1. DO I QUALIFY?
An important first step in the homebuilding process is knowing what you can afford. If you are a first-time homebuyer, we suggest you start the process by contacting one of the homebuying counseling agencies listed below. They can help you determine your home building budget, as well as what you need to do in order to qualify for a mortgage loan to build your house. From a financial standpoint, the cost of most new home construction will start in the $180,000-$200,000 range.

- ACTS Housing
  (414) 933-2215, actshousing.org
- Housing Resources, Inc. (HRI)
  (414) 461-6330, hri-wi.org
- UCC - United Community Center
  (414) 384-3100, unitedcc.org

2. OBTAIN A PREQUALIFICATION LETTER FROM A LENDER
The lenders listed in this brochure are “partner lenders” and have agreed to work with buyers to help finance your new home construction. Meeting with a lender is also an important “first step” in building a new home. You will need a lender “pre-qualification” letter to reserve a lot. This will also help you shop for a builder/home design – because based on how much of a loan you can qualify for, you will know what your budget will be for building your new home.

3. FIND A BUILDER – DESIGN YOUR HOME
The builders listed in this brochure have designed models for new subdivisions, but you can also use a builder of your choice. The Metropolitan Builders Association (mbaonline.org) is a good resource for identifying builders in the local area. Make sure you choose a model that meets the design standards for the subdivision. View models on our website at milwaukee.gov/WalnutCircle.

4. CONTACT THE CITY OF MILWAUKEE DEPARTMENT OF CITY DEVELOPMENT TO RESERVE YOUR LOT AND MOVE FORWARD
The Department of City Development (DCD) is coordinating all lot sales and building activity for the City of Milwaukee. Once you have been prequalified for a loan to build your new home – contact DCD’s Yves LaPierre at 286-5762 to move forward with the homebuilding process.

5. NEW TO THE HOME BUILDING PROCESS?
If you are new to the home building process, the Metropolitan Builders Association website contains a link to the “New Home Source” website – which offers advice and information on building a new home at newhomesource.com/ResourceCenter.

**Lender List**
- Associated Bank
  - Eduardo Herrera-Mier, (414) 283-2587, eduardo.herreramier@associated-bank.com
- Equitable Bank
  - Veron Gray, (414) 961-2553, veron.gray@equitablebank.net
  - Mike Monaghan, (414) 303-5057, mmonaghan@equitablebank.net
- Northshore Bank
  - Miguel Pesqueira, (414) 327-2336, mpesqueira@northshorebank.com
- Pyramax Bank
  - Gary White, (414) 235-5107, gwhite@pyramaxbank.com
- Ask about special WHEDA financing!

**Builders**
- Cross Development Group, Inc.
  Carla Cross, (414) 807-5920
- Kuhs Quality Homes, Inc.
  Cindy Kuhs, (414) 333-7212, kuhshomes.com

The Department of City Development is happy to answer questions about lot availability, house design and offers. milwaukee.gov/dcd (414) 286-5762

Build your NEW home in one of the City’s premier subdivisions located in the heart of the City!
Three subdivisions offer many advantages to prospective homebuyers:

- **Located at 20th & Walnut**
- **29 lots currently available**
- **Adjacent to the original City Homes subdivision in a neighborhood that reflects pride of ownership and committed residents**

**The Legacy**

- **Located near 20th & Garfield**
- **Up to 45 lots currently available**
- **Located near the recently built St. Ann Center for Intergenerational Care, the Wellness Commons developments and millions of dollars of new investment**
- **Near Alice’s Garden, Brown Street Academy, Johnson’s Park and Fondy Farmer’s Market**

- **Brand new construction in the heart of the city of Milwaukee**
- **Fully improved lots, including sewer water, lighting and sidewalks**
- **Shop and compare – affordable lot pricing means more house for your money!**

**Josey Heights**

- **Located at 12th & Lloyd**
- **33 lots currently available**
- **Located in the Lindsay Heights neighborhood – home to millions of dollars of new investment and strong resident engagement**

**Walnut Circle**

- **Located at 20th & Walnut**
- **29 lots currently available**
- **Adjacent to the original City Homes subdivision in a neighborhood that reflects pride of ownership and committed residents**

Great location and only a few minutes from downtown