

Thinking of buying your first home?

Do you need assistance with downpayment and closing costs?

The “Welcome Home” program is intended to serve Veterans and other moderate income people who are truly in need of downpayment/closing cost assistance to achieve home ownership.

Funding is Limited

Review the Eligibility requirements, then call us to get started!

**ACCESS Home**

**Ownership Center**

3630 Aviation Way  
Medford, OR 97504

541-774-4305



ACCESS is a HUD Approved Housing Counseling Agency and 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)

*The Welcome Home Program Grant is proudly sponsored by Wells Fargo and administered by 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.*

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**“Welcome Home”**  
***Downpayment Assistance Program***  
***Serving Jackson & Josephine County***  
***First Time Homebuyers***

Administered by the



**Home Ownership Center**

## ***Welcome Home Eligibility Requirements:***

- You are a First Time Homebuyer (not owned a home in the past three years)?
- This program has a priority for Veterans. Are you a Military Veteran with an Honorable discharge (must provide DD214)?
- This program can also serve other moderate income individuals and families.
- Your Gross Household Annual Income does not exceed Oregon State Median Income for 2016 \$63,400?
- You have taken an approved Homebuyer Education class in the last 12 months (Realizing the American Dream or eHome)
- You complete an Individual Pre-Purchase Housing Counseling appointment with the ACCESS Home Ownership Center

## ***Welcome Home Eligibility Requirements, continued:***

- You are pre-approved for a conforming, conventional, government insured or government guaranteed mortgage
- Your lender is willing to apply to ACCESS Home Ownership Center for this assistance on your behalf
- The property you are purchasing must be real property that is located in Jackson or Josephine County, Oregon and must be your primary residence
- Other Eligibility Requirements may apply.
- This is a needs-based grant program, with no repayment required. Assistance can be up to \$15,000 based on need, as determined by ACCESS

## **Welcome Home Program Funding is Limited!**

**Contact us today to get  
started!**



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**Sponsored by a grant from  
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