



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 90,000 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 \$160,000 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

