



**Housing solutions for
people and families
with disabilities**



A woman with short blonde hair, wearing a white sleeveless top and light-colored shorts, is sitting on a wooden patio chair. She is holding a small, light-colored dog. The patio is decorated with a large floral-patterned umbrella, a metal table, and several potted plants, including a large basket of purple flowers. The background shows a house with horizontal siding and a sliding glass door. The scene is lit with warm, golden light, suggesting late afternoon or early evening.

Mission

Movin' Out Inc
advances disability
justice by co-
creating safe,
affordable,
community-
integrated homes.

Guiding Principles

- Community integration
- Self-determination
- Partnership and collaboration



**Assisted 1,900+
families with
homeownership**

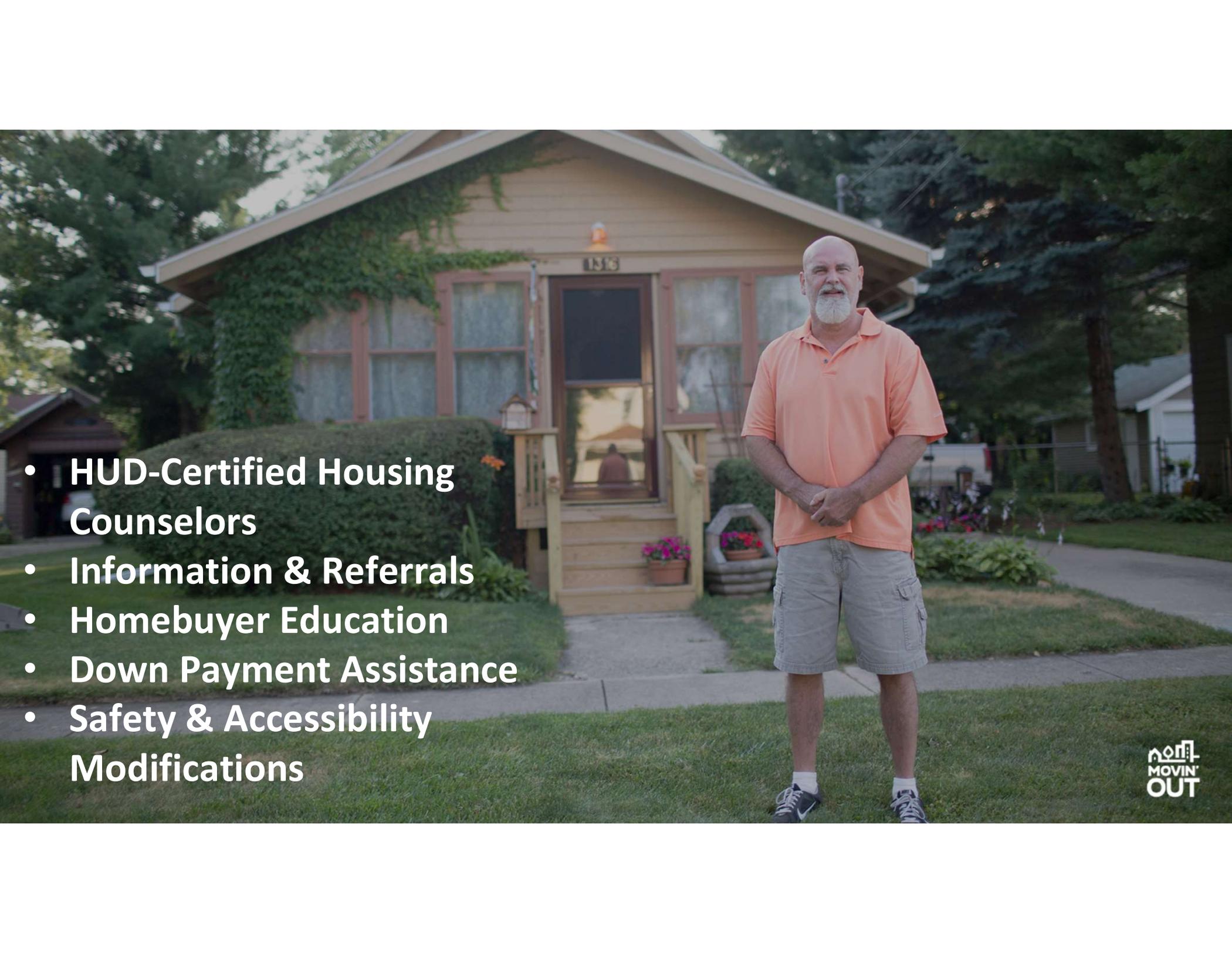


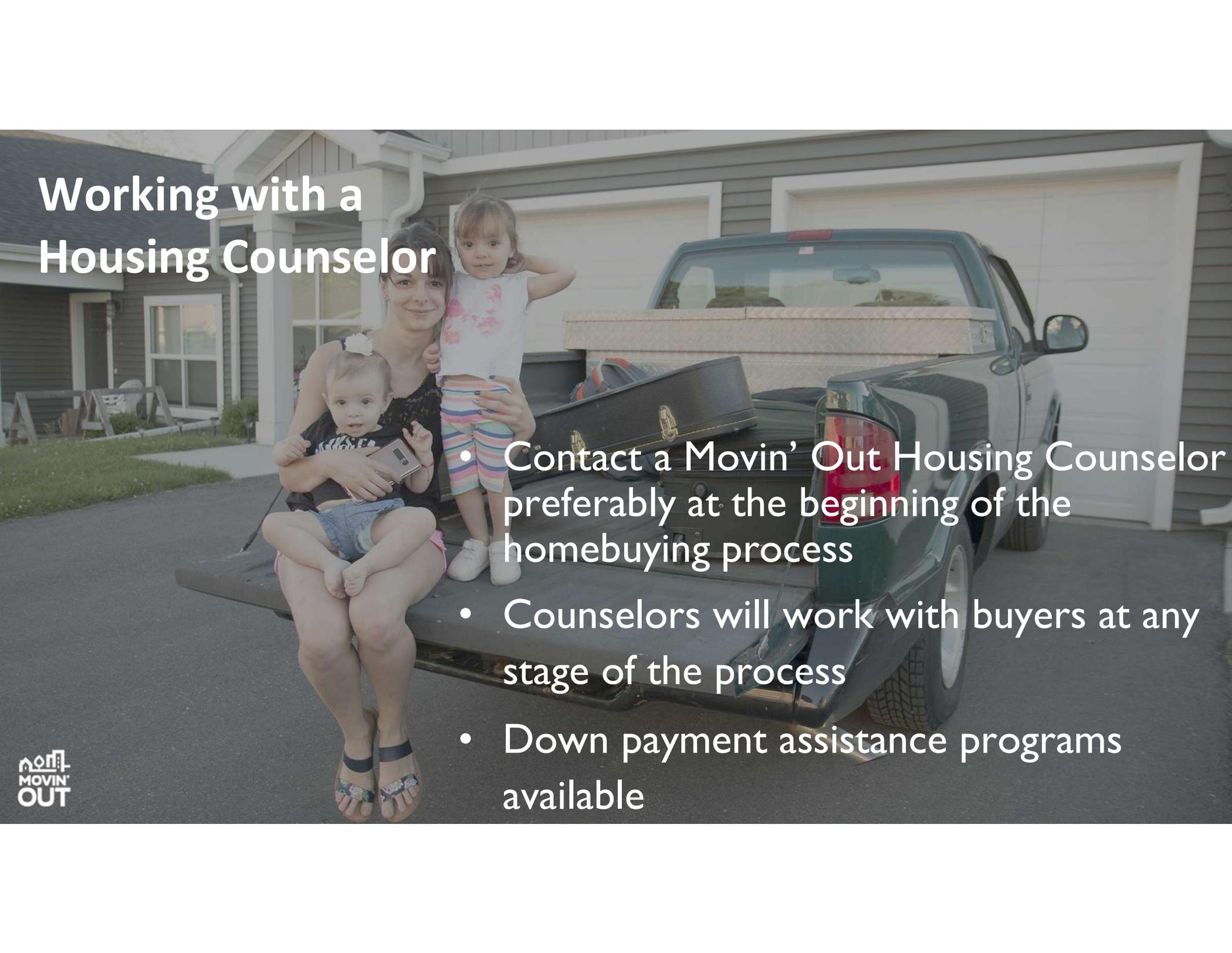
Developed and operate
more than 1,300 units of
affordable rental housing





