

The Eau Claire County Housing Authority owns several single-family homes and duplexes in the Town of Washington and City of Altoona. These homes are rented to very low-income households.

Residents pay rent based on their income [Generally, 30% of their monthly income (at least \$50) is paid toward rent and utilities].

### **Family Self-Sufficiency**

While renting a unit owned by the Housing Authority, families may participate in the Family Self-Sufficiency (FSS) Program. If so, A plan is established by the household and the Family Self-Sufficiency Program Coordinator that identifies the activities needed for the household to become self-sufficient within a specified time frame. While participating in the FSS Program, households will work on financial management issues and other items that they identify as needs for their families.

If on the FSS Program, an escrow account is established for the family. Increases in rent, based on income, result in funds being set aside for the family. These funds are returned to the family once all program requirements are met.

### **Homeownership**

Many public housing residents would like to become homeowners. The Housing Authority, under the FSS Program, will work with them. Once the participant becomes self-sufficient, if all the goals set in the beginning are completed, they may qualify for a bank mortgage to purchase their home.

### **ELIGIBILITY**

In order to qualify for this program, families first must meet the income limits (specified on back of brochure). The Housing Authority currently only owns three- and four-bedroom units, so small households only qualifying for a one- or two-bedroom unit will not be eligible.

Qualifying households must pass the background screening, which is conducted when it is anticipated that a public housing unit will become available. The Housing Authority will run a criminal check and contact current and former landlord and utility companies. The applicant may be denied if they have violent or illegal drug activity on their criminal records or if they have had a history of late payments or lease violations.

To pass this screening, applications should have a good rental history for the past 6-12 months (minimum). If you have extenuating circumstances that have resulted in a poor payment history and/or lease violations, apply anyway. Attach an explanation to your application. With extenuating circumstances and a goal/plan to improve your situation, the Housing Authority may be able to work with you.

**Qualified families include adults with dependent(s), elderly persons and/or handicapped/disabled persons.**

### **SECURITY DEPOSIT LOANS**

No-interest security deposit loans will be made to eligible renters participating in a Housing Authority rental program. Participants must make monthly payments to the Housing Authority of at least \$25. Although the security deposit loan amount will be based upon the actual amount required by the landlord, the maximum-security deposit loan is \$500.

Security deposit funds are disbursed directly to the landlord on behalf of the family.

*Funds for the security deposit loan program were made available to the Housing Authority through the Wisconsin Department of Commerce, Division of Housing and Community Development, Housing Cost Reduction Initiative (HCRI) Program and Housing Organization Direct Assistance Program (HODAP).*

**PLEASE NOTE:** Applicants who owe money to the Eau Claire County Housing Authority or any other housing authority are not eligible to participate in Housing Authority programs until that debt has been paid in full.

**For more information, or to apply for this program or any of the County Housing Authority's other programs, contact:**

Eau Claire County Housing Authority  
227 First Street West  
Altoona, WI 54720  
715-839-6240

## Eau Claire County Income Limits

(Effective March 2024; subject to change)

Family Size	*Very-low Income Limits (30% AMI)	Moderate Income Limits (50% AMI)
1-person	\$20,900	\$34,800
2-person	\$23,850	\$39,800
3-person	\$26,850	\$44,750
4-person	\$31,200	\$49,700
5-person	\$36,580	\$53,700
6-person	\$41,960	\$57,700
7-person	\$47,340	\$61,650
8-person	\$52,720	\$65,650

### HOUSING QUALITY STANDARDS

AMI = Area median income for Eau Claire County

\* HUD requires that preference be given to extremely low-income families.

### FAIR HOUSING & EQUAL OPPORTUNITY

Under federal, state and local Fair Housing Laws, as amended, it is illegal to treat any person unequally because of sex, race, color, handicap/disability, religion, national origin, sex or familial status, lawful source of income, age, or ancestry, or sexual orientation in the connection with the sale or rental of most housing and any vacant land offered for residential construction or use. If you believe you have been discriminated against for any of these reasons, you may file a complaint with the Eau Claire County Housing Authority or the Equal Rights Division at either of the following offices:

Equal Rights Division  
201 E. Washington Ave.  
Room A100  
Madison, WI 53703  
(608) 266-6860



Office of Fair Housing &  
Equal Opportunity  
1001 Lakeside Ave Suite 350  
Cleveland OH, 44114  
(216) 357-7824

### OTHER HOUSING AUTHORITY PROGRAMS

**Housing Choice Rental Vouchers** - Rent subsidies are paid to landlords on behalf of very-low-income families. The subsidy amount is based on the family's income. Housing chosen by the family must meet minimum Housing Quality Standards.

**Family Self-Sufficiency (FSS) Program** - Supportive services are coordinated to help families achieve economic self-sufficiency. This voluntary program is operated with the Public Housing Program.

**Down Payment and Closing Cost Loans** - No-interest, deferred-payment loans up to \$8,000 to eligible renters to obtain a first mortgage loan. Monthly income cannot exceed 80% of the county's median income. Preference is given to families with incomes less than 50% of the area median.

Buyers must complete pre-purchase education, including real estate transactions & disclosures, the purchase process, Fair Housing Laws, insurance, budgeting, and payment affordability.

**A \$100 application fee is required. The fee will be refunded if the purchase loan closes.**

**Fairchild Senior Living Apartments** - Located at 331 North Street in the Village of Fairchild, Fairchild Senior Living offers eleven two-bedroom accessible apartments available for occupancy by lower income persons 55 years of age and older. Supportive services provided by private and public agencies are available on-site and coordinated by the Housing Authority for eligible residents. Rent is based on the current HUD-determined Fair Market Rent for two-bedroom units in the Eau Claire County MSA. This amount includes heat, electricity, water & sewer and garbage.

**Financial & Homeownership Counseling** - Counseling programs help families to get on track with their spending and possibly plan for long terms goals like home purchase. Trained staff will work with families to set up a realistic budget, so they are able to stick with it. Families who are interested in homeownership can receive help to improve credit, clear up past debt, deal with bankers and determine down payment and closing cost funds needed. Staff will help clients understand and determine future housing needs and affordability along with the responsibilities of homeownership.

Households not participating in a Housing Authority rental, or homeownership program may be subject to a fee for financial and/or homeownership counseling.

## Eau Claire County Housing Authority

## PUBLIC HOUSING



## PROGRAM

**Low-income families pay rent based on their income**