

Down Payment Assistance in Washington

Programs that can help cover your down payment and closing costs

Washington State Housing Finance Commission (WSHFC)

- **Home Advantage Program** — Up to 4% of loan amount for down payment, available as a second mortgage with 0% interest. No first-time buyer requirement.
- **House Key Opportunity** — For first-time buyers and veterans. Competitive rates with down payment assistance up to 4%.
- **HomeChoice** — For buyers with disabilities or household members with a disability. Up to \$15,000 in assistance.

City & County Programs

Many Washington cities and counties offer additional down payment assistance that can stack on top of state programs:

- Seattle — Office of Housing offers deferred loans for income-qualified buyers
- Tacoma — Down payment assistance through the Tacoma Community Redevelopment Authority
- Clark County, Pierce County, King County — Various income-based programs

Who Qualifies?

- Income limits vary by county and household size (typically up to 80–120% of area median income)
- Minimum credit score of 620 for most programs
- Must complete a homebuyer education course (free online options available)
- Property must be in Washington State and used as your primary residence

These programs change regularly. I stay current on every option available so you don't miss out. Let me check what you qualify for — it takes about 15 minutes.