



Washington Down Payment Assistance Guide

*Helping You Achieve the Dream of Homeownership in
Washington State*



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Guiding You Home Every Step of the Way



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About This Guide

This guide is designed to provide general educational information about down payment assistance programs available in Washington State. Because programs and requirements may change, always verify current information with a participating lender.

Welcome

Welcome, and thank you for taking the time to read this guide.

Buying a home is one of the most exciting milestones in life, but it can also feel overwhelming—especially when it comes to understanding down payment requirements and the many assistance programs available. The good news is that homeownership may be more attainable than you think.

I created this guide to help simplify the process and provide clear, reliable information about Washington State's down payment assistance programs. Whether you're purchasing your first home or returning to the market after several years, my goal is to help you understand your options and make informed decisions with confidence.

Throughout this guide, you'll learn about available programs, eligibility requirements, grants, deferred loans, and the steps involved in applying for assistance. My hope is that this resource answers many of your questions and helps you feel more prepared for your homebuying journey.

As a real estate broker serving Washington, I believe every client deserves honest guidance, personalized support, and an advocate who is committed to helping them achieve their homeownership goals. If you have questions after reading this guide or would like to discuss your next steps, I would be honored to assist you.

Thank you for allowing me to be part of your journey.

I look forward to helping you find a place you'll be proud to call home.

Every home begins with a dream. My goal is to help you turn that dream into a place to call your own.

Warm regards,

Veronica Claus

Real Estate Broker

Armada Homes Real Estate

"Guiding You Home Every Step of the Way."

01. Understanding Down Payment Assistance

Buying a home is a significant financial milestone, and one of the biggest challenges for many buyers is saving enough money for the down payment and closing costs. Fortunately, there are programs designed to make homeownership more accessible.

Down Payment Assistance (DPA) programs provide financial assistance to qualified homebuyers by helping cover some or all of the upfront costs associated with purchasing a home. These programs can make it possible to buy a home sooner than you may have thought possible.

Whether you're a first-time homebuyer or returning to the housing market, understanding how these programs work is an important first step toward achieving your homeownership goals.

What Is Down Payment Assistance?

Down Payment Assistance (DPA) is financial assistance offered through state, county, city, nonprofit, and other approved housing organizations to help eligible homebuyers with the upfront costs of purchasing a home.

Depending on the program, assistance may be provided as:

- Grants that do not need to be repaid (if program requirements are met)
- Deferred-payment loans with no monthly payments
- Low-interest second mortgages
- Forgivable loans that may be forgiven after meeting specific occupancy or ownership requirements

Each program has its own eligibility requirements, income limits, purchase price limits, and financing guidelines.

How It Works

Every Down Payment Assistance program has its own guidelines, but the overall process is generally similar.

Step 1: Determine Eligibility

Eligibility may depend on factors such as:

- Household income
- Credit qualifications
- Home purchase price
- Property location
- Occupancy requirements
- Completion of a homebuyer education course (when required)

Step 2: Meet with a Participating Lender

A lender will help determine which loan programs and Down Payment Assistance options you may qualify for.

Step 3: Complete Any Required Education

Some programs require buyers to complete a homebuyer education class before closing.

Step 4: Purchase Your Home

Once approved, the Down Payment Assistance funds are applied according to the program guidelines to help reduce the amount of cash needed at closing.



Veronica's Tip

Start exploring Down Payment Assistance before you begin shopping for homes. Knowing your options early can help you plan your budget with confidence.

Common Myths

Myth #1: I need a 20% down payment.

Fact: Many loan programs allow qualified buyers to purchase a home with a much smaller down payment, and Down Payment Assistance may help cover part of those costs.

Myth #2: Down Payment Assistance is only for first-time homebuyers.

Fact: While many programs are designed for first-time buyers, some are also available to repeat buyers who meet specific program requirements.

Myth #3: Everyone qualifies.

Fact: Every program has eligibility requirements, including income limits, loan qualifications, property guidelines, and other criteria.

Myth #4: It's too complicated.

Fact: Working with an experienced lender and real estate professional can make the process much easier. They can help identify programs that fit your situation and guide you through each step.

Key Takeaways

- ✓ Down Payment Assistance helps eligible buyers reduce upfront homebuying costs.
- ✓ Programs vary in eligibility requirements and available benefits.
- ✓ Assistance may come in the form of grants or loans, depending on the program.
- ✓ Starting the process early gives you more time to explore your options.



Looking Ahead

Now that you understand what down payment assistance is and how it works, the next step is determining whether you may qualify.

In the next section, we'll explore the eligibility requirements commonly used by Washington State down payment assistance programs, including income guidelines, credit score expectations, first-time homebuyer rules, and occupancy requirements.

