



WASHINGTON STATE  
HOUSING FINANCE  
COMMISSION

*Opening doors to a better life*

Not sure if you can  
afford your own home?  
*We can help.*



The Housing Finance Commission is a state agency that works with your lender to offer:

- Homebuyer education
- Specialized home loans
- Downpayment assistance
- Energy incentives



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# From Here to Home in 3 Easy Steps!



## 1. Take a FREE Homebuyer Seminar

These 5-hour courses are held year-round all over the state. (Required for all our borrowers.)  
Online Version Available

## 2. Choose a Commission-trained LOA officer to Match You to the Right Loan

These qualified experts will help you navigate the homebuying process.

## 3. House-hunt with Confidence!

Your Commission-trained loan officer can match you to the right programs.

### Financing That Fits

Whether you are a first-time homebuyer or have owned a home in the past, our home loan programs can turn your dream into reality. Ask a Commission-trained loan officer to connect you with financing options such as our Home Advantage or House Key programs. We can help households with up to \$180,000 annual income, though eligibility guidelines vary for our different programs.

### Downpayment Help

Saving for a downpayment can feel like an uphill climb. Our downpayment assistance programs get you into a home you can afford sooner. Assistance levels vary with the borrower's income and assets, the cost of the home, and other factors.

### Energy Savings



Don't let energy costs take you by surprise when you buy a home. Our EnergySpark Program can save you one-quarter percent on your interest rate when you choose an energy-efficient home OR a home eligible for energy-efficient upgrades.

What's more, EnergySpark can help you finance the upgrades by rolling the cost into your mortgage loan. You pay it back while saving on your utility bill every month.

