

2009– 2010

WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

Organization	DEPARTMENT OF VETERANS AFFAIRS		
Program Title	Home Improvement Loan Program (HILP)		
Eligible Applicants	State of Wisconsin veterans		
Grant, Loan Or Other Type Of Program	Loans	80% Loan <u>To Value</u>	90% Loan <u>to Value</u>
	15 year	6.55%	7.25%
	10 year	6.25%	7.00%
	7 year	6.25%	7.00%
	5 year	5.85%	6.75%
	Interest rates as of February 2009 (Subject to change.)		
	Minimum equity – 10%		
Eligible Project Type	Any home improvement, including private wells, septic laterals.		
Funding Available Per Year Per Program	Unlimited Funding		
Maximum Grant/Loan	No Limit		
Typical Application Cycle	Varies (1-5 weeks)		
Estimated Time To Prepare Application	1 week		
Major Application Criteria	10% equity after existing and proposed loan.		
Contact Information	"Ask for a member of the Loans Staff" Department of Veterans Affairs 30 W. Mifflin St. Madison WI 53703 Toll Free (outside Madison) (800) 847-8387 Phone: (608) 266-1311 FAX: (608) 267-0403 Email: Jeff.Wisniewski@dva.state.wi.us		
Website	http://dva.state.wi.us/Ben_improvementloans.asp		
Additional Comments	Initial contact is the local County Veterans Service officer (CVSO) -- look under "county government" in the phone book. Or apply on-line @ DVA.state.wi.us. Click on "Loans" button.		