

How to begin:

- Enroll and attend the “Realizing the American Dream” home buyer education course by calling to register at the Home Ownership Center at ACCESS: 541-774-4305 **OR** the "eHome" home buyer education course at www.eHomeamerica.org
- Contact the Home Ownership Center to schedule and attend an individual pre-purchase counseling session at ACCESS by emailing: hocinfo@accesshelps.org or calling: (541) 774-4305
- Work with a lender and have your lender pre-approve you for a qualified mortgage
- Once you have **completed ALL of the above AND have an accepted offer on a home**, work with lender to submit grant application to ACCESS



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, as per the Fair Housing Amendments Act of 1988.

The program is funded by a grant from Oregon Housing and Community Services Home Ownership Assistance Program (OHCS/HOAP) 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

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programs.

Serving Jackson & Josephine Counties



Home Ownership Assistance Program (HOAP) for First-Time Homebuyers

Administered by
ACCESS
**Home Ownership
Center**

3630 Aviation Way
Medford, OR 97504

hocinfo@accesshelps.org
541-774-4305

Home Ownership Assistance Program (HOAP) For First-Time Homebuyers

The Home Ownership Assistance Program (HOAP) is a down payment and closing cost assistance program designed to help low-to-moderate income first-time homebuyers purchase a home in Jackson or Josephine County.

You May Qualify if...

- You are a qualified first-time homebuyer (if you have not owned home in the past three years)
- Your household income does not exceed the Median Income Limit of **\$73,100 for Jackson County and \$59,000 for Josephine County** in 2021 per HUD guidelines (below)

<https://www.huduser.gov/portal/datasets/il.html>

ACCESS Home Ownership Assistance Program Eligibility Continued...

- You have attended either the live “Realizing the American Dream” home buyer education class presented by ACCESS with local home buying professionals or the online “eHome America” course available at www.ehomeamerica.org
- You have completed an individual pre-purchase housing counseling appointment with a Certified Home Ownership Counselor at ACCESS within the last 18 months
- You are working with a mortgage lender who has pre-approved you for a conforming conventional, government insured, or government guaranteed mortgage
- Buyer must contribute a minimum of \$500 of their own funds in transaction
- Your lender is willing to help you apply when you have an accepted offer

Eligible Homes

To qualify for the program, the home MUST:

- Be located within Jackson or Josephine County in Oregon
- Be your primary residence & considered real property

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Home Ownership Center
Email: hocinfo@accesshelps.org
Phone: 541-774-4305
Fax: 1-888-857-4143