Note: Program guidelines may change. Always verify current eligibility requirements with a participating lender or the Washington State Housing Finance Commission

02. Who Qualifies?

One of the biggest misconceptions about down payment assistance is that only low-income buyers qualify. In reality, many Washington State programs are available to a wide range of homebuyers, including individuals and families with moderate incomes.

Each program has its own eligibility requirements, but most consider factors such as household income, credit history, occupancy, and the type of mortgage you are obtaining.

Even if you are unsure whether you qualify, it's worth exploring your options. Many buyers are pleasantly surprised to learn they are eligible for assistance that makes homeownership more affordable.



Veronica's Tip

Don't rule yourself out before speaking with a participating lender. Many buyers qualify for programs they didn't know existed.

Income Requirements

Most down payment assistance programs establish household income limits. These limits vary depending on the program, the county where you plan to purchase a home, and the number of people in your household.

Some programs are designed specifically for low- to moderate-income households, while others have higher income limits that allow many working professionals and families to qualify.

Because income guidelines are updated periodically, always verify the current limits with a participating lender or the Washington State Housing Finance Commission (WSHFC).

Keep in Mind

- Income limits vary by program.
- Household size may affect eligibility.
- County guidelines may differ throughout Washington.
- Your lender can help determine whether your income qualifies.

Credit Score Guidelines

Your credit score plays an important role in qualifying for a mortgage and many down payment assistance programs. While minimum credit score requirements vary, maintaining a strong credit history may improve your financing options and help you qualify for better loan terms.

If your credit score needs improvement, consider:

- Paying bills on time.
- Reducing outstanding credit card balances.
- Avoiding new debt before applying for a mortgage.
- Reviewing your credit report for errors.

Remember, every buyer's financial situation is unique. A participating lender can help you understand which programs best match your qualifications.

First-Time Homebuyer Rules

Many Washington State down payment assistance programs are designed for first-time homebuyers. However, "first-time homebuyer" does not always mean someone who has never owned a home.

In many programs, a first-time homebuyer is defined as someone who has **not owned and occupied a primary residence during the past three years**. This means that if you previously owned a home but have rented or lived elsewhere for at least three years, you may still qualify.

Additionally, some assistance programs are available to repeat homebuyers, depending on the specific program requirements.

Occupancy Requirements

Most down payment assistance programs require that the property be used as your **primary residence**. In other words, you must intend to live in the home after closing.

These programs are generally **not available for investment properties, vacation homes, or second homes**.

Some assistance programs may also require you to occupy the property for a minimum period. If the home is sold or no longer used as your primary residence before that period ends, repayment conditions may apply depending on the program.

✓ Key Takeaways

- ✓ Eligibility requirements vary by program.
- ✓ Income limits depend on household size and county.
- ✓ Credit history may affect available loan options.
- ✓ Many first-time homebuyer programs define "first-time" as not owning a primary residence within the past three years.
- ✓ Down payment assistance is generally available only for owner-occupied homes.
- ✓ A participating lender is the best resource to help determine which programs you qualify for.

Looking Ahead

Now that you have a better understanding of the eligibility requirements for down payment assistance, it's time to explore the programs available to homebuyers in Washington State.

In the next section, you'll learn about the **Washington State Housing Finance Commission (WSHFC)** and several of its most popular down payment assistance programs, including **Home Advantage**, **Opportunity DPA**, and **House Key**. These programs are designed to help eligible buyers make homeownership more affordable and achievable.

Note: Program guidelines may change. Always verify current eligibility requirements with a participating lender or the Washington State Housing Finance Commission

03. Washington State Down Payment Assistance Programs

Washington State offers several down payment assistance programs designed to help eligible homebuyers achieve the dream of homeownership. These programs are administered through the **Washington State Housing Finance Commission (WSHFC)** and are available through a network of participating lenders across the state.

Depending on your financial situation and the mortgage program you choose, you may qualify for assistance with your down payment, closing costs, or both. Some programs are designed for a broad range of buyers, while others are intended for first-time homebuyers or those meeting specific eligibility requirements.



Veronica's Tip

There isn't one "best" program for everyone. The right program depends on your income, loan type, home location, and financial goals. A participating lender can help determine which option is the best fit for you.

Washington State Housing Finance Commission (WSHFC)

The Washington State Housing Finance Commission (WSHFC) is the state's primary agency for affordable homeownership programs. Its mission is to expand access to affordable housing by providing mortgage financing, homebuyer education, and down payment assistance opportunities.

Rather than lending money directly to buyers, the Commission works with approved participating lenders throughout Washington State. These lenders help buyers determine eligibility, complete the loan application process, and match them with available assistance programs.

The Commission also requires homebuyer education for many of its programs, helping buyers better understand the homebuying process and prepare for successful homeownership.

Home Advantage Program

The Home Advantage Program is one of the Washington State Housing Finance Commission's most widely used homeownership programs. It offers a competitive first mortgage that may be paired with eligible down payment assistance programs to help qualified buyers reduce their upfront costs.