- **Apartments & single family, duplexes, etc.**
- **30-80% CMI**
- **Supportive units**
- **Resident success**

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- A man with a white beard and a bright orange polo shirt stands on a green lawn in front of a single-story house. The house has a wooden porch with a door and windows. The number '1316' is visible above the door. The man has his hands clasped in front of him. The background shows trees and a clear sky.
- **HUD-Certified Housing Counselors**
 - **Information & Referrals**
 - **Homebuyer Education**
 - **Down Payment Assistance**
 - **Safety & Accessibility Modifications**



Working with a Housing Counselor

- Contact a Movin' Out Housing Counselor preferably at the beginning of the homebuying process
- Counselors will work with buyers at any stage of the process
- Down payment assistance programs available



General Eligibility Requirements

- **Income:** Must be under 80% county median income
- **Disability:** At least one family member must have a permanent disability
- **First-time homebuyer** - cannot have owned a home in the last three years



Affordable Housing Program Down Payment Assistance

- AHP 5-year forgivable grant from FHLBC- \$6,500
- Statewide program
- Most grants must be under 60% CMI, some under 80% CMI
- Counseling Fee of \$500 - depends on the project
- Counseling fee must be the only one on the Closing Disclosure
- FHA loan products are not compatible with this down payment assistance

City of Madison Loan

- Up to \$50,000
- Available only in the City of Madison
- The mortgage will require a repayment equal to the amount of funds invested, or the percent of shared appreciation that the funds represent in the value of the property, whichever amount is greater.
- Maximum purchase price is \$347,000.

City of Madison Loan

- Required ratios: front end ratios must be between 25-38%. The back end ratio can't be over 55%.
- Homebuyer must put 1% of their own money into the deal.
- 3rd party and Housing Quality Standard (HQS) inspections required.
- Can purchase single-family home, condo, or half of duplex.



City of Madison Scenario

Movin' Out HOME: \$50,000

AHP: \$6,500

Home Start: \$6,000

\$62,500

Dane County Loan

- Property must be located in one of the participating municipalities of the Dane County Consortium.
- Up to \$35,000
- Required ratios: Front end ratios must be between 25-38%. The back end ratio can't be over 55%.
- No payments are required until the borrower sells the property, stops using it a primary residence, or initiates a cash-out refinance process. The entire loan is then due and payable.
- Homeowner must put \$500 of their own funds into the purchase.



Dane County Scenario

Movin' Out CDBG: \$35,000

AHP: \$6,500

Home Start: \$ 6,000

\$47,500



Momentum County Loan

- **Disability Requirement Waived**
- Up to \$35,000
- Property must be located in one of the participating municipalities of the Dane County Consortium
- No payments are required until the borrower sells the property, stops using it a primary residence, or initiates a cash-out refinance process. The entire loan is then due and payable.

Momentum County Loan

- Homebuyer must put \$500 of own funds into the purchase.
- 3rd party and Housing Quality Standard (HQS) inspections required.
- Required ratios: Front end must be between 25-38%. The back end ratio can't be over 55%.

Housing Cost Reduction Initiative Funds

- Average amount is \$10,000, can vary
- Must be a first time home buyer, income must be under 80% CMI and must have at least one person with a permanent disability
- Available in the entire state of Wisconsin
- 0%, deferred loan, paid back at time of sale
- Must have a 3rd party inspection that includes verifying if smoke detectors are working and if there is chipping or peeling paint inside the house (if built before 1978)

HOME and Home Rehabilitation Program (HHR)

- Average amount is up to \$30,000.
- Must be a first time home buyer, income must be under 80% CMI and must have at least one person with a permanent disability
- Available in the entire state of Wisconsin
- 0%, deferred loan, paid back at time of sale
- Must have a 3rd party inspection and HQS and Lead Inspection that includes verifying if smoke detectors are working and if there is chipping or peeling paint inside the house (if built before 1978).

Home Repair Programs

- AHP rehab grant from FHLBC - 5 year forgivable grant for \$8,000 - 18 counties in WI (including Dane)- currently not available
- Dane County Minor Home Repair grant for up to \$5,000 - only in Dane County, but outside the City of Madison- currently not available
- Homeowners can use the funds for repairs or changes that make the house safe or more accessible



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