

Do you qualify for the Homeownership Assistance Program?



Could you use financial assistance to help purchase your first home? The Tri-Cities HOME Consortium has a program to help eligible low-to moderate-income buyers with up to 20% (limit \$50,000) for a down payment.



Can you answer "Yes" to the following:

- Is your income at or below the following

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$59,150	\$67,600	\$76,050	\$84,500	\$91,300	\$98,050	\$104,800	\$111,550

- Are you a U.S. citizen, non-citizen national or qualified to be in the United States?
- Is the home in the city limits of Kennewick, Richland or Pasco?
- Will this home be your residence?
- Will the home purchase be less than \$368,000 (\$394,000 for new construction) in Kennewick or Richland or less than \$367,000 (\$361,000 for new construction) in Pasco?
- Do you have less than 20% to invest?
- Is your credit score at least 620?
- Can you provide 1% or \$1,000.00 (2% or \$2,000 if the total debt-to-income ratio is under 18%), whichever is greater, toward the purchase?
- Will your total debt-to-income ratio be less than 50%?
- Are your accounts current (no more than 2- 30 day past due accounts in 12 months or one 60-90 day past due accounts in 12 months, collections or bankruptcy in last 2 years)?

If you answered yes to all these questions you may qualify for down payment assistance through the Homeownership Assistance Program.

For questions and application, please contact:



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