



Tenney-Lapham newsletter

JAN 1982

RENTAL REHAB PROGRAM

Within the next few months, Tenney-Lapham Housing Services will be implementing a \$100,000 investor-owned rehab program. The city of Madison was selected by HUD as one of 23 cities nationwide to demonstrate how tenant-occupied property can be successfully upgraded. This demonstration will be run in the Tenney-Lapham area.

The program is designed to make low-cost rehab loans to property owners for repairs which improve the living conditions of tenants. Three categories of repairs are permitted: (1) Energy conservation (50% of tenants responding to a recent rental survey in our neighborhood are paying their own utility costs); (2) Code related items which preserve a building's integrity; and (3) Code related items which protect the safety of occupants. Due to funding limitations, the program will not permit cosmetic improvements. The goal is to upgrade housing to minimum standards at the lowest possible cost.

As soon as loans are available, property owners will be contacted directly. Tenant occupants may wish to alert their landlords to this program. Further details can be obtained by contacting Mary Kay Garrow at the Tenney Lapham Housing Services office, Room 116, Lapham School or 258-9060.

WILLY STREET GROCERY COOP

The Williamson Street Grocery Coop is interested in serving a broader scope of people and is in the process of reaching out to older residents in the Tenney-Lapham area. For this reason, they will be offering persons over age 60 a 10% discount every Thursday from 9:00 - 2:00. In addition, volunteers will be available at this time to assist anyone with their questions on how to shop at the Coop.

Various free samples are offered each week. Many items are unpackaged so that customers can buy only the amount desired, helping

keep the cost of some items down. Also, customers can request smaller amounts on items which are packaged by the store.

The Coop encourages all to come and see what they have to offer at this full-line grocery store. The store is located at 1202 Williamson Street at the corner of S. Few and Williamson. The phone number is 251-6776 and the store is open daily from 9:00 to 8:00.

RECYCLING

In February, the Tenney Lapham Neighborhood Association, in cooperation with the Norris Court Grocery, will be opening a neighborhood recycling center for aluminum cans. The cans may be dropped off at the store, 904 E. Johnson, Monday-Friday, from 8:00 to 3:00. All cans must be sealed in a plastic garbage bag.

Proceeds from this recycling effort will go into TLNA's general fund and will help support activities such as the newsletter; social events and contributions to neighborhood projects.

We hope you will take advantage of this program and we thank Norris Court and Tom Hoffman for putting it all together.

MEMBERSHIP

YEP! ___ I'd like to join the Tenney-Lapham Neighborhood Association. Enclosed is:

- \$1.00 - regular membership
 \$5.00 - associate membership
 \$.50 - senior membership

Name _____

Address _____

Telephone _____

Clip - make checks payable to Tenney-Lapham Neighborhood Association & mail to:

Heidi Sime - 1047 E Johnson - Madison 53703

SWIMMING CLASSES



MORE MG&E RATE HIKES



The Citizens Utility Board (CUB) reports that Madison Gas & Electric consumers are facing a \$23.9 million gas and electric rate hike, if approved by the Public Service Commission. This means a 10% increase in your gas bill and a 20% increase in electric bills, totaling an annual average increase of \$130 for each household using gas and electric service.

The rate request is so large for a number of reasons. MG&E is asking the PSC to allow the utility to offer investors a 16% rate of return on common stock. This is up from the 13% they now allow. MG&E claims they need a higher rate to attract needed investors to improve their financial standing. This however, contradicts a November report of the Baird investment firm stating that MG&E is already financially sound: "Our first group of electric utilities are those considered of the highest quality. We are adding MG&E to the list as its fine financial position and considerable excess generating capacity results in an excellent posture to weather the economic uncertainties now facing the utility industry," the Baird report noted.

Several other aspects of MG&E's rate request are being closely examined by CUB and the Madison city attorney's office. Among these issues are the company's estimates of the real cost of providing services, the percentage of the cost charged to residential users versus industrial or commercial customers, the efficiency level maintained by MG&E, and their conservation and alternative energy programs.

