

Start on the path to homeownership

— with help every step of the way



- **Get help to buy a home!**
- **Free, expert help from a real person**
- **Downpayment assistance of up to \$150,000**
- **Free homebuyer education**



Washington State Homeownership Hotline

Call to be connected to support, guidance and financial help for homebuyers.

1-877-894-HOME (4663)

Or visit HeretoHome.org >>



*Flip for
FAQ* →



Deep roots in Washington state?

You could be eligible for the new Covenant Homeownership Program, which offers additional help with the down payment on a home. This program may be for you if:

- **You or a parent/grandparent lived in Washington state before 1968**
- **That person is Native American/Indigenous, Black/African American, Hispanic, or in another racial group identified in the Covenant study**
- **You meet income guidelines**

Call the hotline or use the online form to get a call back.

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How does the Covenant Homeownership Program help homebuyers?

The Covenant Homeownership Program provides downpayment and closing cost assistance for first-time homebuyers in the form of a loan with a 0% interest rate. The maximum amount of downpayment assistance is 20% of the cost of the home, or \$150,000, plus closing costs (if paid by the buyer).

Does the Covenant program work on (Tribal)/trust land?

Yes, it does. However, buying a home on trust land is a complex transaction. The mortgage options are very limited; in fact, in many cases, the mortgage must be originated as a HUD 184 loan. Also, the home purchase must be approved by both the Tribe and the Bureau of Indian Affairs, which can take four to six months. Many lenders are unwilling to wait this long for closing, as well as unfamiliar with these transactions. It is critical to work with a knowledgeable lender and be prepared for a long process.

Can the Covenant program be used with a manufactured home?

Yes, as long as the home is on a permanent foundation.

Can the Covenant program be used in conjunction with another loan such as a VA loan?

Yes. The Covenant program and our other downpayment assistance programs work along with a primary mortgage loan, which can be a conventional loan or a government loan such as FHA, HUD 184, VA, or USDA.

Can the Covenant program be used to build a house on land you already own? How about to repair/remodel an existing home?

No. The Covenant program (and our other programs) can only be used to purchase an existing home. They cannot be used for construction or remodeling.

Are other downpayment programs available?

Yes! Downpayment assistance and other supports are available to low- and moderate-income homebuyers throughout the state.

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