisconsin Community Services Agency Inc.	52,605
Central Wisconsin Community Action Council, Inc.	256,902
Family Services of NE Wisconsin	156,988
American Red Cross – Washington County	163,901
Legal Action of Wisconsin, Inc.	111,300
Western Dairyland Economic Opportunity Council, Inc.	264,926
West Central Wisconsin Community Action Agency, Inc.	427,009
Lakeshore CAP, Inc.	117,663
North Central Community Action Program (2 grants)	114,998
Wisconsin Department of Commerce	364,487
State of Wisconsin	158,424

Milwaukee County/City of Milwaukee COC - \$4,623,629

Meta House, Inc.	\$ 36,114
St. Catherine Residence	144,380
Milwaukee CoC HMIS Project	63,939
Transitional Development Initiative	235,625
YWCA of Greater Milwaukee (2 grants)	82,970
Walker's Point Youth and Family Center	20,273
Guest House of Milwaukee, Inc.	180,454
Center for Veterans Issues, Ltd.	415,911
Healthcare for the Homeless Milwaukee	49,000
My Home, Your Home, Inc.	183,547
Sojourner Truth House, Inc.	40,923
Milwaukee County Disabilities Services Division	573,627
Community Advocates, Inc.	84,000
Community Relation-Social Development Commission	196,230
Milwaukee County Behavioral Health Division	2,316,636

Racine County/City of Racine COC - \$769,842	
Transitional Living Services, Inc.	\$144,672
Center for Veterans Issues, Ltd. (2 grants)	132,805
Homeless Assistance Leadership Organization, Inc. (2 grants)	241,717
Catherine Marian Housing, Inc.	55,053
Racine Vocational Ministry, Inc.	30,388
Legal Action of Wisconsin, Inc.	80,536
Family Service of Racine	84,671
Dane County/City of Madison COC - \$2,335,639	
Housing Initiatives, Inc.	\$ 121,041
Porchlight (3 grants)	617,145
Interfaith Hospitality Network of the Madison Area	54,966
Tellurian UCAN, Inc. (3 grants)	1,056,175
The Salvation Army (2 grants)	80,693
Dane County Human Services (2 grants)	405,588
EMERGENCY SHELTER GRANTS - \$2,891,005	
Madison	88,239
Milwaukee	762,137
Racine	88,016
State of Wisconsin	1,952,613
YOUTHBUILD - \$3,352,606	
ADVOCAP, Inc., Fond du Lac	\$ 400,000
CAP Services, Inc., Stevens Point	400,000
Indianhead Community Action Agency, Inc., Ladysmith (2 grants)	616,972
Milwaukee Christian Center, Milwaukee	519,621
Operation Fresh Start, Inc., Madison	256,842
Private Industry Council of Milwaukee County, Inc.	400,000
Renewal Unlimited, Inc., Portage	359,171
COMMUNITY DEVELOPMENT TECHNICAL ASSISTANCE - \$265,000	
Urban Economic Development Association of Wisconsin, Inc	\$ 121,120
Wisconsin Partnership for Housing Development, Inc.	143,880
RURAL HOUSING AND ECONOMIC DEVELOPMENT - \$150,000	
Neighborhood Housing Services of Richland County	\$ 150,000

PUBLIC HOUSING

PUBLIC HOUSING OPERATING SUBSIDIES (92 PHAs) - \$16,262,533

PUBLIC HOUSING CAPITAL FUND PROGRAM (CFP) (94 PHAs) - \$20,672,979

PUBLIC HOUSING SECTION 8 BUDGET AUTHORITY - \$115,579,280

RESIDENT OPPORTUNITIES AND SELF SUFFICIENCY (ROSS) - \$1,650,953

Housing Authority of the City of Milwaukee	
Homeownership Supportive Services	\$ 350,000
Family Self Sufficiency	65,000
Resident Services Delivery Model - Family	350,000
Neighborhood Networks	410,000
Friends of Housing, Milwaukee	
Resident Services Delivery Model - Elderly	375,000
Waukesha Housing Authority	
Family Self Sufficiency	57,200
Green Bay Housing Authority	
Family Self Sufficiency	43,753