The PSC has scheduled hearings in April and MG&E will spend a lot of money lobbying this increase through. CUB and the city of Madison are preparing to intervene on behalf of consumers at the hearing. But, it'll take active consumer petitioning, letter writing, and testifying at the hearings to make a difference this time.

If you have questions or want more information about the rate increase or can help in the effort to stop it, please contact Tom O'Brien at CUB, Box 8003, Madison, 53708 or call 255-2971

The first session of the winter infant and pre-school swimming programs sponsored by the School-Community Recreation Department began on January 25th at the Lapham Therapeutic Pool. Openings may still be available for second and third session classes.

During each 5-week session, classes are offered on Tuesday/Thursday or Wednesday/Friday afternoons from 3:30 - 6:30 p.m. Instructional levels range from beginner to advanced. One adult must accompany each child in the water. The fee is \$10 for each session.

Infant and pre-school open swim will be held on Mondays, Jan 25 - May 3, from 3:30 to 5:30 p.m. Again, one adult must accompany each child. The fee for open swim is 60¢ for adults, 40¢ for children.

Older adult swims will also be offered at Lapham on Monday evenings and Friday afternoons. There will be two 7-week sessions, with the first beginning on January 25th. The fee is \$4 per session.

For further information on these programs, call the recreation department at 266-6077 or 266-6079

OFS HOME FOR SALE

Operation Fresh Start has announced the sale of the property being renovated at 949 East Johnson Street. The home, a 1½ bath, 3 bedroom, single family has been fully renovated with only the foundation and structural members left from it's original condition. According to OFS, the home is "like brand new" with new plumbing, wiring, mechanicals, walls, cabinets, full insulation, and more.

HUD s. 235 financing is available to an income eligible buyer having a minimum down-payment of \$6,000. The home is listed for sale at \$53,000. If you wish more details, call Bill Waldman at OFS, 244-4721.

CORK 'N BOTTLE

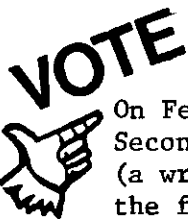
10% OFF

6 OR MORE BOTTLES OF WINE
MIX OR MATCH

823 E. JOHNSON

256-3620

SUPERVISORY CANDIDATES REPLY



On February 16, a primary election will be held to select two candidates for the Second District Supervisor run-off in April. Candidates include Reinhold Kaebitzsch (a write-in), David Keyes, Kathleen Nichols, and Gene Rankin. The TLNA board asked the following five questions of the candidates to help voters make their selections:

- Question 1: The County Board has been moving to reduce county expenditures for social service programs. What social service programs, if any, would you cut? Which would you maintain or increase?

Kaebitzsch: We need to help persons on welfare find some form of work, such as cleaning the county parks or snow shoveling. If they refuse, they should get no aid. We need to tighten the welfare funds for medical purposes.

Keyes: At this time I don't know of any services that should be cut. However, we can save money elsewhere by combining departments and eliminating redundancy.

Nichols: This year's decision to fund social services at last year's level effectively achieved about a 12% cut. Any further cuts must be very limited and directed at administrative reductions, not restricted programming. Four reasons support this: 1. Demographic trends show that groups which are heavy service users are growing much faster than the overall county population, especially the very elderly. 2. Hard economic times will force more county residents into needing service, whether it is income maintenance, day care assistance or counselling when financial stress causes family problems. 3. Current Dane County Social Service fiscal policies are targetting purchase of service contracts as a way to take major cuts. This would have a very negative effect on our district because of its many contracting agencies. 4. Most services provided by the county through DCHSS are mandated by federal or state government and most are reimbursable as a result, so the woes caused by cutting the programs would achieve little in ultimate cost cutting. The social services that I perceive as most immediately threatened and wish to maintain or increase are day care and funding to community-based agencies.

Rankin: The county is facing a decrease in resources and an increase in need for a broad range of social services and, as state and federal funds coming to the county decline, the property taxpayers will be faced with an increasing burden. That burden will fall disproportionately on low income and elderly homeowners. We will have to cut budgets, but it would be foolish to do so on an across-the-board basis. The programs that serve those least able to help themselves must be preserved, and so must those that generate more savings. These programs include aid to elderly, children and the disabled, programs to provide energy conservation labor and materials, and programs to ensure that these recipients have adequate heat and food. We can reduce spending in parks, for tree trimming, for cutting lake weeds, etc. We must devise programs to help those who can help themselves, and to create jobs for county residents.

