

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



ACCESS
Homeownership Center
3630 Aviation Way
Medford, OR 97504

Phone: 541-774-4305
Fax: 1-888-857-4143
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.



Serving Jackson & Josephine Counties



ROGUE VALLEY ASSOCIATION OF
REALTORS®

RVAR/OAR HOME Foundation First-Time Homebuyer Assistance Program

Administered by
ACCESS
**Homeownership
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 in transaction
- 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
- ◆ RVAR is a grant with no repayment required



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.



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