

Homeownership Opportunities

Columbia Valley Affordable Homeownership Can Help YOU Achieve The Goal of Owning Your Own Home



To Qualify for Down Payment Assistance:

- You must be able to get approval for a home loan through a bank, lender, credit union, mortgage provider or USDA Rural Development's low-interest loan program.
- You must have acceptable credit.
- You must plan on attending a First-Time Homebuyers Seminar.
- You must attend a one-on-one homeownership counseling session and provide your most recent IRS tax returns and pay stubs.
- Contact your bank or a lender soon to see if this program could help you buy your own home!

What Columbia Valley provides:

- Individual counseling to first-time homebuyers before you purchase a home
- Deferred loan for up to \$30,000 to help with down payment and closing costs
- Coordination and assistance with lenders, brokers, and realtors
- Service in Chelan and Douglas counties



To qualify for assistance, your total household income cannot exceed:

1 Person 2 Person 3 Person 4 Person 5 Person 6 Person 7 Person 8 Person \$44,600 \$51,000 \$57,350 \$63,700 \$68,800 \$73,900 \$79,000 \$84,100

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