



Thank you for contacting our office. Lakeshore Community Action Program has a number of programs that may help with down payment and closing costs for home buyers.

To eliminate obstacles that come up during the purchase process, we recommend you contact a lender before you begin the steps (*typically where you do your banking*).

Below is the education and counseling process for down payment assistance:

### **Step #1**

Housing Education — **\$99**

Ehome America <https://app.ehomeamerica.org/lakeshorecap>  
(We will not accept Frameworks at this time)

### **Step #2**

Financial Education — **\$0**

Money Smart <https://moneysmartcbi.fdic.gov/>

### **Step #3**

Housing and Financial Counseling — **\$100**

Holli Lewandowski  
Consumer Credit Counseling Service  
1930 N 8<sup>th</sup> Street  
Sheboygan, WI 53081  
Phone: (920) 458-3784  
Appointments: (800) 350-2227  
Website: [www.cccsonline.org](http://www.cccsonline.org)