

Do you qualify for the Down Payment 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, first-time home buyers with up to \$10,000 in down payment assistance.

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
\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500

- Are you a U.S. citizen, non-citizen nationals or qualified to be in the United States?
- Is the home in the city limits of Kennewick, Richland or Pasco?
- Are you a first-time homebuyer, displaced homemaker or single parent?
- Will this home be your residence?
- Will the home purchase be less than \$368,00 in Kennewick or Richland or less than 367,000 in Pasco (\$402,000 for new construction)?
- Can you provide 1% or \$1,000.00, whichever is greater, toward the purchase?
- Do you have less than 20% to invest?
- Do you have less than \$10,000 in liquid assets?
- Is your credit score at least 620?
- Will your revolving debt including your principal, interest, taxes and insurance be less than 41% of your income (43% with a credit score of 680 or higher)?
- Are your accounts current (no more than 2- 30 day pass 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.

For questions and an application, please contact:



Richland:

Toni Lehman

tlehman@ci.richland.wa.us

509-942-7580



Pasco:

Kristin Webb

webbk@pasco-wa.gov

509-543-5739



Kennewick:

Kylie Peel

kylie.peel@ci.kennewick.wa.us

509-585-4432