“Owning a home is a keystone of wealth — both financial affluence and emotional security.”

Suze Orman

“Home ownership impacts civic participation, health and overall quality of life for communities.”

HouseLogic.com
About the DPA Program

The Winnebago Tribe’s Down Payment Assistance (DPA) Program provides cash assistance in the form of forgivable loans to assist tribal members in purchasing a home on the reservation.

Up to $65,000 in DPA assistance may be available for new home construction. For buying an existing home $5000 or up to 20% of purchase price (whichever is less) may be available.

Homebuyers must sign a Promissory Note equal to the amount of DPA provided with the full amount of the note forgiven after five years so long as the homebuyers remain in the home.

Eligibility

- Only enrolled Winnebago Tribal Members are eligible
- Homes purchased or constructed with DPA funds must be located on the Winnebago Reservation
- DPA applicants must be able to qualify for a home mortgage or other financing for their home purchase within 90 days of DPA award
- Homes must meet standards for safety, comfort, and value whether newly constructed or pre-existing
- Homebuyers must sign and abide by any applicable subdivision housing covenants

How to Apply?

Applicants should stop down at the HCCDC office to visit with our DPA coordinator and fill out an application.

The coordinator will: 1) Explain program guidelines and help with completing the application; 2) Run a credit check and review the report with you; 3) Help you develop a household budget to learn what house payment is affordable; and 4) Refer you to mortgage resources.

The HCCDC Board reviews completed applications and makes the final determination regarding allocation of DPA funds.