

"Steph was my rock during the homebuying process."
-Dave

Couleecap vour local community action, program











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Couleecap's Homebuyer Program Provides ASSISTANCE & Advocacy

Dave started his homeownership journey later in life. He had been content to rent after an accident left him disabled and unable to work. Then Dave's landlord informed him that his rent would increase by almost \$75 per month. It was a shock.

He immediately started looking for a home of his own and found the perfect place - a well-kept mobile home on a bit of land outside of Sparta. Having already missed out on previous properties, Dave messaged the sellers immediately. Luckily for Dave, the property was next door to the seller's home. He was exactly the kind of neighbor they were looking for and even with bids flowing in, they selected his.

With an accepted offer, Dave knew he needed some assistance to make his homebuying dream a reality. He contacted Couleecap's first-time homebuyer program and filled out an application. Dave also signed up for an online homebuyer education class. It was his first-ever online class, and he made the most of it. He enjoyed the content, and it helped him understand the home buying process.

Dave didn't realize that in addition to education and financial assistance, he would also be getting an advocate throughout the entire homebuying process. When he had questions or needed help understanding forms, jargon, or help communicating with his financial institution, he found assistance with Couleecap. When the process seemed impossible, his Couleecap advocate was there to cheer him on.

"Steph went above and beyond for me. She was my rock during the process. It's reassuring to know people still take pride in their job." In the end, Dave's new home mortgage will cost less than what his rent would have been. He is building equity and savings. However, the biggest blessing comes from the peace of mind knowing it is his home. "My attitude has changed, and it's a great feeling. It's rewarding."

Dave's disability means things take him just a little longer now, but he doesn't let that stop him. Looking around his yard, he points to trees he has trimmed, where apple trees will be planted and mentions the future vegetable garden he wants to plant. He has learned that, like his new home, good things come to those who wait.

Our Mission

Couleecap fights poverty and promotes self-sufficiency, economic development, and social justice. We are *People Helping People*, and every day our actions make a difference in the lives of people and families throughout the Coulee Region.