Rural Wisconsin home ownership is more affordable with WHEDA. Eligible borrowers can receive a reduced interest rate when buying a home in certain counties in Wisconsin.

- There are 15 specific counties in the State of Wisconsin that are federally designated “target areas”.
- Eligible Borrowers who purchase a property anywhere in these counties will receive a reduced interest rate when they utilize WHEDA financing.

### WHEDA Loan Products:
- Conventional & FHA loan programs.
- 30 year, fixed-rate mortgages only.
- Single family, 2-4 unit, condominiums, and double-wide manufactured housing property types eligible.
- Two Down Payment Assistance (DPA) programs eligible to use in tandem with WHEDA first mortgage program.
- WHEDA’s Conventional Homestyle™ Renovation Loan allows qualified borrowers to purchase and renovate a property to make a house your home.

### Features and Benefits:
- Reduced mortgage insurance option for eligible Borrowers.
- Use of WHEDA first mortgage and DPA allows for up to 100% financing.
- Reduced, competitive interest rate on both first and DPA mortgages for eligible borrowers.
- Conventional product has no required borrower funds on the purchase of all property types other than a 2-4 unit.
- All WHEDA loans are serviced by WHEDA.

### Eligible Target Area Counties
- Ashland
- Barron
- Bayfield
- Burnett
- Clark
- Crawford
- Iron
- Jackson
- Juneau
- Marinette
- Marquette
- Oconto
- Rusk
- Sawyer
- Sawyer
- Trempealeau

There are other select census tracts throughout the state that can be found [here](#).

*Certain program and property restrictions along with eligibility requirements apply. For more information about WHEDA mortgage loan programs, go to [www.wheda.com](http://www.wheda.com).*