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

**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.*
Nichole Nelson or Phyllis Novinskie
(608) 943-6909
n.nelson@swcap.org
p.novinskie@swcap.org