- Question 2: The Second District has a fairly high percentage of county-funded alternative living arrangements. What would you propose as a workable plan for dispersing such facilities throughout the county?

Kaebitzsch: We need more such units on the west side of Madison. Co-operative units where a small town such as DeForest could share facilities with Madison's north side through financial assistance by that small town would be desirable.

Keyes: I feel that this area of the county and this area of the city in particular makes this neighborhood an almost ideal location for people with special needs in alternative living arrangements. The proximity to bus lines, employment, recreational facilities, social services and counselling services as well as the lower cost of housing make this area the best choice for location of special needs housing. The people living in these homes are screened by the Social Services Dept., and pose no threat to the public. I feel that we should be generous and find room in our hearts to welcome them to our neighborhood.

Nichols: I do not believe that it is feasible to close and disperse the alternative living facilities currently in our district given present budget concerns. However, the creation of a Fair-Share Plan for community treatment facilities should be the goal of the board and I would oppose the location of any additional facilities prior to the adoption of such a plan. The principle of equitable distribution of resources and responsibilities is central to my attitude toward governance. The city's subsidized Fair-Share Plan could serve as a model for a county plan for alternative living sites; as many of the considerations are the same.

Rankin: As the person who drafted the county's fair-share housing plan to locate low income and elderly housing in Dane County communities, I believe that a similar approach ought to be used to locate alternative living arrangements. Such facilities ought to be located where the need is found, to enable facility residents to live near their families and to give facility residents good access to transit, medical and dental care, community services, school and jobs, shopping and recreation. They should also be distributed so that they are not concentrated in any single neighborhood. There are a number of areas, particularly on the west side, that offer all the amenities required by such facilities but which do not have a facility at present. Residents of alternative living arrangements are not second-class citizens, and they should be treated with dignity.

- Question 3: The city presently pays for shoreline deterioration but the county controls Lake Mendota. What county assistance, if any, would you propose to aid in shoreline stabilization?

Kaebitzsch: The Department of Natural Resources is allocating \$500,000 for Lake Mendota. City and county funding for lakeshore deterioration should be minimal.

Keyes: At this time I am not in favor of assisting private land owners in maintenance of natural features of their property. The only exception to this would be erosion or damage that poses a danger to health or life. The County Parks Dept. will probably have information on proper maintenance techniques of shorelines.

Nichols: The problem of one level of government mandating a service but not paying for it or having jurisdiction over an entity but leaving the maintenance or service provision to the most directly affected body shows up in many areas. Where these problems have been resolved, it has usually involved a cost-sharing agreement or a quid pro quo trade-off in another area of contention. Shoreline stabilization costs could be approached in this way.

Rankin: Those who own and enjoy the benefits of lakeshore property ought to pay for shoreline stabilization, whether those owners be governments, corporations or individuals. Where shoreline deterioration is particularly aggravated and jeopardizes water quality, as it is in some of the agricultural portions of the Yahara River basin, the federally-funded Soil and Water Conservation District programs being implemented under the Dane County Water Quality Plan should be encouraged.

- Question 4: The county budgeting process has been hampered by a growing number of delinquent property taxpayers. What solutions would you propose to ensure prompt payment of property taxes?

Kaebitzsch: Raise the interest rate to 22% for delinquent property taxpayers.

Keyes: Enforcement of the penalties for late payment or non-payment of taxes.

