



# 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 downpayment assistance through the Southwest Wisconsin Housing Region’s First-Time Homebuyer Program:

- Maximum loan amount of up to 10% of the purchase price, funds must be matched 1 to 1
- 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*

Troy Bjorgo

(715) 985-2391

[tbjorgo@westerndairyland.org](mailto:tbjorgo@westerndairyland.org)

Crawford, La Crosse, Monroe, and Vernon counties:

*Couleecap, Inc.*

Sara Berger

(608) 632-6512

[sara.berger@couleecap.org](mailto:sara.berger@couleecap.org)

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

*Southwestern WI Community Action Program, Inc.*

Nichole Nelson or Phyllis Novinskie

(608) 943-6909

[n.nelson@swcap.org](mailto:n.nelson@swcap.org)

[p.novinskie@swcap.org](mailto:p.novinskie@swcap.org)

