Thank you for your interest in the Habitat for Humanity homeownership program. Before beginning your application, please read through this FAQ and contact us with any questions you have. We're happy to help!

Please be aware that **all required documents must be received by our office** for your application to be considered complete and ready for review.

Frequently Asked Questions

What are the program requirements? You must demonstrate a need for affordable housing, a willingness to partner with Habitat and your community (what we call "sweat equity") and have the ability to pay for the costs of homeownership, including a monthly mortgage payment, property taxes and insurance. You can learn more about the program and criteria at our website: hfhwisconsinriver.org/home-ownership-program.

How long does it take to be approved? It can take several months for your application to be processed. The committee reviews applications and then schedules an interview with you to discuss the program. If they recommend your application for the program, it must be approved by our board of directors before officially being selected for the program.

What if I already own land? The answer is "maybe". Habitat's building & site selection committee can discuss this with you. We are unable to install septic systems or wells, so lots must be buildable, ready for municipal water/sewer hookup, owned by the approved homebuyer and free & clear of any liens or delinquent taxes.

How much will my mortgage be? The terms of the home loans are based off of household income. They include escrow for property taxes and homeowner's insurance. On average a monthly mortgage payment can be anywhere from $850 to $1100 per month or more.

Is a downpayment required? Yes, once approved the future homebuyer will be asked to submit a $1000 downpayment towards their future home. Habitat will also work with the future homebuyer to apply for additional downpayment assistance programs.

Are there any other out-of-pocket costs? Prior to closing on your home, you will need to purchase your first year of homeowner's insurance and attend a HUD homebuyer education course. You will also have the option to purchase a few upgrades for your home (this will be explained after selection).

What if I have bad or no credit? Is there a minimum credit score? You can get a free copy of your credit report at AnnualCreditReport.com or call 1-877-322-8228. We do not require a minimum credit score but do look at your payment history and any charge-offs, liens, collections and/or bankruptcies.

Habitat can help connect you to free financial coaching options to help you build credit and reduce debt, as well as guidance towards establishing a savings plan to buyg a home. Contact us for more information.

Does Habitat charge an application fee? No.

Is there a waiting list? No, once someone is selected into the homeownership program, we will begin working with you on your future home and provide you with a timeline of your planned home build.

Can I choose where my home is located or my house design? Habitat is not a custom home builder. Each home is designed to be basic, affordable and energy efficient. The average home is 3 bedrooms, 1 bath, and no more than 1200 square feet. But these are not "cookie cutter homes" and each house is intended to fit the future homeowners' unique family needs and size.

The location is determined by the available property owned by Habitat. While we are always looking for buildable property, we cannot guarantee a specific location or community.

NOTE: IN 2026 we only have sites available in Pardeeville and Rock Springs

How long does it take to build a house? The actual home build can take 8-12 months, but this is very dependent on the availability of volunteers, materials, contractors and (of course) Wisconsin weather!

What if a member of my household has disabilities and can't do construction work? Habitat offers a variety of ways to complete the required "sweat equity" volunteer hours. Once selected, each future homebuyer is partnered with a mentor who will work with them on ways to participate to the best of their abilities.

I need housing right away – can Habitat help me? Unfortunately, Habitat's homeownership program is not able to meet immediate and critical housing needs. We recommend contacting your county housing authority for guidance on available programs. You may also want to consider the USDA 502 Single Family Housing Direct Loan program at rd.usda.gov or by calling (715) 345-7601.

Next Steps

Fill out the application and submit the required documents. A document checklist is available on our website. We will not review applications until all documents have been submitted.

If you have any further questions or need assistance completing the application, please contact our office at (608) 448-2888 or office@hfhwisconsinriver.org. We look forward to your partnership!