



# East King County (ARCH) DPA Job Aid

June 8<sup>th</sup>, 2026

*This is a summary of streamlined information to help make the program more accessible. All guidelines from the manuals apply and supersede any information presented here.*

## Program Highlights

- Up to \$30,000 in a deferred-payment 2<sup>nd</sup> at 4% simple interest
- Funds can go towards down payment, prepaids and closing costs

## How to Qualify & Submit Borrowers

- 1) **Is the borrower a 1<sup>st</sup> time buyer?** Have they *not owned* a Primary residence in the last 3 years?<sup>1</sup>
- 2) **Is the subject property located within [East King County](#)?**
- 3) Are they under the **Household Income Limit**<sup>2,3</sup> for the ARCH DPA 2<sup>nd</sup>? (06/01/2026)

Household Size	1	2	3	4	5	6	7	8
Household Income Limit	\$81,700	\$93,350	\$105,000	\$116,650	\$126,000	\$135,350	\$144,650	\$154,000

- 4) **Are they under the Purchase Price Limit for the ARCH DPA?** (09/01/2024)  
**\$646,000 for existing homes, \$660,000 for new construction.**
- 5) **Do they have at least 2% of their own funds as a minimum contribution?**
- 6) **SELLER must sign these disclosures AT OR BEFORE MUTUAL ACCEPTANCE:**
  - a. HUD Form 1
  - b. HUD Form 2.1
- 7) **Once you have mutual acceptance**
  - a. Arrange for the HUD 52580 Inspection per the manual
  - b. Arrange for the required One-On-One Housing Counseling for the borrower
- 8) **[Submit the file to lender portal.](#)**
  - a. Check 1<sup>st</sup> mortgage rates here: <https://heretohome.org/rates/>
  - b. How to: [Make a Reservation Video](#)



- c. [Lender Online](#)
  - d. Lock the 1st mortgage as a House Key 1st, and based upon on steps 1, 3 and 4 (above) borrower should qualify. Otherwise, you can use *Home Advantage* if needed.
- 9) **Once Appraisal is complete**, SELLER must sign this form:  
<http://wshfc.org/sf/dpaHUDForm2.2.FinalEstimatedFMVNotice.pdf>
- 10) **How to Submit the file**
- a. [Checklist for loan package](#)

### Important:

Loan must meet the program requirements of **both** the 1st mortgage ([House Key](#) or Home Advantage) as well as the guidelines per ARCH manual. (separate income limits)

[If borrower is unable to qualify for House Key, see guidelines for Home Advantage.](#)

**Please verify you are using the most current version of this from our website.** Please email [Dietrich.Schmitz@wshfc.org](mailto:Dietrich.Schmitz@wshfc.org) if you have any questions.

### Footnotes:

<sup>1</sup> If borrower has not owned AND occupied a residence in the last 3 years, they are considered a first-time home buyer. Three years tax returns showing no mortgage interest tax deduction & credit report showing no mortgages are required to document first-time homebuyer status. Veterans who have an honorable discharge do not need to be a first-time homebuyer. *First time homebuyer status not required for ARCH DPA but IS required for the House Key 1<sup>st</sup>.*

<sup>2</sup> [Household Income \(aka Compliance Income\)](#) is all income that will be earned by everyone living in the home age of 18 or over, whether or not they are on the loan application. We look at the highest pay for the coming 12 months which includes future projected raises.

<sup>3</sup> **To request a pre-flight review** of the Household Income documents, email [HomeDocs@wshfc.org](mailto:HomeDocs@wshfc.org) and request they be reviewed for the ARCH DPA. Be sure to include the following:

- Last 3 years tax returns
- Last 2 year's W-2s, 30 days of pay stubs and any other relevant income documents
- Household Disclosure