



NeighborWorks Green Bay Down Payment and Closing Cost Matrix

Down Payment Closing Cost (DPCC) Program	NeighborWorks Loan Fund (NLF)	HOME	Brown County Housing Authority Purchase Assistance Loan (BCHA PAL 1)	Brown County Housing Authority Purchase Assistance Loan (BCHA PAL 2)	Employer Assisted Homeownership Program (EAHP)	NeighborWorks Green Bay Employer Assisted Homeownership Program (NWGB EAHP)	Down Payment Plus (DPP)
Area Median Income (AMI) Limits	120%	80%	80%	Above 80%	N/A	N/A	80%
Federal Housing Administration (FHA) AMI Limits	115%	80%	80%	115%	115%	115%	80%
Loan Amount	\$7,000.00	\$1,500.00 to \$7,000.00	\$7,500.00	\$5,000.00	\$3,000.00	\$5,000.00	Up to \$6,000.00
Fee	\$600.00	\$500.00	\$500.00	\$500.00	\$300.00	\$600.00	\$500.00 "all in"
Location Limit	Brown County	Green Bay	Brown County <i>not</i> Green Bay	Green Bay	Brown County + <i>surroundings</i>	Brown County + <i>surroundings</i>	State of Wisconsin
Inspection	State Certified	HQS	State Certified	State Certified	State Certified	State Certified	Not Required
Forgivable	No	No*	No	No	Yes 3 years	Yes 5 years	Yes 5 years
Pair with EAHP**	Yes	Yes	Yes	Yes	No	Yes	Yes
Notes				Currently no funds available	Offered by qualifying employers	Offered to employees of NeighborWorks Green Bay	Lender must be part of the FHLBC
Notes	*HOME funds may be forgivable under certain circumstances as set by HUD. ** When pairing with EAHP, only 1 NeighborWorks Green Bay assistance program OR DPP can be used. *** If pairing funds, the higher fee will be used. **** Habitat clients only pay \$100 for DPP, which is paid for by Habitat; if any additional programs are used by client, they must cover additional fees. <i>Updated 11/11/2021</i>						