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.

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

This brochure is not subject to state or federal copyright law. This brochure may be reprinted, copied or duplicated without the permission of RVAR/ACCESS.

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 Program

Administered by ACCESS Home Ownership Center

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

Home Ownership Center
Phone: 541-774-4305
Fax: 541-779-8886