



WASHINGTON STATE
HOUSING FINANCE
COMMISSION



Creating Marketing Materials for the Covenant Program

The Commission has created a Covenant program flyer you can use with your own contact information – but if you’d like to create your own materials, it’s important to share the good news about this opportunity without misleading homebuyers.

While up to \$150,000 in downpayment assistance is a strong draw, the narrow eligibility requirements may limit the homebuyers who can take advantage. Please try to balance promotion of the 20% down and \$150K with the eligibility.

Also, it’s important that homebuyers don’t get the impression that you work for the Commission or are “endorsed by” the Commission, either through words or images (like our logo near your contact info). Please follow the “Dos and Don’ts” below to [send to us to review](#).

DO

- State the percentage of the Covenant DPA loan before the max dollar amount
 - Example: “Up to 20% down (no more than \$150,000), plus closing costs”
- **Highlight the basic the program eligibility requirements** including:
 - Income under 100% area median income for your county
 - You or a parent/grandparent lived in Washington state before 1968
 - That person is Black, Hispanic, Indigenous, Native Hawaiian/Pacific Islander, Korean or Asian Indian
 - First-time homebuyer, have not owned a home in three years, or have only owned a home in certain circumstances (call for more info)
- **Include the disclaimer:**
The Covenant Homeownership Program is a program of the Washington State Housing Finance Commission. The Commission does not endorse a person, business practice, product or service other than those of the Commission.

DON'T

- Please don’t give the impression that \$150K applies to all homebuyers (for example, “\$150,000 DPA for First-Time Homebuyers”)
- Don’t use the Commission logo alongside your company logo.
- Don’t mis-state eligibility requirements
- Don’t say you are endorsed by the Commission or imply that you work for the Commission.
- Don’t leave off the disclaimer