Community Programs used with the Home Advantage / House Key State Bond Loan Program

All subordinate financing closed in conjunction with a Home Advantage / House Key Program Mortgage Loan must meet the underwriting guidelines of the first mortgage type. It is the Mortgage Lender's responsibility to review the Program Description, Note and Deed of Trust for community seconds compliance. The underwriter must show the name of the community second program and verify the program is an approved community second program on the 1008 or HUD 92900-LT.

There are several community programs that have previously been used in conjunction with the Home Advantage / House Key State Bond First Mortgage, including Community Land Trusts, Self Help and Section 8 to Homeownership programs.

City of Bellingham
Down Payment Assistance Programs
City of Bremerton
City of Kennewick
City of Longview
City of Pasco City of Richland
City of Seattle (HomeSight, Urban League, Parkview Services Homestead CLT) City of Seattle Public School Teachers
City of Yakima
Columbia Valley Housing Association
First Home of Clark County & Cowlitz County
Habitat for Humanity
Homeownership Center of Tacoma (AKA HCT)
HomeSight (Revolving Loan Fund & HOPE Loan Program)
Housing Authority of Grant County
Housing Authority of Snohomish County (HomeSight)
Housing Authority of Thurston County
Housing Authority of Kitsap County
Parkview Services
Pierce County Dept of Developmental Disabilities (PC2)
Pierce County Community Services
Samish Indian Nation (Tribal)
Spokane Neighborhood Action Program
The ARC of Spokane
Washington Farm Workers Assistance
Wells Fargo LIFT

Community Land Trusts

Homestead Community Land Trust
Kulshan Community Land Trust
SHARE CLT/Upper Valley MEND
OPAL Community Land Trust
San Juan Community Land Trust
Columbia Valley Housing Authority Community Land Trust
Housing Resources Bainbridge (HRB)
Proud Ground CLT
Vashon HouseHold CLT
Skagit Home Trust
Lopez Community Land Trust

Individual Development Accounts

(Matching)
Homestart (Each Bank must be approved)
Lower Columbia Community Action Counsel
Spokane Neighborhood Action Program
Tacoma Housing Authority
United Way of King County

Self Help / Developers

Community Frameworks
Longview Housing Authority/SHARE
Lower Columbia Community Action Council

Section 8 to Home Ownership – Housing Choice Vouchers or DPA

City of Bellingham
City of Kelso
City of Kennewick/Pasco
City of Longview
City of Tacoma
City of Everett
Columbia Valley Housing Authority (Chelan & Wenatchee)
Housing Authority of Bremerton
Housing Authority of Clallam County
Housing Authority of Island County
Housing Authority of Pierce County
Housing Authority of Snohomish County
Housing Authority of Spokane (NW Housing Solutions)
Housing Authority of Vancouver

Please Contact Dietrich.Schmitz@wshfc.org for specific questions or to update your listing