



Southwest Wisconsin Housing Region

CDBG First-Time Homebuyer Program

Are you interested in purchasing your first home?

If you answered “yes”, you may qualify for down payment assistance through the Southwest Wisconsin Housing Region’s First-Time Homebuyer Program:

- Maximum loan amount of up to 10% of the purchase price
- Funds are offered at 0% interest
- No payments are made on the loan until the home is sold, refinanced, or is no longer the primary residence
- No land contracts allowed—must be simple fee title
- Funds can include small rehabilitation repairs on the new home

Eligible Counties (county in which the home will be purchased):

- | | | |
|--------------|----------|------------|
| ♦Trempealeau | ♦Jackson | ♦La Crosse |
| ♦Monroe | ♦Vernon | ♦Crawford |
| ♦Richland | ♦Grant | ♦Iowa |
| ♦Lafayette | ♦Green | |

Eligibility Requirements

- Must be a First-Time Homebuyer
- Must be income eligible
- Must provide a cash contribution of at least \$1,000 towards the home purchase
- Must qualify for a conventional loan through a reputable lender*
- Must participate in 6 hours of Homebuyer Education

** The Region cannot qualify you for a mortgage.*

Contact Information

For more information or to find out if you may be eligible for assistance, please contact:

Jackson and Trempealeau counties:

Western Dairyland CAA

Troy Bjorgo

(715) 985-2391

tbjorgo@westerndairyland.org

Crawford, La Crosse, Monroe, and Vernon counties:

Couleecap, Inc.

Sara Berger

(608) 632-6512

sara.berger@couleecap.org

Grant, Green, Iowa, Lafayette, and Richland counties:

Southwestern WI Community Action Program, Inc.

Phyllis Novinskie

(608) 943-6909, extension 223

p.novinskie@swcap.org

