

## Dane County Down Payment Assistance Programs

### Household Income Limits for most Down Payment Assistance Programs - Dane County 2026\* (Effective 6/1/2025)

Household size	1	2	3	4	5	6	7	8
Income Limit	\$72,700	\$83,100	\$93,500	\$103,850	\$112,200	\$120,500	\$128,800	\$137,100

NOTE: Income limits vary by county. Above are for Dane County ONLY.

Program	Who	Amount	For what	Where	Repay	Income	\$ required from buyer	Other
<a href="#">Home-Buy the American Dream (HBAD)</a> ****	City of Madison 608-266-4223 Terri or 608-266-6520  homeloans@cityofmadison.com	City of Madison ≤\$35,000;	Down payment & closing costs	City of Madison properties only.	sell, non-owner occupy, cash-out refi for other than home improvement. Shared appreciation	Income limits above	1% down payment	Min housing-to- income ratio 25%.Max 38/55%. Max liquid assets after closing <12 mo PITI, case-by-case exception if no traditional retirement svgs. HUD approved education & counseling. <b>HQS/LBP inspect.</b>
Dane County CDBG ***	Movin' Out 608-251-4446 x7	≤\$32,000	Down payment & closing costs	Dane County excluding City of Madison	0% deferred loan	Income limits above	\$500 own funds	Min housing-to income ratio 25%. Max 38/55%. <12 mo PITI cash reserves. No disability necessary. <b>HQS, LBP &amp; 3<sup>rd</sup> party inspection.</b>
<a href="#">Down Payment Plus</a> **	FHLBank Chicago <a href="mailto:dpp@fhlbc.com">dpp@fhlbc.com</a> Homebuyers: Contact <a href="#">participating lenders</a>	Maximum \$10,000 grant	Down payment, closing costs & rehab	All Wis. counties through any participating <a href="#">FHLBC member institution</a>	5 year forgivable	Households ≤80% AMI. Income limits vary by county. Above limits for Dane Co. only.	\$1,000 own funds (net) minimum	Up to \$500 towards homebuyer education/ counseling. Cash back at closing cannot exceed \$250. No expiration on education/ counseling certs, unless otherwise indicated.

### WHEDA - Different (Higher) Income Limits

WHEDA Easy Close Advantage ** ***	Homebuyers: <a href="#">Home Buyers   WHEDA</a>  Lenders: <a href="#">Lender Toolkit   WHEDA</a>	Min loan \$1k, up to 6% of purchase price for both Conventional & FHA, all allowable property types	Down payment, closing costs &/or single premium paid mort. ins.	Wisconsin	Yes. 10 yr term fixed rate closed at same rate as 1st mortgage.	<a href="https://www.wheda.com/globalassets/documents/mortgage-lending/wheda-income-amp-loan-limits-current.pdf">https://www.wheda.com/globalassets/documents/mortgage-lending/wheda-income-amp-loan-limits-current.pdf</a>	None on a single family home, warrantable condo & double wide manufactured; 3% on a 2-4 unit.	Monthly payment required and must be used with WHEDA first mortgage. No inspection.
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All Down Payment Assistance is first come, first funded. Most programs require first time homebuyer status defined as an individual who has not owned a principle residence in the past 3 years.

\*Income limits change annually. \*\*Do not have to be 1st time homebuyer \*\*\*Education cert good for 12 months \*\*\*\*Education cert good for 18 months

Must be in second mortgage position so cannot be stacked with each other.

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Movin' Out programs for households which includes a member with a permanent disability

Program	Who	Amount	For what	Where	Repay	Income	Borrower Funds	Other
<a href="#">Movin' Out Madison Home (cannot use with HBAD) ****</a>	Movin' Out 608-251-4446 x7	<b>Up to ≤\$75,000 (may be less than \$75,000)</b> <b>CANNOT USE WITH HOME-BUY</b>	Down Payment, closing costs	City of Madison	Repay principal and equity share at resale	Income limits above	1% own funds	Only to households with family member with permanent disability. Work directly with Movin' Out. <b>HQS, lead &amp; 3<sup>rd</sup> party inspection.</b>
<a href="#">Movin' Out Dane Co. CDBG ***</a>		≤\$32,000	Down payment, closing costs	Dane County excluding City of Madison	0% deferred loan	Income limits above	\$500 own funds	
<a href="#">Movin' Out HCR1****</a>		\$10,000	Down payment, closing costs	Wisconsin	0% deferred loan	80% CMI	\$500-\$1,000	<b>3<sup>rd</sup> party inspection.</b>
<a href="#">Movin' Out HHR****</a>		≤\$30,000	Down payment, closing costs	Wisconsin	0% deferred loan	80% CMI	\$500-\$1,000	<b>HQS, 3<sup>rd</sup> party, lead &amp; radon inspection.</b>

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*Must be in second mortgage position so cannot be stacked with each other.*