



Movin' Out, Inc.
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Movin' Out provides a range of housing services to adults with disabilities and to families that include children with disabilities

Movin' Out's Mission

Movin' Out, in partnership with people with disabilities and their allies, creates and sustains community-integrated, safe, affordable housing solutions.

Movin' Out, Inc. provides information and resources covering a wide range of housing options to Wisconsin households that include a family member with a permanent disability.

I & R: Movin' Out housing counselors manage a wealth of information and can provide information and referral to resources covering a wide range of housing issues including home ownership, rental, rehab, fair housing, and accessibility.

Housing Counseling and Home Ownership: Movin' Out helps low-income people with disabilities purchase their own homes by providing tailored housing counseling and an individualized housing plan. For many home buyers, Movin' Out can line up sources of down payment subsidies in the form of deferred loans.

Rental: Home ownership isn't the housing answer for everyone. Sometimes, finding a way to sustain affordable rental housing may be the best solution. Movin' Out develops or acquires rental properties, rehabs them to include individualized accessibility modifications, as needed, and reserves them for low-income tenants with disabilities.

Housing Trust: Movin' Out's WISH housing trust offers a tailored trust option to families that include aging parents and adult sons and daughters with disabilities. A family can use the pooled trust to insure that the family member with a disability can stay in the familiar family home for a lifetime, even after the parents pass away. Movin' Out oversees the trust and provides all the maintenance required to sustain the home over the long term.

Housing Development: Movin' Out has partnered with other developers to create new mixed-income, owner-occupied housing. Movin' Out leverages subsidies to include units affordable to low income households and reserves some of these for low income people with disabilities.

Who is eligible for assistance from Movin' Out?

Income status

Movin' Out, Inc. provides training, information and referral, and housing counseling regardless of income, as its resources allow. Movin' Out, Inc. provides deferred loans for down payment and closing costs to individuals and families with low income, as defined in HUD regulations.

Disability Status

Movin' Out, Inc. assists people who have permanent developmental, physical, sensory, medical or mental health disabilities or a combination of impairments.

Movin' Out Down Payment Assistance

Movin' Out down payment programs target first-time home-buyers.

Down payment assistance is one of the strategies Movin' Out can use to help low income home buyers with disabilities purchase their own homes.

This assistance comes in the form of deferred loans—that means these loans do not require monthly payments. Some types of down payment loans are forgivable after five years of successful home ownership. Others require repayment of the principal at the time of resale.

Home-buyers may arrange their primary mortgage loan through any lender. Terms of the primary mortgage should have a fixed rate and long term. Interest can be no more than 2 percentage points above the prevailing WHEDA rate.

AHP Down Payment Assistance Program / AHP Purchase Rehab Program

Our AHP Down Payment Assistance Program and AHP Purchase Rehab Program are available to eligible first time home buyers throughout the state of Wisconsin. The programs are competitively funded by the Chicago Federal Home Loan Bank. For our AHP down payment program, our FHLB member bank is Anchor Bank which holds the mortgage that secures the AHP loan. For our Purchase Rehab program, Bank Mutual is our member bank.

Movin' Out City of Madison HOME and EDI down payment loans

Movin' Out may be able to reserve deep subsidy down payment loans for qualified home-buyers purchasing in the City of Madison.

Movin' Out Dane County HOME, CDBG or American Dream down payment loans

Movin' Out may be able to reserve deep subsidy down payment loans for qualified home-buyers purchasing in most Dane County communities (but outside Madison city limits).

Movin' Out State HOME down payment loans

Movin' Out may be able to reserve deep subsidy down payment loans for qualified home-buyers purchasing in Door County.

Sustainable Home Ownership

Movin' Out provides information and assistance to help households sustain ownership over the long haul. Movin' Out can lend up to \$7,500 to eligible homeowners who need repairs to make their home safer, sounder or more accessible. The rehab loan can be used to fix a roof, repair or replace a furnace, build or repair a ramp, install handrails, and many other types of improvements. These loans are funded by the Affordable Housing Program of the Chicago Federal Home Loan Bank through our partner bank, Bank Mutual.

Loan payments are deferred—no monthly payments. The loan is forgiven after five years if the home remains the household's primary residence.

Getting started

To find out more about Movin' Out or to get started on the path to finding your own individualized housing solution, contact Movin' Out:

- √ 608/251-4446 x7. Applicants, use our toll free phone number, 877/861-6746 x7
- √ E-mail, info@movin-out.org
- √ We also have lots of information on our web site, www.movin-out.org

Movin' Out is a non-profit 501 (C) (3) organization. Our funding comes from public and corporate grants and individual contributions. You may make a contribution using our secure internet website, www.movin-out.org, or send a check to Movin' Out, 600 Williamson St. Madison WI 53703. Movin' Out will provide written acknowledgement of your tax-deductible, charitable contribution.