



AD Mortgage

NMLS# 958660



Wisconsin Down Payment Cheat Sheet

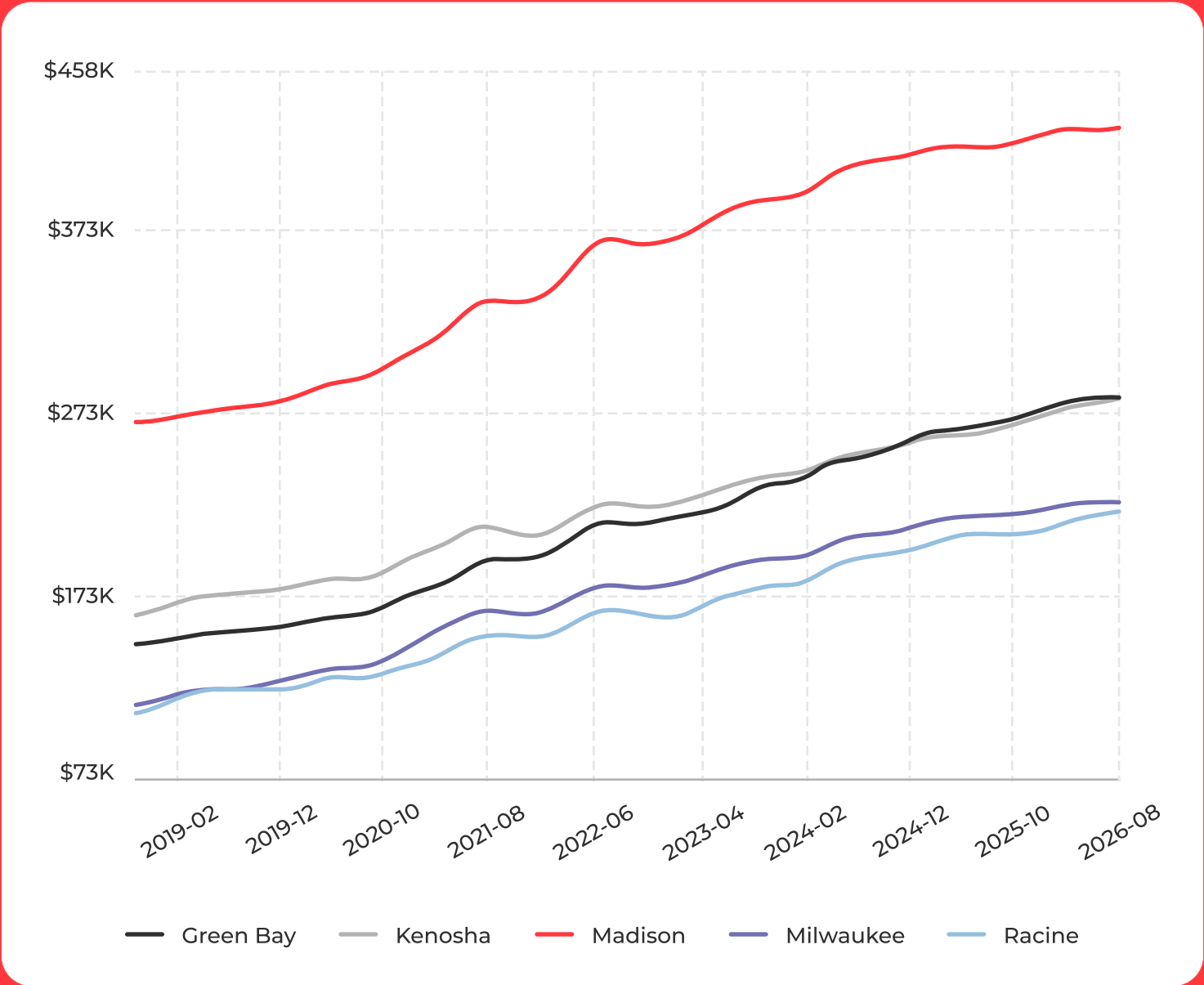
How Long Buyers May Need
to Save in Major Wisconsin Cities



Wisconsin Housing Market

Median Sales Price: **\$339,699**

Median Days on Market: **23 days**



Milwaukee



● House for sale

\$549,999

3 bed 4 bath 2,660 sq ft

3149 S Howell AVENUE,
Milwaukee, WI 53207



● House for sale

\$1,899,900

8 bed 8 bath 12,400 sq ft

3209 W Wells STREET,
Milwaukee, WI 53208



● House for sale

\$215,000

3 bed 1 bath 1,965 sq ft

933 N 34th STREET,
Milwaukee, WI 53208

Stage	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Milwaukee, WI	\$227,629	\$56,792	15%	4.60%	13.1	8%	7.5

