

Come Home to
**River
Country**
Crawford County Wisconsin

PARTICIPANT GUIDE



DEVELOPMENT, INC.

WISCONSIN
ECONOMIC DEVELOPMENT



Talent Recruitment Grant Program

Participant Program Guide

Crawford County, Wisconsin | driftlessdevelopment.org/come-home-to-river-country

About This Guide

This guide explains how the Come Home to River Country program works, what is required of participants, and what you can expect from Driftless Development, Inc. (DDI) throughout the process. Read it before submitting an application. This guide is informational. Your award is governed by the Relocation and Incentive Agreement you sign.

1. Program Overview

Come Home to River Country is Crawford County's local version of a statewide effort to grow population and strengthen the workforce across Wisconsin. The Wisconsin Economic Development Corporation (WEDC) created the Talent Recruitment Grant Program through 2025 Wisconsin Act 15, making \$5 million available to communities statewide. DDI applied competitively and was selected as one of 17 communities in the first award cycle, receiving the maximum award of \$500,000.

The program is administered by DDI, a 501(c)(3) nonprofit economic development organization serving Crawford County. Because this is a state effort to grow Wisconsin's overall population, WEDC requires that participants relocate from outside Wisconsin. This is a condition of the state grant, not a DDI policy choice. Households relocating from elsewhere in Wisconsin do not qualify.

The program provides financial incentives to qualifying households who permanently relocate from outside Wisconsin to Crawford County. Incentives are tied to verified housing commitments and paid in phases as participants meet defined milestones. Awards are tied to long-term residency, primary-residence occupancy, and compliance with program requirements throughout the retention period.

2. Eligibility Requirements

To be eligible, a household must meet all of the following at the time of application:

- **Out-of-state residency.** You currently reside outside Wisconsin. Verified by a current out-of-state driver's license or state ID, plus a supporting document such as a recent utility bill, lease, mortgage statement, or employer document showing your current address.
- **Household income.** Combined annual household income of at least \$55,000. Verified through recent pay stubs, W-2 or 1099 documents, or prior-year federal tax returns. Self-employed applicants provide prior-year returns or profit-and-loss statements.
- **Primary residence.** You are relocating to Crawford County as your primary residence, not a seasonal, vacation, or second home, and will keep it as your primary residence for the full retention period.
- **No concurrent WEDC TRG participation.** You are not receiving, and do not have a pending application for, incentives from another WEDC Talent Recruitment Grant program.
- **Complete application.** Incomplete applications are not scored or advanced until all materials are received.

One award per household. Household members relocating together as a single unit count as one application.

3. Housing Pathways and Award Ranges

Your award depends on the housing pathway you select and your application score. Higher awards go to pathways that create permanent housing investment and long-term residency.

Housing Pathway	Maximum Award	Retention Period
Build a new home	Up to \$30,000	5 years
Purchase + substantial rehabilitation	Up to \$22,000	7 years
Purchase an existing home	Up to \$18,000	7 years
Long-term rental (12+ months)	Up to \$10,000	3 years

Exact retention periods are defined in your signed Relocation and Incentive Agreement. Substantial rehabilitation means improvements backed by pulled permits or a licensed contractor agreement. Cosmetic updates do not qualify as rehabilitation.

Your approved award is a maximum eligible amount. Actual payments are based on verified eligible expenses. Unused award balances are not paid out.

In-kind benefits from program partners, such as broadband installation, discounted lots, or banking benefits, may also be available depending on your location and pathway. These are supplemental to your award and do not affect your award tier or scoring.

4. How Funds Are Paid

Incentive funds are never issued as unrestricted cash and never paid in advance. Payments are milestone-based and tied to verified housing and relocation progress. Whenever possible, DDI pays approved vendors directly, such as builders, lenders, or movers. When direct payment is not possible, DDI may reimburse you for approved, documented expenses.

Phase 1 — Commitment

Triggers: a signed short-term lease or temporary housing agreement, a signed purchase agreement or build contract, or a signed local employment offer. Amount: up to 20% of your approved award.

Phase 2 — Housing Progression

Triggers by pathway: new construction, a signed builder contract with financing in process; purchase, an accepted offer or scheduled closing; purchase plus rehabilitation, ownership with permits pulled or a contractor agreement in place; long-term rental, a signed lease of 12 months or longer. Amount: this phase brings your total payments to date up to 90% of your approved award.

Phase 3 — Residency Confirmation

Triggers: proof that Crawford County is your primary residence, such as a utility bill, certificate of occupancy, or lease start with residency verification. Rental participants also show occupancy at least 30 days after the lease begins. Owner-occupied participants sign the Promissory Note and Forgivable Mortgage. Amount: the remaining balance, limited to verified eligible expenses.

A portion of your award, about the final 10%, is held until Phase 3 and released only after you have established residency. No funds are released at any phase without verified documentation and DDI approval.

