

*This brochure from the Door County Economic Development Corporation's Workforce Housing Committee lists programs, services and resources available to help Door County residents make home ownership a reality for the workforce of the peninsula.*

### **Habitat for Humanity**

Door County Habitat for Humanity (DCHFH) is an ecumenical Christian organization that partners with families who cannot obtain a conventional mortgage or acquire a home of their own. Applicants must have income below the 60% median family income limit, demonstrate need and have a good credit history. Over the life of DCHFH's no-interest mortgage, the value of volunteer labor is gradually "forgiven". Adult members of partner families work at least 200 hours of "sweat equity" in the construction of their homes. In an attempt to help existing homeowners stay in their homes, DCHFH also assists existing homeowners with painting and "critical repair" projects.

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### **Downpayment Plus®**

Income-qualified home buyers can receive grants of up to \$6,000 towards a down payment, closing costs, reserves, homeownership counseling or other expenses related to home purchase. The Wisconsin Partnership for Housing Development is the statewide administrator for this program.

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### **Money Management Counselors Powered by FI\$C/CCCS**

Money Management Counselors provide the following services for potential homeowners:

- Home ownership budget and credit counseling and education as required for applicants to the Lakeshore CAP Homebuyer Program.
- Approved counseling for the WPHD Down-payment Plus Program.
- Licensed consumer credit counseling service.
- Comprehensive, individualized, confidential and self-determined spending plan and system of money management for home ownership, debt repayment and other financial challenges and changes.
- Improves confidence level and teaches skills to people who are purchasing homes.

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### **Partners for Community Development**

Partners' First-Time Homebuyers Assistance Program makes the dream of homeownership a reality for many eligible low- to medium-income households by providing acquisition and rehabilitation funds as well as homeownership counseling and education throughout the home buying process. The amount of assistance is based on each household's needs. The average amount available is \$3,500.00 for down payment and closing costs, and up to \$10,100.00 for rehabilitation expenses. The program is structured as a 50% grant and 50% no-interest deferred loan. The deferred loan is payable only when the homeowners move or sell their homes.

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### **USDA Rural Development**

Rural Development can help very low- to moderate-income customers realize the dream of home ownership through guaranteed or direct home loans.

- Our Guaranteed Rural Housing Program agrees to guarantee a loan so the lending institutions can help buyers while incurring less risk. Buyers need no down payment.
- Our direct program offers 33-38 year fixed-rate mortgages with payment subsidies based on income level.
- Rural Development can also provide 504 Home Repair loans to very low-income customers to improve or modernize their home, make it safer or more sanitary, or to remove health hazards. These loans can be for up to 20 years and have a one percent locked-in interest rate.
- Grants may also be available for elderly households who are unable to repay a loan to remove health hazards.

Deborah Laehn or Janet Cook  
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### **Door County Housing Authority**

The Door County Housing Authority administers the Section 8 Homeownership Program. To qualify:

- You must be a successful participant in the Housing Choice Voucher Program, receiving rental assistance for one year before you may be considered for the Homeownership Option.
- Monies that had been paid by the Housing Authority for rent can then be applied toward a mortgage payment.
- You must be a first-time homebuyer.

Sue Binish, Director  
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### NE Wisconsin CDBG Housing Program

- Provides 0% interest, deferred payment loans to assist with purchasing a home, including down payment and closing costs; can also be used for rehabilitation.
- Gross household income must be at or below 80% of median county income.

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### Lakeshore CAP Home Buyer Program

- Designed to assist income-eligible households with the purchase of a home.
- Participants are required to complete financial literacy, budget counseling and homebuyer education.
- Grants and/or direct loans with a low- or no-interest rate may be available to assist with down payment, closing costs and acquisition.
- Participants cannot currently own a home, but do not have to be a first-time homebuyer.
- The property must be single-family, owner-occupied, located in Door County.
- Homes must meet Housing Quality Standards to qualify. The seller is required to correct health and safety repairs prior to purchase. If the seller is unwilling or unable to make repairs, the home is not eligible for assistance.
- Participants must be able to obtain permanent first-mortgage financing and contribute at least \$500 toward the down payment.
- In most instances a "fixer upper" will not qualify for any state or federal funding.

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### WHEDA Home Buyer Programs

For more than 40 years, WHEDA has been helping renters become homeowners. WHEDA offers unique financing options that get buyers into a home sooner, with a mortgage they can afford long-term. WHEDA has loan programs tailored to your individual needs, whether you are purchasing for the first-time, or are a repeat buyer.

- Low cost, 30-year fixed interest rate
- Single-family and two-family properties are eligible.
- Down payment as low as 3% with no PMI option.
- Easy Close Loan for down payment and closing costs.
- Use local participating lenders.
- WHEDA Tax Advantage, a special tax credit to qualified borrowers.
- Eligibility for WHEDA HOME Mortgage: income limits for Door County (1 to 2 person household -\$68,600; 3 or more persons - \$78,890).
- Find out more :

<https://www.wheda.com/Home-Buyers/Available-Programs/>

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The Door County Economic Development Corporation's Workforce Housing Committee sponsors this brochure to provide resource information to the workforce of Door County as to programs that may help them to obtain adequate, affordable housing.

For more information, call 920-743-3113 x203, or e-mail [paige@doorcountybusiness.com](mailto:paige@doorcountybusiness.com).

*DCEDC in no way represents any party's interest in the sale or transfer of real property. This information is provided as a reference to potential first-time homebuyers. DCEDC suggests contacting a real estate professional or appropriate legal counsel prior to any acquisition of real property.*

Your dream of home ownership can become a reality.



Resources are available to help you become a homeowner in Door County.

