

How to begin:

- Enroll and Attend the “Realizing the American Dream” Homebuyer Education Course at Rogue Community College campuses, call to register 541-956-7303 OR attend the online Homebuyers Education Course at www.eHomeamerica.org AND attend individual pre-purchase counseling at ACCESS
- Contact the Homeownership Center to schedule one on one Pre-Purchase Counseling at ACCESS by calling:
(541)774-4305
- Work with a lender and local Realtor® who is an active member of Southern Oregon Multiple Listing Service
- Your lender will pre-approve you for a qualified mortgage and submits the application to ACCESS on your behalf for this assistance.



Helping People Help Themselves

ACCESS
Home Ownership Center
3630 Aviation Way
Medford, OR 97504

Phone: 541-774-4305
Fax: 541-779-8886
www.accesshelps.org

The program is funded by a grant from the Rogue Valley Association of Realtors and the Oregon Association of Realtors Home Foundation and is administered by ACCESS

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Disclosure: ACCESS provides housing counseling in which ACCESS and/or its partners provide information and education on numerous loan programs and housing programs. In no way does this obligate any of our clients to use any of these programs.

RVAR/OAR HOME
Foundation
First Time Homebuyer Assistance



ROGUE VALLEY ASSOCIATION OF
REALTORS®

RVAR/OAR HOME Foundation First Time Homebuyer Assistance Program



**Administered by
ACCESS Home
Ownership
Center**

**3630 Aviation Way
Medford, OR 97504
541-774-4305**

RVAR/OAR HOME Foundation Buyers Assistance Grant

- Provides up to \$1,000 toward down payment, closing costs, or prepaid items.
- Buyer must contribute a minimum of \$500 of their own funds.
- Requires buyer(s) attend homebuyer education **and** meet with a Certified Homeownership Counselor at ACCESS
- Buyer works with a Lender and Real Estate Agent who is an active member of Southern Oregon Multiple Listing Service

This is a grant program, with no repayment required.



You Can Qualify if.....

- You are a First Time Homebuyer (not owned a home in the past three years)
- You are pre-approved for a conforming conventional or government insured or government guaranteed mortgage by a lender.
- You have taken the *Realizing the American Dream Homebuyer Education* class, given by ACCESS at one of the campuses of the Rogue Community College, or the eHome America online alternative class available at www.ehomeamerica.org and met with a Certified Homeownership Counselor at ACCESS within the last 12 months.
- Your household income does not exceed the State of Oregon Median Income (\$63,400 in 2016).

<http://www.huduser.org/portal/datasets/il/il16/index.html>

Eligible Homes

To qualify for the program, the home MUST:

- Be located within Jackson or Josephine County, Oregon.
- Be your primary residence.

ACCESS is committed to providing equal access, equal opportunity and reasonable accommodation in all of its services, programs, activities, education and employment for individuals with disabilities. To request disability accommodation contact the ACCESS office at 541-779-6691.

ACCESS Conducts Business in Accordance With the Federal Fair Housing Law.
(The Fair Housing Amendments Act of 1988)



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