HOUSING CHOICE VOUCHER FAMILY SELF SUFFICIENCY COORDINATORS - \$514,507

Appleton Housing Authority	\$ 37,594
Beloit Housing Authority	63,000
Brown County Housing Authority	125,693
City of Kenosha Housing Authority	46,662
City of Waukesha Housing Authority	57,200
Dunn County Housing Authority/West CAP	35,580
Housing Authority of Racine County	62,978
New Berlin Housing Authority	28,600
Waukesha County Housing Authority	57,200

HOUSING

SECTION 202/811 GRANTS - HOUSING FOR THE ELDERLY/DISABLED - 45 Units

Total Capital Advances - \$5,065,600

<u>Sponsor</u>	<u>Location</u>	<u>Capital Advance</u>	<u>Rental Assistance</u>	<u>Units</u>
SECTION 202				
Eternal Life COGIC	Milwaukee	\$2,799,900	\$380,000	24
Impact Seven, Inc.	Town of Russell	1,255,300	198,500	12
SECTION 811				
Impact Seven, Inc.	Marshfield	\$1,010,400	\$ 132,500	9

MULTIFAMILY FIRM COMMITMENTS ISSUED – 1,494 Units/280 Beds - \$53,784,000

<u>Development Name</u>	<u>Location</u>	<u>Mortgage Amount</u>	<u>Units/Beds</u>
LaFollette Park Apartments	West Allis	\$2,997,400	56
Sturgeon Bluffs	Wausau	3,932,100	105
Woods Point	Broadhead	2,606,300	46
Alden Meadow Park	Clinton	2,457,200	94
Dove Healthcare Nursing & Rehab	Eau Claire	6,389,300	140
Marian Housing Center	Racine	1,551,000	40
Teamster Manor	Janesville	1,543,200	50
Watersedge Apts.	Milwaukee	747,200	24
Renaissance Apts.	Milwaukee	311,900	51
Willowbrook Court Apts.	Brookfield	7,970,000	120
Bradley Homes Apts.	Milwaukee	7,760,000	232
Lake Forest Apartments	Oak Creek	2,746,500	128
Layton Gardens I	Milwaukee	1,597,600	79
Layton Gardens Add. II	Milwaukee	1,611,800	79
Layton Gardens Add. III	Milwaukee	1,589,000	79
St. Peter Apts. I	Milwaukee	1,044,500	67
St. Peter Apts. II	Milwaukee	1,194,800	79
St. Peter Apts. III	Milwaukee	1,009,400	67
Evergreen Square I	Milwaukee	1,596,000	79
Evergreen Square II	Milwaukee	1,573,100	79
Evergreen Square III	Milwaukee	1,555,700	79

MULTIFAMILY HOUSING SERVICE COORDINATORS - \$325,334

<u>Project Name</u>	<u>Location</u>	<u>Amount</u>
Riverview Heights	Janesville	\$184,005
Marian Housing Center	Racine	141,329

HOUSING COUNSELING - \$179,090

West Central Wisconsin Community Action Agency	\$ 43,363
Comm. Action, Inc., of Rock and Walworth Counties	20,000
Tenant Resource Center, Madison	55,727
United Community Center, Milwaukee	60,000

Wisconsin HUD Office

Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2005

COMMUNITY PLANNING & DEVELOPMENT

CPD Funding FY 2005	Appleton	Beloit	Eau Claire	Fond du Lac	Green Bay	Janesville	Kenosha	LaCrosse	Madison
HUD Entitlement Funding									
Community Development Block Grant	\$684,260	\$773,486	\$730,166	\$640,468	\$1,077,846	\$616,704	\$1,220,301	\$1,144,882	\$2,271,273
HOME Program#	\$0	\$317,071	\$466,835	\$0	\$639,999	\$317,071	\$529,224	\$396,774	\$1,758,343
ADDI	\$0	\$12,428	\$0	\$0	\$0	\$12,428	\$0	\$0	\$74,714
HOPWA	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HUD Homeless Funding									
Emergency Shelter Grant	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$88,239
Continuum of Care FY2005* ##	\$176,577	\$180,492	\$0	\$306,426	\$156,988	\$180,492	\$261,711	\$609,042	\$0
OTHER HUD CPD Funding**	\$300,000	\$200,000	\$0	\$400,000	\$230,000	\$200,000	\$200,000	\$200,000	\$256,842
TOTAL CPD Funding FY2005	\$1,160,837	\$1,483,477	\$1,197,001	\$1,346,894	\$2,104,833	\$1,326,695	\$2,211,236	\$2,350,698	\$4,448,879

CPD Program Information

Low-Mod Upper Quartile-1990	42.8%	57.8%	62.7%	N/A	62.8%	44.1%	57.9%	74.5%	58.8%
Low-Mod Upper Quartile-2000	45.5%	64.7%	57.3%	50.2%	63.5%	48.8%	61.8%	70.4%	64.2%
Program Year Start Date**	4/1/2005	1/1/2005	1/1/2005	4/1/2005	2/1/2005	1/1/2005	1/1/2005	4/1/2005	1/1/2005

* Estimates for Continuum of Care grants are based on the location of the subgrantee, not on the amount of funds allocated for the area.

