Homebuyer Education and Counseling

Classes are offered in a two-part series: online education and in-person budget counseling. Participants must complete both to satisfy program requirements. Topics include:

- Homebuyer readiness
- Money management
- Understanding credit
- Obtaining a mortgage loan
- Shopping for a home
- Home maintenance

Course fee of $150 (per household) due at time of online registration. Find the *Make Your Move* course online at: *www.financialeducationprograms*.com/0306

Education and counseling is available in Spanish. Contact the program manager for details.

Making homeownership affordable since 1993

Appleton Housing Authority

925 W. Northland Ave.
Appleton, WI 54914-1422
(920) 739-6811 ext. 111
NicoleL@appletonhousing.org
appletonhousing.org/homebuyer

EQUAL HOUSING OPPORTUNITY

First-time Affordable Homebuyer Program

APPLETON HOUSING AUTHORITY
Affordable Housing for All

Providing affordable housing in our community for more than 50 years!

www.appletonhousing.org

How we help:

The First-time Affordable Homebuyer Program is designed to assist with the purchase of quality, affordable homes in Outagamie and Calumet Counties by providing:

- Down payment and closing cost assistance
- Money for necessary repairs
- Funds in the form of a 0% interest, deferred payment loan
- Support and guidance throughout the entire purchase process

The program is conducted in accordance with fair housing laws. It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin.

Eligibility Requirements:

Household incomes must be at or below 80% of the county median income level adjusted for household size.

Income Limits

Number of persons	Maximum annual gross income
1	$46,950
2	$53,650
3	$60,350
4	$67,050
5	$72,450
6	$77,800
7	$83,150
8 or more	$88,550

- Applicants must occupy the home they purchase.
- Ownership of rental property is not allowed.
- All homes purchased must be located in Outagamie or Calumet Counties.
- Applicants must complete the homebuyer education & counseling

Affordable homeownership can be yours!

Travis and Lauren did it

The Svateks enjoy relaxing on the back deck of their new home with their dog, Halo. They are thrilled to be homeowners and thankful for the down payment and repair assistance they received from the AHA's Homebuyer Program which made purchasing their first home possible. "We were ecstatic when we moved in," Travis notes. "Our mortgage is actually less than what our rent was, so we can just afford to pay our bills on one income while Lauren finishes school." Lauren is also happy that they are able to have pets and to add special touches that really make their home their own.