



WISCONSIN
**Help for
Homeowners**

Couleecap
your local community *action* program

Is your family struggling to pay your home bills?

Wisconsin Help for Homeowners (WHH) is a new statewide program that can help with overdue bills like mortgage payments, property taxes, and utilities.

WHH offers help with:

- Mortgage arrearages;
- Past due property taxes;
- Lot rent arrearages;
- Land contracts;
- Past-due utility, energy, internet, water, sewer, insurance, and other fees.

*Delinquencies dating back to January 21, 2020, may be eligible.

Couleecap can help!

You may qualify if you have a financial hardship caused by the COVID-19 pandemic and meet other eligibility requirements.

Income limits are based on the county you live in and may vary by county.

Learn more at
Couleecap.org/help-for-homeowners
or 1-844-260-7709





Wisconsin Help for Homeowners (WHH) Homeowner Assistance Fund (HAF) Frequently Asked Questions for Vendors

1. What are the requirements for service provider participation in the WHH program?

In order to participate in the WHH program all participating loan servicers and vendors (service providers) are required to:

- Sign an agreement to participate (executed between the State of Wisconsin and the service provider).
- Provide payment information including deposit information and W9.

2. Who is eligible for the WHH program?

Eligible applicants of the WHH program include:

- Homeowners with an annual income less than or equal to 100% of the area median income for their county of residence.
- Homeowners who have experienced a financial hardship after January 21, 2020 associated with the COVID-19 pandemic.
- Owner-occupant(s) of a single-family home, condominium, or 2- 3- or 4-family home located in the State of Wisconsin that is the homeowner's primary residence.
- Homeowner's requesting mortgage assistance may not have a first mortgage unpaid principal balance that is greater than the conforming loan limit defined by Fannie Mae at the time of origination.

3. What types of expenses are eligible under this program?

- Mortgage payment assistance (home equity lines of credit are not eligible).
- Financial assistance, including mortgage refinance (closing costs, points), to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default.
- Payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- Land Contract monthly payments.
- Manufactured home loan monthly payment (P&I), and/or lot rent.
- Payment assistance for homeowner's association fees or liens, condominium association fees.
- Payment assistance for utilities including broadband/internet.
- Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures.

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Home Rehabilitation Program

For homes in need of repair or accessibility modifications, Couleecap's Rehabilitation can help make a home safe, sanitary, and energy efficient.

Service Area: Crawford, La Crosse, Monroe, and Vernon Counties

General Eligibility:

- ✓ Must be income eligible.
- ✓ Mobile homes MUST be on land owned by the mobile homeowner.
- ✓ Must have homeowner's insurance.
- ✓ Home will be inspected before and after project completion.
- ✓ Land contracts and life estates may be prohibited.

Activities May Include:	
Plumbing Repairs	Accessibility for individuals with disabilities
Electrical updates	Window & siding replacement
Roof Repairs	Lead paint remediation
Other Housing repairs	Well & Septic repair/replacement

Types of financial Assistance

Grants:

- ✓ Instantly forgiven grant
 - There is a 25% match-funding requirement.
 - We cannot provide grants without an additional funding contribution.
- ✓ Limited availability of grants.

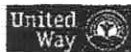
Deferred Loans:

- ✓ The loans are 0% interest
- ✓ No payments are made on the loan until the home is sold, refinanced, or is no longer the primary residence.
- ✓ May be used as match funding for the grant listed above.
- ✓ Most of the assistance provided is a loan.

Eligibility: 2021 Annual Income Limits

Household Size →	1	2	3	4	5	6	7	8
La Crosse	\$45,150	\$51,600	\$58,050	\$64,500	\$69,700	\$74,850	\$80,000	\$85,150
Monroe	\$41,000	\$46,850	\$52,700	\$58,550	\$63,250	\$67,950	\$72,650	\$77,300
Vernon & Crawford	\$40,250	\$46,000	\$51,750	\$57,450	\$62,050	\$66,650	\$71,250	\$75,850

Staff Contact: Call the Outreach Assistant at 608-796-9062.