**Includes: Youthbuild, Economic Development Initiative (EDI) & HOPWA Competitive & CDBG non-Competitive

HOME Funds for Beloit and Janesville are an estimate from the Rock Co. Consortium

CoC Funds for Beloit and Janesville are an estimate for Community Action Rock and Walworth Co.

SINGLE FAMILY HOUSING: FHA MORTGAGE INSURANCE IN FORCE

Single Family Funding	Appleton	Beloit	Eau Claire	Fond du Lac	Green Bay	Janesville	Kenosha	LaCrosse	Madison
Average Active Case Amount 5/98	\$60,942	\$38,512	\$50,463		\$59,731	\$56,801	\$68,713	\$58,436	\$67,298
FHA Active Cases 5/98	982	623	202		986	572	2,000	105	1,078
FHA Active Cases 10/31/02	983	540	183		1,015	485	2,274	136	894
FHA Active Cases 4/28/06	991	412	212	431	915	306	1,730	166	568
New Active Cases 2002	286	76	64		326	104	602	34	216
New Active Cases 2005	248	47	56	98	231	43	293	46	53
TOTAL FHA Cases*	7,609	3,743	1,876	1,846	8,905	3,709	12,642	1,061	10,853

* Includes all cases EVER endorsed by FHA (Active, Terminated, Claim and Other)

MULTI - FAMILY HOUSING: FHA MORTGAGE INSURANCE AND HUD SUBSIDIES

Multi - Family Funding*	Appleton	Beloit	Eau Claire	Fond du Lac	Green Bay	Janesville	Kenosha	LaCrosse	Madison
Active Multi Family Subsidies	\$4,954,322	\$1,832,832	\$2,752,693	\$5,109,237	\$5,328,976	\$410,956	\$8,301,788	\$1,509,332	\$19,406,347
2005 Service Coord. & Counseling	\$0	\$0	\$0	\$0	\$0	\$204,005	\$0	\$0	\$55,727
Active FHA Multi-Family -TOTAL	\$3,084,300	\$9,262,600	\$14,340,100	\$3,947,500	\$10,543,000	\$6,062,700	\$41,952,300	\$10,230,300	\$43,652,869

Multi-Family Units Information**

Total Insured and/or Subsidized Units	573	347	856	500	1,193	632	1,341	467	2,913
Total Subsidized Units	565	343	679	488	965	615	1,205	309	1,750
Projects with FHA and/or Subsidy	7	6	16	8	13	10	16	8	33

Fair Market Rent -FMR-2 brm***	\$563	\$614	\$530	\$555	\$587	\$614	\$722	\$541	\$746
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*Based on REMS system "Contract Authority Amount" for Sept. 2004; **Based on REMS system "Assisted Unit and Total Unit Count" for Sept 2004; ***Effective 10-01-05
 Note: Data for "Active Multi-Family Subsidies" includes multi-year Housing Assistance Payments (HAP) contracts

PUBLIC HOUSING*

PHA Funding FY 2005	Appleton	Beloit	Eau Claire	Fond du Lac	Green Bay	Janesville	Kenosha	LaCrosse	Madison
Operating Subsidies	\$230,693	\$346,990	\$163,168	\$85,205	\$134,888	\$0	\$0	\$439,667	\$1,132,283
Capital Fund Program	\$281,496	\$224,385	\$208,255	\$436,358	\$275,528	\$0	\$0	\$938,828	\$1,122,219
Section 8 Budget Authority	\$1,724,335	\$2,689,361	\$1,181,693	\$1,660,526	\$12,542,708	\$2,189,123	\$5,546,923	\$535,060	\$7,863,999
ROSS and Family Self-Sufficiency	\$37,594	\$63,000	\$0	\$0	\$169,446	\$0	\$46,662	\$0	\$0
TOTAL	\$2,274,118	\$3,323,736	\$1,553,116	\$2,182,089	\$13,122,570	\$2,189,123	\$5,593,585	\$1,913,555	\$10,118,501

