

Homebuyer Education and Counseling

Classes are offered in a two-part series: education and budget counseling.

Topics include:

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

Participants must complete both classes before closing to satisfy the program requirements.

Course fee of per household is due at time of registration.



Education and counseling is also available in Spanish.

Affordable homeownership can be yours!



Appleton Housing Authority

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Homeownership Program

Are you ready to be a first time homebuyer?



Providing affordable housing options in our community since 1993.

www.appletonhousing.org

How we help:

The First-Time Affordable Homebuyer Program is designed to assist with the purchase of a quality, affordable home in Outagamie or Calumet County

By providing:

- Funds for down payment and closing costs.
- Money for necessary repairs and rehabilitation of your home.
- Funds/Money are given as a 0% interest deferred payment loan.
- 50% of the downpayment assistance is in the form of a 5-year grant.

Support and guidance throughout the entire home buying and rehab 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 annual income must be at or below 80% of the county median income level adjusted for household size as well as above 50%.

2025 Income Limits

Number of persons	Minimum gross annual income	Maximum gross annual income
1	\$39,050	\$62,450
2	\$44,600	\$71,400
3	\$50,200	\$80,300
4	\$55,750	\$89,200
5	\$60,250	\$96,350
6	\$64,700	\$103,500
7	\$69,150	\$110,650
8 or more	\$73,600	\$117,750

- Applicants must occupy the home they purchase the entire time while in the program.
- Applicants credit score must be 580 or above.
- Ownership of rental property is not allowed.

Program History

The Appleton Housing Authority First-Time Homeownership Program was started in 1993 to give low to moderate income families the opportunity to own a home of their own.

Our Program has made a difference for over 700 families in our community, and you could be the next.

Each participant is educated and prepared to be a home owner. The purchase process is controlled to make sure the home you buy will be affordable for you.

Through a variety of funding sources from governmental agencies, qualified participants receive a 0% interest deferred payment loan for their down payment and closing costs. Additional 0% interest deferred loan is given for necessary/required rehab repairs to your home. This ensures that each home purchased using our program will meet state and local codes along with HUD Quality Standard guidelines.



Is owning your own home in your future?