



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 80,000 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 are based on area and family size
See 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

Where can I find a lender partner?

wshfc.org/buyers/premier.htm

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