PHA Number for Entitlement WI065 & WI217 WI064 WI207 WI038 & WI246 WI074 & WI186 WI219 WI195 WI005 WI003

Low Income Public Housing & Section 8 Vouchers

Public Housing Units	207	131	108	293	204	0	0	604	755
Section 8 Rental Vouchers	547	598	405	430	3,437	543	1,107	144	1,606
TOTAL UNITS	754	729	513	723	3,641	543	1,107	748	2,361

* All Data taken from the PIH Information Center (PIC) as of May 2006

TOTAL HUD - INVESTMENTS and UNITS

TOTAL FUNDING	\$8,389,277	\$6,640,045	\$5,482,810	\$8,638,220	\$20,556,379	\$4,130,779	\$16,106,609	\$5,773,585	\$34,029,454
TOTAL SUBSIDIZED UNITS	1,319	1,072	1,192	1,211	4,606	1,158	2,312	1,057	4,111

Wisconsin HUD Office

Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2005

COMMUNITY PLANNING & DEVELOPMENT

CPD Funding FY 2005	Milwaukee	Neenah	Oshkosh	Racine	Sheboygan	Superior	Wausau	Wauwatosa	West Allis
HUD Entitlement Funding									
Community Development Block Grant	\$19,617,242	\$238,549	\$937,683	\$2,265,261	\$1,189,247	\$983,846	\$803,687	\$1,357,568	\$1,576,546
HOME Program#	\$6,844,707	\$0	\$0	\$634,399	\$0	\$0	\$0	\$0	\$0
ADDI	\$210,439	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HOPWA	\$487,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
HUD Homeless Funding									
Emergency Shelter Grant	\$762,137	\$0	\$0	\$88,016	\$0	\$0	\$0	\$0	\$0
Continuum of Care FY2005*	\$0	\$0	\$0	\$769,842	\$0	\$52,605	\$0	\$0	\$0
OTHER HUD CPD Funding**	\$2,119,621	\$0	\$0	\$270,000	\$0	\$0	\$0	\$0	\$0
TOTAL CPD Funding FY2005	\$30,036,664	\$238,549	\$937,683	\$4,026,845	\$1,189,247	\$1,036,451	\$803,687	\$1,357,568	\$1,576,546

CPD Program Information

Low-Mod Upper Quartile-1990	77.3%	47.0%	59.0%	64.6%	60.0%	58.9%	60.3%	29.5%	42.3%
Low-Mod Upper Quartile-2000	79.7%	49.4%	58.5%	65.3%	63.1%	62.3%	60.4%	35.4%	52.1%
Program Year Start Date	1/1/2005	6/1/2005	5/1/2005	1/1/2005	4/1/2005	1/1/2005	1/1/2005	1/1/2005	1/1/2005

* Estimates for Continuum of Care grants are based on the location of the subgrantee, not on the amount of funds allocated for the area.

**Includes: Youthbuild, Economic Development Initiative (EDI) & HOPWA Competitive & CDBG non-Competitive

SINGLE FAMILY HOUSING: FHA MORTGAGE INSURANCE IN FORCE

Single Family Funding	Milwaukee	Neenah	Oshkosh	Racine	Sheboygan	Superior	Wausau	Wauwatosa	West Allis
Average Active Case Amount 5/98	\$46,647	\$57,067	\$53,876	\$57,344	\$54,993	\$41,630	\$47,817	\$81,731	\$70,732
FHA Active Cases 5/98	7,703	413	474	1,531	380	202	126	148	419
FHA Active Cases 10/31/02	6,601	407	580	2,106	473	178	147		
FHA Active Cases 4/28/06	4,456	396	585	1,790	477	95	170	<i>no data</i>	<i>no data</i>
New Active Cases 2002	1,227	131	143	521	132	25	39	<i>available</i>	<i>available</i>
New Active Cases 2005	745	84	123	356	95	14	54		
TOTAL FHA Cases*	45,358	3,125	3,455	10,948	2,709	1,125	1,290		

* Includes all cases EVER endorsed by FHA (Active, Terminated, Claim and Other)