Madison



● House for sale

\$525,000

4 bed 2 bath 2,326 sq ft

3522 Field Crest Way,
Madison, WI 53719



● House for sale

\$410,000

3 bed 3 bath 1,848 sq ft

4121 Mineral Point Rd,
Madison, WI 53705



● House for sale

\$1,225,000

4 bed 3 bath 3,572 sq ft

109 N Roby Rd,
Madison, WI 53726

Stage	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Madison, WI	\$227,629	\$56,792	15%	4.60%	13.1	8%	7.5

Green Bay

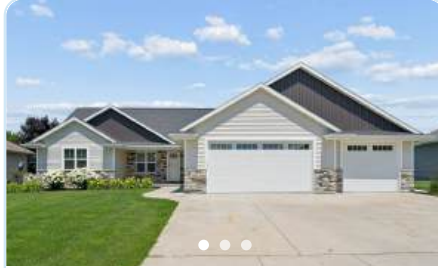


● House for sale

\$489,900

4 bed 4 bath 3,275 sq ft

505 Spring St,
Green Bay, WI 54301



● House for sale

\$519,900

4 bed 4 bath 2,948 sq ft

3535 Glen Oaks Pass,
Green Bay, WI 54311



● House for sale

\$659,900

3 bed 3 bath 2,744 sq ft

313 Deer Shed Trl,
Green Bay, WI 54311

Stage	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Green Bay, WI	\$285,361	\$65,820	15%	4.60%	14.1	8%	8.1

Kenosha



● House for sale

\$675,000

3 bed 3 bath 2,519 sq ft

5410 2nd AVENUE #2A,
Kenosha, WI 53140



● House for sale

\$189,900

3 bed 2 bath 1,637 sq ft

1606 59th STREET,
Kenosha, WI 53140



● House for sale

\$424,900

3 bed 3 bath 1,767 sq ft

413 56th STREET,
Kenosha, WI 53140

Stage	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Kenosha, WI	\$284,850	\$76,961	15%	4.60%	12.1	8%	6.9

Racine



● House for sale
\$449,900
 2 bed 3 bath 1,650 sq ft
 4 Gaslight DRIVE #307,
 Racine, WI 53403



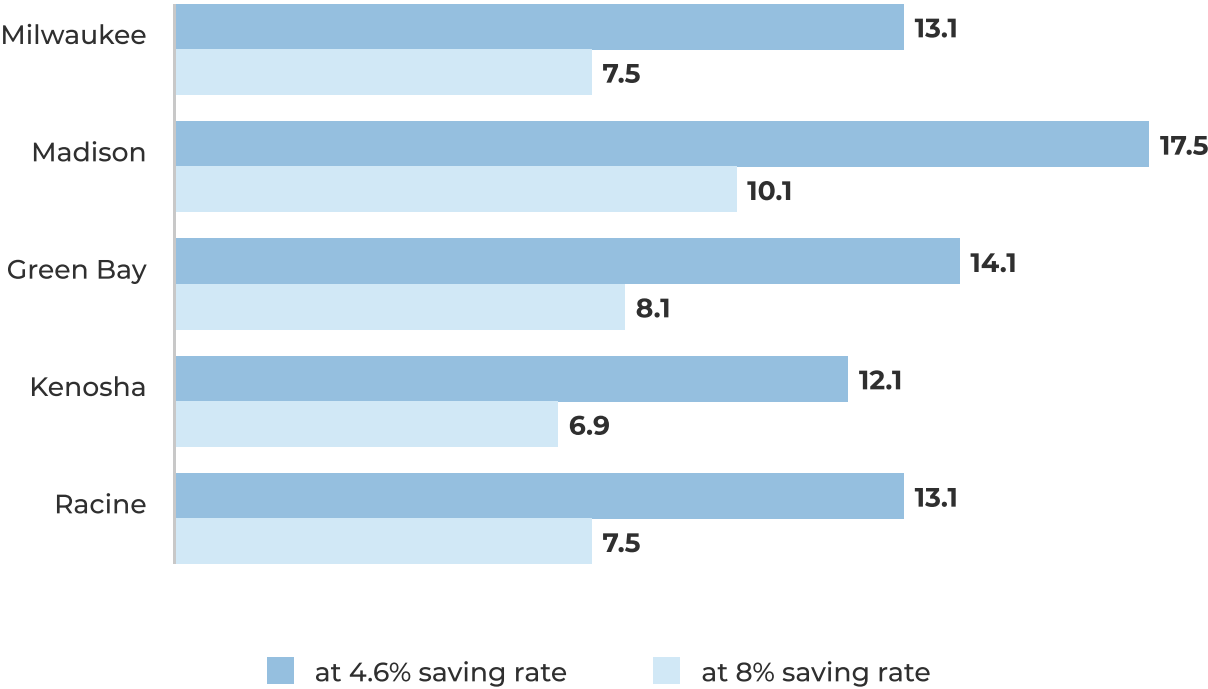
● House for sale
\$498,000
 4 bed 2 bath 3,056 sq ft
 1823 College Ave,
 Racine, WI 53403



