

Programs for Residents and Businesses

Business Development by SWCAP

Business Start-up Planning.

Step-by-step coaching. How to start your new business.

Small Business Lending.

Simple application. Quick approval decisions. Designed for those who need just a few thousand dollars.

Marketing Support.

Specializing in Direct Marketing. Getting the word out about your business.

Business Expansion Planning.

Adding products or services. Another location. Adding staff. How to grow your business.

LIFT Transportation Service

LIFT's main purpose

Providing referrals for efficient and cost effective transportation

Collaboration with county governments and regional agencies constantly looking for new and cost-effective ways to improve transportation in Southwest Wisconsin

LIFT provides Transportation using a network of volunteers throughout Southwest WI

Wheelchair Accessible Transportation

Travel Training

Providing rides to:

Work

School

Social events

Shopping

Medical

Work n' Wheels

Work 'n Wheels Program

The Work-n-Wheels auto loan program is designed to help income eligible families and individuals with assistance in obtaining an affordable and dependable vehicle. If you have poor credit or no credit, have been denied financing by your Bank or Credit Union this program may

be an option for you.

0% Interest Auto Loans

These loans are available to income qualifying families and individuals.

There is a 5% program loan administration fee, paid by the borrower, at the time of purchase.

The buyer is responsible for a portion of the tax, title and registration fees.

The buyer must provide proof of full coverage insurance.

Monthly payments are required.

Typical monthly payment is \$150.00, until the loan is paid in full.

Program Information

Auto loans are provided at an interest rate of 0%.

All applicants must be employed for a minimum of 30 days before applying.

Applicants are required to complete financial education classes provided through UW Extension.

Agents prior to loan closing.

Typical customer out of pocket costs on a \$4,500.00 loan are \$470.00 and include:

5% admin fee \$225.00.

Customer portion of the tax, title & registration fees \$220.00.

Eligibility

Applicants must be employed and the vehicle must be needed to get to work.

The Applicant household must meet program income eligibility guidelines.

Applicants must have a valid Wisconsin Drivers License.

Applicants must reside in (live in) Dane, Grant, Green, Iowa, Lafayette, Richland and Sauk Counties.

Housing Programs

Home Purchase Assistance Program(s)

SWCAP's Home Purchase Assistance Program is a home buyer program that provides direct financial assistance to income eligible individuals or families, who are purchase ready and need assistance with Down Payment, Closing Costs or Gap Financing; to purchase a move in ready residential property they will live in as their principle residence.

Assistance is provided to the home buyer as a 0% interest, deferred payment loan, secured by a mortgage against the assisted property. The loan does not require a monthly installment re payment; instead repayment is due at any time the assisted property is no longer the principle residence of the borrower; typically when the property is sold and the net proceeds from the sale are used to repay the loan.

Home Purchase with Rehabilitation Assistance Program

SWCAP HPA/Rehab Program is a home buyer program that provides direct financial assistance to income eligible individuals or families, who are purchase ready; and need assistance with Down Payment, Closing Costs or Gap Financing; to purchase a residential property; that is in need of limited rehabilitation or improvements necessary for the property to meet Housing Quality Standards and that they will live in as their principle residence.

Assistance is provided to the home buyer as a 0% interest, deferred payment loan, secured by a mortgage against the assisted property. The loan does not require a monthly installment re payment; instead repayment is due at any time the assisted property is no longer the principle residence of the borrower; typically when the property is sold and the net proceeds from the sale are used to repay the loan.

Owner Occupied Property Rehabilitation Program(s)

SWCAP's Rehabilitation Program is a residential property rehabilitation program that provides direct assistance to income eligible individuals or families, who have necessary property improvement needs for properties they own and occupy.

Assistance is provided to the home owner as a 0% interest, deferred payment loan, secured by a mortgage against the assisted property. The loan does not require a monthly installment re payment; instead repayment is due at any time the assisted property is no longer the principle residence of the borrower; typically when the property is sold and the net proceeds from the sale are used to repay the loan. Loans may be provided for 100% of the eligible rehabilitation cost(s).