MULTI - FAMILY HOUSING: FHA MORTGAGE INSURANCE AND HUD SUBSIDIES

Multi - Family Funding*	Milwaukee	Neenah	Oshkosh	Racine	Sheboygan	Superior	Wausau	Wauwatosa	West Allis
Active Multi Family Subsidies	\$101,968,110	\$1,725,154	\$3,418,278	\$8,163,775	\$3,491,772	\$5,181,828	\$1,768,988	\$2,695,664	\$4,189,044
2005 Service Coord. & Counseling	\$60,000	\$0	\$0	\$141,329	\$0	\$0	\$0	\$0	\$0
Active FHA Multi-Family -TOTAL	\$169,621,893	\$8,435,100	\$1,557,951	\$29,983,850	\$8,227,200	\$9,191,276	\$4,698,800	\$12,634,500	\$11,850,500

Multi-Family Units Information**

Total Insured and/or Subsidized Units	7,965	362	780	1,624	531	752	418	478	628
Total Subsidized Units	7,145	265	548	1,216	402	751	371	326	624
Projects with FHA and/or Subsidy	124	9	16	22	9	10	7	6	10

Fair Market Rent -FMR-2 brm***	\$694	\$563	\$563	\$661	\$543	\$529	\$546	\$694	\$694
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*Based on REMS system "Contract Authority Amount" for Sept. 2004; **Based on REMS system "Assisted Unit and Total Unit Count" for Sept 2004; ***Effective 10-01-05
 Note: Data for "Active Multi-Family subsidies" includes multi-year Housing Assistance Payments (HAP) contracts

PUBLIC HOUSING*

PHA Funding FY 2005	Milwaukee	Neenah	Oshkosh	Racine	Sheboygan	Superior	Wausau	Wauwatosa	West Allis
Operating Subsidies	\$9,583,196		\$185,605	\$1,600	\$0	\$666,671	\$123,143		\$0
Capital Fund Program	\$7,833,037	NO	\$485,756	\$17,401	\$283,972	\$283,972	\$278,947	NO	\$0
Section 8 Budget Authority	\$23,765,735	PHA	\$1,471,629	\$6,082,411	\$597,552	\$494,489	\$849,635	PHA	\$1,953,957
ROSS and Family Self-Sufficiency	\$1,550,000		\$0	\$62,978	\$0	\$0	\$0		\$0
TOTAL	\$42,731,968		\$2,142,990	\$6,164,390	\$881,524	\$1,445,132	\$1,251,725		\$1,953,957

PHA Number for Entitlement WI002 WI113 & WI213 WI183 WI047 WI001 WI031 WI201

Low Income Public Housing & Sec. 8 Vouchers

Public Housing Units	4,260		422	10	238	459	189		0
Section 8 Rental Vouchers	5,539		413	1,539	186	169	395		457
TOTAL UNITS	9,799		835	1,549	424	628	584		457

* All Data taken from the PIH Information Center (PIC) as of May 2006

TOTAL HUD - INVESTMENTS and UNITS

TOTAL FUNDING	\$174,796,742	\$1,963,703	\$6,498,951	\$18,496,339	\$5,562,543	\$7,663,411	\$3,824,400	\$4,053,232	\$7,719,547
TOTAL FHA ENDORSEMENTS	16,944	265	1,383	2,765	826	1,379	955	326	1,081

Wisconsin HUD Office

Comparative Profile of Wisconsin Entitlement Cities/Counties and State in 2005

COMMUNITY PLANNING & DEVELOPMENT

CPD Funding FY 2005	Dane Co.	Milw. Co.	Waukesha Co. #		Balance of State	Total for Entire State
HUD Entitlement Funding						
Community Development Block Grant	\$1,258,615	\$1,859,964	\$1,678,756		\$31,491,158	\$74,417,498
HOME Program #	\$586,718	\$1,285,339	\$1,447,208		\$13,099,187	\$28,302,875
ADDI	\$35,446	\$65,978	\$69,815		\$486,794	\$968,041
HOPWA	\$0	\$0	\$0		\$383,000	\$870,000
HUD Homeless Funding						
Emergency Shelter Grant	\$0	\$0	\$0		\$1,952,613	\$2,891,005
Continuum of Care FY2005*	\$2,335,639	\$4,623,629	\$229,090		\$3,051,034	\$12,933,567
OTHER HUD CPD Funding**	\$300,000	\$0	\$0		\$2,956,143	\$7,632,606
TOTAL CPD Funding FY2005	\$4,516,418	\$7,834,910	\$3,424,869		\$53,399,399	\$128,646,228

CPD Program Information

Low-Mod Upper Quartile-1990	44.3%	36.9%	27.4%		N.A.
Low-Mod Upper Quartile-2000	43.5%	42.9%	32.5%		N.A.
Program Year Start Date**	1/1/2005	1/1/2005	1/1/2005		4/1/2005

* Estimates for Continuum of Care grants are based on the location of the subgrantee, not on the amount of funds allocated for the area.