5. What Your Award Can Cover

Approval comes first. Every expense must be approved before you spend. You request approval by submitting the expense through the program form. Once we approve it, we either pay the vendor directly or reimburse you. Do not pay for something out of pocket and expect to be paid back if it was not approved first.

Eligible

- Moving services and transportation
- Storage of your household goods during the move
- Temporary housing or a hotel during your move, up to 90 days
- Closing costs and down payment help

- New construction costs
- Substantial rehabilitation costs, where permits are pulled or a licensed contractor is engaged
- Utility connections, wells, and septic
- Major appliances needed to live in the home, such as a refrigerator, range, washer, and dryer, **up to the lesser of 10% of your award or \$2,000**
- A small amount of interior paint to get the home move-in ready
- Costs to start a local job, such as licensing or credential transfer
- Pre-relocation house-hunting travel, for buyers and builders only and not for renters, **up to \$500**, approved in advance

Not eligible

- Furniture and household furnishings
- Decorative items and art
- Consumer electronics not tied to the home's function
- Vehicles
- Recreational and hobby equipment
- Luxury or non-essential purchases
- Paying off other debt
- Anything for a property outside Crawford County, or for an investment or vacation home

These caps are our standard limits. The Scoring Committee may approve more in a specific case if you ask in advance. DDI has final say on whether an expense qualifies, applied consistently across all participants. When in doubt, submit it for approval before you spend.

6. The Relocation and Incentive Agreement

Before any funds are paid, you sign a Relocation and Incentive Agreement with DDI. It is a legally binding document, and no conditional award is finalized until it is signed. It sets out your approved award and pathway, eligible uses and limits, the disbursement schedule and triggers, your residency and retention requirements, annual self-certification, and repayment and clawback provisions.

For owner-occupied pathways (build, purchase, rehab), you also sign a Forgivable Promissory Note and a Forgivable Mortgage that DDI records against the property. For the rental pathway, you sign an unsecured Forgivable Promissory Note. There is no mortgage on a rental.

7. Retention and Forgiveness

The program is for permanent relocation. You keep Crawford County as your primary residence for the full retention period in your agreement.

Owner-occupied pathways (build, purchase, rehab)

DDI records a forgivable mortgage on the property. It is forgiven gradually over the retention period: for new construction, 20% each year over 5 years; for purchase and for purchase plus rehabilitation, about one-seventh each year over 7 years. If you sell or stop living there as your primary residence before the period ends, the unforgiven balance becomes due and is recovered from the sale proceeds.

Rental pathway

Rental participants keep Crawford County as their primary residence for 3 years, with a lease of 12 months or longer in place. The unsecured Promissory Note and the agreement are the enforcement mechanism. If you leave early, a prorated portion is repaid.

Annual self-certification

Each year, on the anniversary of your occupancy or closing, you confirm in writing that Crawford County is still your primary residence. Submit it within 60 days of your anniversary. DDI sends instructions each year. Missing it may be treated as a compliance issue.

8. Application and Review Process

Applications are accepted on a rolling basis.

- Submit your application and all required documents through the program website.
- DDI reviews for completeness and confirms you meet minimum eligibility. Incomplete applications are not advanced until all materials are in.
- Eligible applicants are invited to a virtual interview with DDI staff. This conversation is required and informs scoring.
- Eligible applications are scored by DDI's Scoring Committee using a standardized framework.
- If approved, you receive a conditional award notice with your amount, pathway, required documents, and next steps.
- You sign your Relocation and Incentive Agreement before any funds are paid.
- Funds are paid in phases as you complete verified milestones.

Conditional approvals are time-limited. If required documentation or housing milestones are not completed in the set timeframe, your conditional approval may expire and funds may be reallocated.

9. Remote Workers

If you work remotely and will keep working for an out-of-state employer after you move, you must provide written confirmation from your employer that full-time remote work from Wisconsin is permitted. This is required before any award and is a condition of eligibility for remote workers.

10. Program Boundaries

- DDI does not issue unrestricted cash or advances.
- DDI does not guarantee approval of any application.
- DDI does not hold conditional approvals open indefinitely.
- DDI does not release Phase 3 funds without verified proof of primary residence.
- DDI does not adjust scores or awards per applicant outside established program parameters. DDI may accommodate a documented change in housing pathway, provided the new pathway is eligible and the award reflects the tier for that pathway.

11. Contact and Questions

Driftless Development, Inc. | Come Home to River Country

111 N. Wacouta Ave., Prairie du Chien, WI 53821

www.driftlessdevelopment.org/come-home-to-river-country

info@driftlessdevelopment.org

This guide is for informational purposes only and does not constitute a contract or guarantee of award. All program terms are governed by the executed Relocation and Incentive Agreement. Program details are subject to change; participants will be notified of any material updates.

Driftless Development, Inc. | Crawford County, Wisconsin | Funded in part by WEDC