WASHINGTON STATE
HOUSING FINANCE
COMMISSION

HERE *to* HOME

HomeChoice DPA Job Aid

June 8th, 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.

Features of HomeChoice

- Up to $15,000 in a deferred-payment 2nd at 1% simple interest.
- Funds can go towards down payment, prepaids and closing costs as well as minor home modifications to increase accessibility for the disabled.
- Available to borrowers with a disability or have a family member with a disability who live with them.

How to Qualify & Submit Borrowers

1) Is the borrower a 1st time buyer? Have **they *not owned a Primary residence in the last 3 years?*[1]**

2) Verify the disabled person will be on the Note and Deed of Trust. The only exceptions are if they are under the age of 18, or if older, they are under a documented legal Guardianship. There are no other exceptions.

3) Does the borrower or a member of their household have a disability that can be documented with a social security disability award letter or letter from their physician confirming a disability as defined by the Americans with Disabilities Act of 1990?.

4) Has the loan officer attended the Advanced DPA Training, in addition to the Commission home loan programs training?

5) Are they under the **Application Income Limit[2]** for the HomeChoice DPA 2nd? (Effective 6/08/2025)

County	Income limit
King/Snohomish	$164,400
All other counties	$126,800

6) Are they under the **Household Income Limit[3&4]** for the House Key 1st mortgage? (Effective 9/15/2025)

County	1-2 Persons	3+ Persons
King/Snohomish	$175,000	$200,000
Kitsap	$100,000	$115,000

Pierce	$130,000	$155,000
All other counties	$118,000	$135,000

7) Is the **Acquisition Cost**[4] under the Limit? (Effective 9/15/2025)

County	**Acquisition Cost Limit**
Clark/Skamania	$550,000
Island/Kitsap/Skagit/Thurston	$550,000
King/Pierce/Snohomish	$725,000
Whatcom	$600,000
All other counties	$500,000

8) How to **Reserve** the file (lock the loan)
   a. Check Rates here: https://heretohome.org/rates/
   b. How to: Make a Reservation Video
   c. Lender Online

9) How to **Submit** the file
   d. Checklist for loan package
   e. How to: Submit the Loan Package

10) How to: Check your Loan Status

Important:

Loan must also meet full program manual for House Key as well as the HomeChoice requirements per manual.

If borrower is unable to qualify for House Key, then please see guidelines for Home Advantage manual.

Please verify you have the most current version of this from our website, feel free to email Dietrich.Schmitz@wshfc.org if you have any questions.

Footnotes:

[1] 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 are required to document first time homebuyer status. Veterans who have an honorable discharge do not need to be a first-time homebuyer.

[2] Application Income (aka Qualifying Income) is the income the borrower is qualifying with per the lender's loan application, AUS findings, and underwriter's approval.

[3] 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.

[4] Target areas may have higher 1st mortgage income and acquisition limits. Borrowers purchasing in Target areas do not need to be first-time home buyers. Please see House Key manual for full details.