700 N. 3rd St, Suite 202B, La Crosse, WI 54601 • Phone 608.782.4877 • Fax 608.782.4822 • www.couleecap.org
 An equal opportunity employer and service provider. Auxiliary aids and services available upon request.

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CDBG-CV Mortgage Assistance Program

If you have had a loss of income or an increase in expenses due to COVID-19 and are behind or in danger of falling behind on your mortgage payments Couleecap may be able to help with our CDBG Mortgage Assistance Program.

Service Area: Crawford, La Crosse (excluding the City of La Crosse), Monroe and Vernon Counties

City of La Crosse Residents:

Although City of La Crosse households are not currently eligible, we anticipate receiving some additional funding in the next several months to help additional households. Please call and we will take your contact information to reach out once we have additional funds.

General Eligibility:

- ✓ Must have had a documented loss of income or a significant increase in expenses due to COVID-19
- ✓ Must be income eligible at the time of application
- ✓ The home must be your primary residence and you must currently occupy the property
- ✓ Must be behind on your mortgage or unable to make future mortgage payments.
- ✓ Payments on loans for mobile homes located on rented lots will be eligible as long as it is the applicant's primary residence.

Grant Eligibility

- ✓ The maximum grant assistance provided is \$10,000.
- ✓ Assistance is limited to a maximum of 6 consecutive months, not including past due payments
- ✓ Properties in foreclosure for payments due prior to January 21, 2020, are not eligible for assistance.
- ✓ Payments will be made directly to the mortgage servicer
- ✓ Funds can't be used to reimburse the household for payments already made.

Eligibility: 2022 Annual Income Limits

Household Size →		1	2	3	4	5	6	7	8
County	La Crosse	\$50,500	\$57,700	\$64,900	\$72,100	\$77,900	\$83,650	\$89,450	\$95,200
	Monroe	\$45,650	\$52,200	\$58,700	\$65,200	\$70,450	\$75,650	\$80,850	\$86,100
	Vernon & Crawford	\$45,000	\$51,400	\$57,850	\$64,250	\$69,400	\$74,550	\$79,700	\$84,850

Staff Contact:



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4. Will homeowners receive funds directly from the program?

Homeowners will not receive payments directly. Payments will be made directly to the service provider on behalf of the homeowner.

5. Who is responsible for determining homeowner eligibility for the program?

The State of Wisconsin through its program administrators are responsible for determining program eligibility. Service providers are encouraged to refer their delinquent customers/borrowers to the WHH program.

Learn more at <https://homeownerhelp.wi.gov>

Mortgage Servicers, utility providers, and service providers of eligible program expenses who are interested in participating in the program should review the FAQs and contact whh@wisconsin.gov for a participation packet.



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¿Su familia tiene dificultades para pagar las facturas de su casa?

El Programa de Asistencia para Propietarios de Vivienda de Wisconsin (WHH) es un nuevo programa estatal que puede ayudar con las facturas atrasadas como pagos de hipoteca, impuestos sobre la propiedad y servicios públicos.

WHH ofrece ayuda con:

- Pagos de hipoteca atrasados;
- Impuestos sobre la propiedad en morosidad;
- Pagos de alquiler de lote atrasados;
- Contratos de tierras;
- Servicios públicos, electricidad, internet, agua, alcantarillado, seguros y otros cobros vencidos.

*Las morosidades desde el 21 de enero de 2020 en adelante pueden ser elegibles.

¡Couleecap puede ayudar!

Puede calificar si tiene dificultades financieras causadas por la pandemia del COVID-19 y cumple con otros requisitos de elegibilidad.

Los límites de ingresos se basan en el condado donde usted vive y pueden variar de un condado a otro.

Infórmese más en
Couleecap.org/help-for-homeowners
o llame al 1-844-260-7709