● House for sale
\$249,900
 3 bed 2 bath 1,580 sq ft
 1728 Russet STREET,
 Racine, WI 53405

Stage	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Racine, WI	\$222,732	\$55,458	15%	4.60%	13.1	8%	7.5

Years to Save for a Down Payment



How to Save for a Down Payment Faster

- ✓ Set a clear target you need to save
- ✓ Keep down payment savings in a separate, high-yield account
- ✓ Consider borrowing from family or friends
- ✓ Lower bills and optimize expenses
- ✓ Pay off high-interest debts
- ✓ Explore state and multi-county down payment assistance programs, including:
 - **WHEDA Easy Close Advantage DPA:** from \$1,000 up to 6% of the purchase price for eligible buyers using a WHEDA Advantage Conventional or FHA first mortgage. This is a 10-year fixed-rate second mortgage with monthly payments.
 - **WHEDA Capital Access DPA:** \$7,500 in 0% interest, no-monthly-payment assistance for eligible buyers using a WHEDA Advantage Conventional or FHA first mortgage. The 30-year second mortgage is available on a limited, first-come-first-served basis while program funding remains.
- ✓ Explore local down payment assistance programs, including:
 - **City of Milwaukee Home DPA Program:** up to \$5,000 in forgivable assistance for eligible current Milwaukee residents buying their first home in the city. Up to \$7,000 is available for homes within the City's Community Development Block Grant Area.
 - **City of Madison Home-Buy the American Dream (HBAD):** up to \$35,000 in down payment and closing-cost assistance for eligible low- to moderate-income buyers purchasing a single-family home, condo, or half-duplex in Madison.
 - **City of Wausau DPA:** low-interest installment loans for eligible income-qualified buyers purchasing a home within Wausau. Applicants must contribute at least \$1,000 toward the purchase plus \$500 in reserves and complete pre-purchase education and counseling.

- **HOME Consortium DPA – Jefferson, Ozaukee, Washington, and Waukesha Counties:** up to \$10,000 for down payment or closing costs. The loan is forgiven over five years if the home remains the buyer's primary residence.

Study Methodology

Typical home values represent Zillow Home Value Index (ZHVI) data as of May 31, 2026. All values reflect housing prices at the city level, based on municipal boundaries, not metropolitan statistical areas.

The selection of cities is based on population data from the U.S. Census Bureau (May 2025), focusing on the largest incorporated places in Wisconsin.

Median household income figures are based on the most recent data available from the U.S. Census Bureau's American Community Survey (ACS). Income data was retrieved using city- or town-level queries (e.g., "Kenosha city, Wisconsin") to ensure geographic consistency with home value estimates.

The median percent down payment (15%) is derived from the 2025 NAR Home Buyers and Sellers Generational Trends Report, which provides benchmark data on typical buyer behavior across the United States. This percentage reflects a simplified average between first-time and repeat buyers for the purposes of this model.

The personal saving rate is taken from the Bureau of Economic Analysis (BEA), based on the most recent national release for August 2025. In addition to calculations using the official national saving rate (4.6%), the analysis includes an alternative scenario applying a moderate household saving rate of 8%, reflecting real-world saving patterns.

Down payment assistance programs referenced are examples only and may not be available through AD Mortgage. AD Mortgage accepts only eligible down payment assistance programs that meet provider eligibility requirements, applicable program guidelines, investor requirements, and underwriting criteria.