**Includes: Youthbuild, Economic Development Initiative (EDI) & HOPWA Competitive & CDBG non-Competitive

Waukesha County is a combination of City of Waukesha and Waukesha County funds.

SINGLE FAMILY HOUSING: FHA MORTGAGE INSURANCE IN FORCE

Single Family Funding	Dane Co.	Milw. Co.	Waukesha Co.		Balance of State	Total for Entire State
Average Active Case Amount 5/98	\$65,018	\$46,598	\$77,993		N.A.	\$53,928
FHA Active Cases 5/98	1,780	10,096	845		7,654	28,971
FHA Active Cases 10/31/02	1,448	8,363	777		8,258	28,353
FHA Active Cases 4/28/06	1,000	5,689	547		7,844	23,325
New Active Cases 2002	386	1,715	217		2,520	7,321
New Active Cases 2005	121	1,002	94		1,707	4,614
TOTAL FHA Cases*	18,890	63,864	8,507		65,229	218,687

* Includes all cases EVER endorsed by FHA (Active, Terminated, Claim and Other)

MULTI - FAMILY HOUSING: FHA MORTGAGE INSURANCE AND HUD SUBSIDIES

Multi - Family Funding*	Dane Co.	Milw. Co.	Waukesha Co.	Balance of State	Total for Entire State
Active Multi Family Subsidies	\$4,023,808	\$124,702,153	\$7,410,495	\$100,249,353	\$290,335,740
2005 Service Coord. & Counseling	\$0	\$0	\$0	\$43,363	\$504,424
Active FHA Multi-Family -TOTAL	\$14,249,932	\$306,429,383	\$105,312,101	\$229,205,220	\$812,766,113

Multi-Family Units Information**

Total Insured and/or Subsidized Units	880	4,143	2,230	23,846	40,975
Total Subsidized Units	620	3,080	1,262	20,812	34,008
Projects with FHA and/or Subsidy	18	51	26	551	795

Fair Market Rent -FMR-2 brm***	\$746	\$694	\$694	Various	Various
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*Based on REMS system "Contract Authority Amount" for Sept. 2004; **Based on REMS system "Assisted Unit and Total Unit Count" for Sept 2004; ***Effective 10-01-05

PUBLIC HOUSING*

PHA Funding FY 2005	Dane Co.	Milw. Co.	Waukesha Co. **	Balance of State	Total for Entire State
Operating Subsidies	\$113,354	\$0	\$433,047	\$3,056,090	\$16,262,553
Capital Fund Program	\$120,507	\$0	\$0	\$6,568,517	\$20,672,979
Section 8 Budget Authority	\$5,626,991	\$10,275,140	\$6,040,580	\$28,094,966	\$115,579,280
ROSS and Family Self-Sufficiency	\$0	\$0	\$200,200	\$35,580	\$2,165,460
TOTAL	\$5,860,852	\$10,275,140	\$6,673,827	\$37,755,153	\$154,680,272

PHA Number for Entitlement WI214 WI218 WI142,259 &261

Low Income Public Housing & Section 8 Vouchers

Public Housing Units	86	0	265	4,968	13,199
Section 8 Rental Vouchers	1,057	2,014	895	10,996	28,537
TOTAL UNITS	1,143	2,014	1,160	15,964	41,736

* All Data taken from the PIH Information Center (PIC) as of May 2006, ** Includes Waukesha County PHA, City of Waukesha PHA & New Berlin PHA

TOTAL HUD - INVESTMENTS and UNITS

TOTAL FUNDING	\$14,401,078	\$142,812,203	\$17,509,191	\$191,447,268	\$574,166,664
TOTAL FHA ENDORSEMENTS	1,763	5,094	2,422	36,776	75,744

MILWAUKEE HUD OFFICE DIRECTORY

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