Dane County Down Payment Assistance Programs								
2026 Household Income Limits – Dane County ONLY (Effective 06/01/2026*)								
Household Size	1	2	3	4	5	6	7	8
Income Limit	$74,800	$85,450	$96,150	$106,800	$115,350	$123,900	$132,450	$141,000
NOTE: Income limits vary by County. Above income limits are for Dane County only.								

Program	Who	Amount	For what	Where	Repayment	Income	$ required from buyer	Other
Home-Buy the American Dream ****	City of Madison: 608-266-6520 Terri: 608-266-4223 homeloans@cityofmadison.com	≤35,000	Down payment and closing costs	City of Madison	Sell, non-owner occupy, cash-out refi for other than home improvement. Shared appreciation loan. 0% interest deferred	Income limits above.	1% of purchase price	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. HQS/LBP inspect.
Dane County CDBG ***	Movin' Out 608-251-4446 x7	≤32,000	Down payment and 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. HQS, LBP & 3rd party inspection.
Down Payment Plus **	FHLBank Chicago: dpp@fhlbc.com Homebuyers contact participating lenders	Max $10,000	Down payment, closing costs, and rehab	All Wis. counties through any participating FHLBC member institution	5-year forgivable grant	Households ≤80% AMI. Income limits vary by County. Above limits for Dane County 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.
HBRT DPA	Home Buyers Round Table of Dane County homebuyersroundtable@gmail.com	$500	Down payment and closing costs	Dane County	None	Income limits above.	None	No inspection. Limited # of grants available.
Progressive UpPayment Program	Urban League of Greater Madison (ULGM)	Up to $5,000	Down payment and closing costs	Dane County and surrounding area	None	Income limits above.	None	Must have completed homebuyer education & counseling through ULGM.

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 principal 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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Program	Who	Amount	For what	Where	Repayment	Income	$ required from buyer	Other
Movin' Out programs below are for households that include a member with a permanent disability.								
Movin' Out Madison Home (cannot be used with Home-Buy the American Dream) ****	Movin' Out 608-251-4446 x7	Up to $75,000	Down payment and 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. HQS , lead & 3rd party inspection.
Movin' Out Dane Co. CDBG ***		≤32,000	Down payment and closing costs	Dane County excluding City of Madison	0% deferred loan	Income limits above.	$500 own funds	
Movin' Out HCRI ****		Max $10,000	Down payment and closing costs	Wisconsin		80% CMI	$500-$1,000	3rd party inspection
Movin' Out HHR ****		$500	Down payment and closing costs	Wisconsin (excludes City of Madison and Dane County)		80% CMI	$500-$1,000	HQS, 3rd party, lead & radon inspection.

Program	Who	Amount	For what	Where	Repayment	Income	$ required from buyer	Other
WHEDA – Different (Higher Income Limits)								
WHEDA Easy Close Advantage ** ***	Homebuyers: Home Buyers | WHEDA Lenders: Lender Toolkit | WHEDA	Min loan$1,000 Up to 6% of purchase price for both Conventional & FHA; all allowable property types.	Down payment, closing costs, and/or single premium paid mortgage insurance.	Wisconsin	10-year term fixed-rate closed at same rate as 1st mortgage.	https://www.wheda.com/globalassets/documents/mortgage-lending/wheda-income-amp-loan-limits---current.pdf	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.
WHEDA Capital Access * ** ***		$7,500 regardless of purchase price. Conventional & FHA; all allowable property types.			30-year term, 0% interest with no monthly payment. Paid off when the 1st mortgage is paid in full. Separate and lower income and purchase price limits.	https://www.wheda.com/globalassets/documents/mortgage-lending/capital-access/capital-access-income-and-purchase-price-limits.pdf		No monthly payment and must be used with WHEDA first mortgage. No inspection.

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 principal residence in the past 3 years.

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