Determine your ability to afford to build a home. Determine a budget for your project and obtain a pre-qualification letter from your lender. We have several lenders who can help with this (visit lacrossepromise.org/mortgages-made-easy) or talk to your personal lender.

Shop for a lot.
- Visit www.cityoflacrosse.org/lots for listings.
- Contact the city at 608.789.7360 to discuss the process.

Choose a house plan and consult with a contractor.
- Select a house plan that meets your budget and the City’s design requirements. There are several plans to choose from, or you can hire a design professional to create a custom plan.
- Talk with a contractor about your plan and obtain a cost estimate.

Submit an offer to the City to purchase a lot. Include:
- Copy of your architectural plans
- Copy of a pre-qualification letter from your lender.
- Any contingencies you wish to include in the offer. (Consult the City for suggested contingencies).

The City of La Crosse Housing Rehabilitation Review Board will review your offer and contact you when it is approved.

Get an application.
- Request a build application by call us at 608.792.1137. This will ensure that a scholarship is available.
- Meet with La Crosse Promise to discuss the process.

Submit the application, including:
- The address of the lot you want to purchase
- Copy of your architectural plans.
- A brief description of your proposed project.
- A copy of a pre-qualification letter from your lender.
- An optional paragraph explaining your interest in the project.

You will receive notice of your selection as a conditionally-approved applicant within approximately 30 business days. We will hold the scholarship for you as you complete the remaining requirements in the stated timeline.

FLIP CARD OVER TO TAKE THE LAST STEPS TO BUILD YOUR DREAM HOME AND RECEIVE A LA CROSSE PROMISE SCHOLARSHIP!
Steps to Become a La Crosse Promise Scholarship Family

Obtain bids for your project and sign a contract with a licensed contractor.

Close on the property.
- Sign a Replacement Housing Purchase Agreement.
- Bring a copy of a signed construction contract with a licensed contractor.
- Make payment for the lot as well as the City’s required “good faith deposit.”

You’re almost there!
Build your new home!
- Begin construction within six months of closing on the property.
- Complete your home within 12 months of being selected as a La Crosse Promise conditionally-approved applicant.

Submit additional documents to La Crosse Promise.
Within four months of being conditionally approved by La Crosse Promise, submit:
- A letter from your lending institution confirming you have qualified for a mortgage for this specific project.
- A copy of the blueprint/construction appraisal.
- Supporting contractor bids and/or a copy of a signed contract with a builder/general contractor.

Secure final approval.
Upon completion of your new home, submit:
- A letter from your lending institution confirming you have met your bank’s requirements and have fulfilled their construction loan obligations.
- A copy of the recertification of value, or second appraisal.

Welcome Home!
Scholarship funds will be distributed once the recipients are ready to enroll in an accredited institution. La Crosse Promise will issue an Intent to Enroll form to you when you are approved and in your new home.

Working with the City of La Crosse 608.789.7360

Take These Steps Simultaneously

Work with the city of La Crosse.

Take these steps simultaneously.

PO Box 2394
La Crosse, WI 54602
608.792.1137
neighborhoods@lacrossepromise.org

Visit us at lacrossepromise.org