

# Green County Housing Program-CDBG Revolving Loan Fund Single-Family Homebuyer Program

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## Description:

- Loans for down payment and/or closing costs
- Applicant must be able to secure primary affordable mortgage financing from outside source
- Payment on primary mortgage may not exceed 30% of household income
- Loan will be at 0% interest
- No loan payments are required until the home is sold, refinanced, or is no longer the primary residence.
- Land contracts prohibited - Must be simple fee title
- Home value may not exceed HUD established county limits
- Applicants must complete Housing Counseling prior to purchase, provided by a HUD approved counseling agency
- Home must meet Housing Quality Standards at time of purchase
- **Rehabilitation loans** may be provided in conjunction with down payment assistance loan.

## Post Purchase Rehabilitation Loan Activities May Include:

- Roof repair/replacement
- Siding repair/replacement
- Plumbing repairs
- Electrical updates
- Energy efficiency improvements (inc. window replacement)
- Accessibility for individuals with disabilities
- Lead paint remediation
- Other housing repairs

**Additional Program underwriting, affordability and condition standards may apply.**

Service Area: Green County

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