How to begin:

- Enroll and attend the “Realizing the American Dream” homebuyer education course at Rogue Community College campuses by calling to register at RCC at: 541-956-7303 OR the online “eHome” homebuyer education course at www.eHomeamerica.org

- Contact the Homeownership Center to schedule and attend an individual pre-purchase counseling session 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

- Have your lender pre-approve you for a 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
You May Qualify if…

- You are a qualified first-time homebuyer (if you have not owned a home in the past three years)
- You are pre-approved for a conforming conventional, government insured, or government guaranteed mortgage by a lender
- You have attended either the live “Realizing the American Dream” homebuyer education class presented by ACCESS with local homebuying professionals at one of Rogue Community College’s campuses or the online “eHome America” course available at www.ehomeamerica.org
- You have completed an individual pre-purchase housing counseling appointment with a Certified Homeownership Counselor at ACCESS within the last 12 months
- Your household income does not exceed the State of Oregon Median Income Limit of $69,900 in 2018 per HUD guidelines (below)

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

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

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.