



# Here to Home

*Our loan programs put homeownership within reach for Washington families.*



WASHINGTON STATE  
**HOUSING FINANCE  
COMMISSION**

The Commission was created by state law in 1983 to harness the private market for public good. We are a self-sustaining agency, and no taxpayer dollars are used for our financings.

*We've helped over 73,000 homebuyers since 1983.*

## *Did You Know?*

- Our Commission-trained lenders are extremely efficient and knowledgeable, making our loans just as quick and easy to close as any other mortgage.
- Our buyers are fully qualified borrowers through local lenders.
- Home Advantage is a continuously available and self-sustaining program.

## *Our Loan Programs*

### HOUSE KEY

- Income limits based on area and family size - details at [wshfc.org/buyers/key.htm](http://wshfc.org/buyers/key.htm)
- Must be a first-time homebuyer

### HOME ADVANTAGE

- Same \$145,000 income limit statewide
- No need to be a first-time homebuyer
- Funded by the open market, so funds are continuously available

## *Downpayment Assistance*

- For all borrowers
- Financed as a second mortgage
- Can also cover closing costs

## *Eligibility*

1. Attend a homebuyer education class.
2. Apply for a loan with a trained loan officer.
3. Have a debt-to-income ratio at or below 50%.
4. Have a minimum credit score of 620.
5. Have the property inspected before closing.

## *Next Steps*

Where can I find more information about these programs?

[heretohome.org](http://heretohome.org)

Where can I find a lender partner?

[wshfc.org/buyers/premier.htm](http://wshfc.org/buyers/premier.htm)

(206) 464-7139 | 1-800-767-HOME | HeretoHome.org