Nichols: I am not interested in forcing poor homeowners out, but many financially able property owners have taken advantage of the taxing system. The state requires that Dane County wait four years before starting collection procedures and sets the interest penalty at only 12%. Apparently, some would rather ignore their civic responsibilities and use their tax money for other purposes, perhaps the money market, knowing that the waiting period will shelter them. This costs taxpayers dearly, because the county must borrow at rates higher than the penalty to make up the delinquency and sustain the collection costs. I propose two remedies: 1. Remove the legal incentives to non-payment by changing the state laws. We need to reduce the waiting period and increase the interest rate or even change to a fine because fines are not tax deductible and interest penalties are. 2. Make it a lot less comfortable for tax delinquents. The news coverage of well-heeled delinquents brought in a lot of revenue. Tax delinquents could be barred from county appointments or considered ineligible for contracts as well.

more

Rankin: Delinquent property taxpayers are receiving, in effect, a loan from the county in the amount of the unpaid taxes. The penalty (or interest on that loan) is set by state statute, and is low in relation to present commercial interest rates. I support a change in the statutory rate of interest charged to delinquent property taxpayers, to guard against the county being forced into the lending business. We should be mindful, though, that all delinquent property taxpayers are not speculative investors who are putting off paying their taxes to get a better deal on interest rates; some may be elderly, low income householders, or wage earners unable to pay, and some may be driven from their homes by high property tax rates.

● **Question 5:** A substantial number of elderly homeowners are facing financial and health-related problems making it difficult for them to stay in their own homes. What solutions do you feel the county should pursue to address this problem?

Kaebitzsch: Retired homeowners solely on social security and who show the need should receive tax breaks on their property taxes. No elderly persons should be evicted from their homes because they cannot pay the property tax. They would get loans against the equity of their homes.

Keys: Social Services and the Visiting Nurse program is probably the most visible solution to a portion of this problem. A "buddy" system of elderly people living together can help also. For example, an elderly homeowner having trouble making tax payments and perhaps in less than perfect health might take in a roommate, another elderly person, to help with the taxes, cleaning and general mutual assistance. Foster Grandparent programs that match young people with elderly people could help with maintenance of these people in their own homes.

Nichols: Currently, a phenomenal amount of funding for the aged goes to pay for the care of elderly people who could continue to live at home if adequate personal support services were available or home modifications could be made for them. In this area the county has made some good moves by increasing the Visiting Nurse services and assuming the nutrition program. However, at the same time the weatherization services have been cut back, which is especially bad news for seniors. I believe that specialized transport, chore assistance, adult day care and all the other services which help people stay at home are fiscally and ethically the most appropriate way for us to provide for our elderly. Beyond these direct services there are also financial maneuvers such as reverse annuity or sale with life-long occupancy clauses which have been explored in some places as ways to relieve older homeowners without displacing them. County investigation into these activities might be worthwhile.

Rankin: The county already provides a number of services to address these problems. As the elderly will represent an ever-increasing proportion of the county's population in the years to come, we will have to seek more creative solutions to these problems to reduce our reliance on a declining tax base while retaining a high level of needed services. We now provide loans and grants through the County Housing Authority to rehabilitate and to winterize homes to provide safer and healthier home environments. The County Aging Commission oversees a broad range of home and health-related services provided directly and indirectly via purchase of services from such publicly supported, but private and non-profit agencies as Project Home and Independent Living. There is also a substantial network of volunteer services provided through neighborhood churches and neighborhood Aging Coalitions. These ought to be encouraged and supported to increase the amount of service we can deliver for the dollar, and to ensure that the services we deliver are appropriate.



BURNIE'S ROCK SHOP

Shop Hours Mon. & Fri. 10 a.m.-9 p.m.
Tues., Wed., Thurs. 10 a.m.-6 p.m.
Sat. 9 a.m.-3 p.m.

251-2601
931 East Johnson, Madison

LET THE KID'S OF WISDOM SPEAK!


"Our forecast of last week that building starts nationally would drop to a 35 year low of 1.1 million units in 1980 is already obsolete. Our computerized econometric model is not designed to digest 18% prime rates or 17% mortgage rates. It simply blows up...reporting negative starts in some regions of the country.

Nobody can predict...what will happen to the inflation rate. Thus, there can be no rational way of forecasting interest rates, which means in the final analysis that we are unable to predict, with any reasonable degree of accuracy, what will happen to housing starts, or, for that matter, to any other major economic activity."

Michael Sumichrast
Chief Economist
National Association
of Home Builders

"Dad, we lock our front door so people without houses don't move in, right?"

