



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
- ◆ Monroe
- ◆ Richland
- ◆ Lafayette
- ◆ Jackson
- ◆ Vernon
- ◆ Grant
- ◆ Green
- ◆ La Crosse
- ◆ Crawford
- ◆ Iowa

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.*

Household Size → (# of people in household)		1	2	3	4	5	6	7	8
County	La Crosse	\$40,550	\$46,350	\$52,150	\$57,900	\$62,550	\$67,200	\$71,800	\$76,450
	Monroe, Crawford and Vernon	\$38,000	\$43,400	\$48,850	\$54,250	\$58,600	\$62,950	\$67,300	\$71,650
	Trempealeau	\$38,100	\$43,550	\$49,000	\$54,400	\$58,800	\$63,150	\$67,500	\$71,850
	Jackson, Grant and Richland	\$38,000	\$43,400	\$48,850	\$54,250	\$58,600	\$62,950	\$67,300	\$71,650
	Green	\$40,700	\$46,500	\$52,300	\$58,100	\$62,750	\$67,400	\$72,050	\$76,700
	Iowa	\$41,250	\$47,150	\$53,050	\$58,900	\$63,650	\$68,350	\$73,050	\$77,750
	Lafayette	\$38,000	\$43,400	\$48,850	\$54,250	\$58,600	\$62,950	\$67,300	\$71,650

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

Jackson and Trempealeau:
 Western Dairyland CAA
 Troy Bjorgo
 (715) 985-2391 OR tbjorgo@westerndairyland.org

Grant, Green, Iowa, Lafayette, and Richland:
 Southwestern WI Community Action Program, Inc.
 Phyllis Novinskie(608) 943-6909, extension 223 OR
p.novinskie@swcap.org

Crawford, La Crosse, Monroe, and Vernon:
 Couleecap, Inc.
 Taylor LeJeune
 (608) 796-9062 OR taylor.lejeune@couleecap.org