Martha, age 4

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The Wisconsin Housing and Neighborhood Conservation Program explained

Q. What is HNCP?

A. A program making low-interest home improvement loans available to low- and moderate-income homeowners. It is jointly administered by the State of Wisconsin Department of Development (DOD) and the Wisconsin Housing Finance Authority (WHFA).

Q. Where can I get a HNCP loan?

A. Through participating private lenders located throughout Wisconsin.

Q. Who is eligible?

A. As an owner-occupant of a residential structure of not more than four separate dwelling units, you must also:

- Be within program income limits.
- Meet the underwriting guidelines of the lender to whom you make application.
- Comply with all other program criteria.

Q. What are the income limits?*

A. Basically, your household's gross annual income may not exceed 120 percent of your county's median income for your size family. There are certain allowances, however, for income from real property, self-employment, and other sources.

Q. What types of Wisconsin properties can be improved?

A. One- to four-family, owner-occupied properties used year-round as a principal residence. The property must have been used as a residence for at least ten years. An exception to the age requirement will be made for certain energy conservation improvements.

Q. Are there any fees?

A. At closing on your loan, nominal fees must be paid in cash for:

- Recording and filing.
- Title examination.
- Credit investigation.

Q. Who can do the work?

A. You may have a contractor do all or part of the work—or you can do it yourself. However, if you choose to do it, loan dollars can be used for materials only and you must be capable of doing the work yourself.

Q. How do I choose a contractor?

A. The care you take in choosing a qualified, skilled contractor can be your best assurance of a successful home improvement project. Most contractors are reliable, but unfortunately there are some exceptions.

Read carefully "Important Consumer Information" included in the Improvement Certificate you will receive from your lender. Further information may be found in your public library or county extension, housing authority, or rehabilitation program offices. Your utility is an excellent source of information about energy-related improvements.

A free brochure, "Home Improvements and Repairs," is also available from the Wisconsin Department of Justice, Office of Consumer Protection, at either P.O. Box 7856, 123 W. Washington Ave., Madison, WI 53702 (608-266-1852), or at 819 N. Sixth St., Room 520, Milwaukee, WI 53202 (414-224-1867).

*For specific interest rates, income limits, and other information, call this toll-free number: 1-800-362-3020.

Here's your next step:

If you feel you're eligible, either call 1-800-362-3020 toll-free or contact a local participating lender directly. Assistance may also be available at your City Hall. Or you may get more information by writing to:

Department of Development
Wisconsin Housing and Neighborhood
Conservation Program
P.O. Box 7970
Madison, WI 53707

Q. What is the interest rate?*

A. Basically, the rate depends on your income, but is much lower than conventional rates, which means smaller monthly payments and a significant savings.

Q. How is this lower interest rate possible?

A. The participating lenders have an agreement to sell the loans to the Wisconsin Housing Finance Authority. WHFA is a quasi-public agency with the power to sell tax-exempt bonds. Being tax-exempt, they're sold at a low interest rate. WHFA uses the money from such bond sales to buy HNCP loans from the lenders. No tax dollars are used to fund these loans.

Q. Am I limited in how the loan can be used?

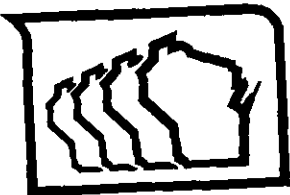
A. Loan funds may be used for permanent improvements:

- To save energy — weather stripping, insulation, a new heating system.
- To correct health and safety problems — new wiring, plumbing.
- To improve liveability — a room addition, a new roof.
- To extend economic or physical life of the home — siding, painting, etc.

Loan funds may not be used for work in progress or completed, to finance certain ineligible improvements, or to pay off or refinance other loans.

Q. What are the amounts and terms of HNCP loans?

A. Loan limits depend on location, your number of living units, and what you can afford. The minimum loan is \$1,000; and maximum, \$15,000 for 15 years, but you cannot borrow more than the cost of the work to be done.



Wisconsin Department of Development

P.O. BOX 7970
MADISON
53707

FOR MORE INFORMATION:

TENNEY-LAPHAM CORPORATION
Housing Services Program
1045 E. Dayton Str., Rm. 123
Madison, WI 53703 (608) 258-9060

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