Features may include:

- Available to many first-time and repeat homebuyers who meet program guidelines.
- Can be used with several eligible loan types.
- May be combined with certain down payment assistance programs.
- Intended for the purchase of a primary residence.

Eligibility requirements, income limits, and program guidelines are subject to change, so buyers should consult a participating lender for the most current information.

Opportunity DPA

The Opportunity Down Payment Assistance Program is designed to provide additional assistance to eligible homebuyers who qualify under specific program requirements.

This program is generally intended for buyers who meet income and eligibility guidelines established by the Washington State Housing Finance Commission. When combined with an eligible mortgage program, Opportunity DPA can help reduce the amount of cash needed at closing.

Because eligibility requirements may differ from other assistance programs, buyers should work closely with a participating lender to determine whether this program is available for their situation.

House Key Program

The House Key Program is another affordable mortgage program offered through the Washington State Housing Finance Commission. It is designed to help eligible homebuyers purchase a home with affordable financing while providing access to available down payment assistance programs.

The program is generally intended for buyers who meet established income and purchase price limits. Like other Commission programs, financing is available through participating lenders who guide buyers through the application and approval process.

House Key is often an excellent option for buyers looking for affordable financing while purchasing a primary residence.

✓ Key Takeaways

- ✓ The Washington State Housing Finance Commission (WSHFC) administers many of Washington's homebuyer assistance programs.
- ✓ Home Advantage and House Key are two of the Commission's primary mortgage programs.
- ✓ Down payment assistance may be available to eligible buyers when paired with a qualifying mortgage program.
- ✓ Eligibility depends on factors such as income, loan type, and program guidelines.
- ✓ A participating lender can help determine which program best fits your needs.

Looking Ahead

While statewide programs offered through the Washington State Housing Finance Commission provide valuable assistance, they aren't the only resources available to homebuyers.

In the next section, we'll explore **local city and county down payment assistance programs** in King, Snohomish, and Pierce counties, along with other community-based opportunities that may offer additional financial support depending on where you plan to purchase your home.

Note: Program guidelines may change. Always verify current eligibility requirements with a participating lender or the Washington State Housing Finance Commission

04. Local City & County Programs

While Washington State offers several excellent down payment assistance programs, additional opportunities may be available through local cities, counties, and nonprofit organizations. These programs are designed to help eligible homebuyers achieve homeownership in specific communities and often work alongside statewide programs.

Because funding, eligibility requirements, and availability may change, it's important to work with a knowledgeable lender and real estate professional to determine which programs best fit your situation.

💡 Veronica's Tip

*Many homebuyers are surprised to learn they may qualify for **both** a statewide program and a local assistance program. Exploring every available option could reduce the amount of money needed to purchase a home.*

🗺️ Washington Homebuyer Assistance Regions

WASHINGTON HOMEOWNER ASSISTANCE REGIONS

Local Programs in King, Snohomish & Pierce Counties



Figure 4.1 Major Washington counties and cities where local homebuyer assistance programs may be available. Program availability and eligibility requirements vary by location.

Did You Know?

Many buyers assume they only qualify for one down payment assistance program. In reality, some buyers may be eligible for both a statewide program and a local assistance program, depending on their circumstances and the location of the home they purchase. Exploring every available option could significantly reduce your upfront costs.

King County

King County offers several homeownership assistance opportunities for eligible buyers. Depending on the location of the property and your household income, you may qualify for financial assistance to help with your down payment and, in some cases, closing costs.

Some programs are available throughout portions of King County, while others are limited to specific cities or neighborhoods. These programs are typically administered through participating nonprofit organizations and approved lenders.

Snohomish County

Snohomish County also provides down payment assistance through partnerships with nonprofit housing organizations and participating lenders. Eligible buyers may receive financial assistance when purchasing a primary residence within the county.

Program availability, funding, and income limits may vary, so buyers should verify current guidelines before beginning the homebuying process.

Pierce County

Homebuyers interested in purchasing in Pierce County should explore local homeownership resources in addition to statewide programs. While county programs may change over time, buyers can often access homebuyer education, housing counseling, and other resources through local organizations and participating lenders.

City-Specific Programs

Some Washington cities offer their own down payment assistance programs for eligible homebuyers. These programs are generally intended to encourage homeownership within city limits and may include additional income, property, or residency requirements.

Examples include:

- **Seattle** – Offers down payment assistance for eligible buyers purchasing within Seattle city limits through approved nonprofit partners.
- **East King County (ARCH Program)** – Serves participating Eastside cities, including Bellevue, Redmond, Kirkland, Issaquah, Sammamish, Woodinville, and several neighboring communities.
- **Other cities** may periodically offer assistance programs as funding becomes available.

Since local programs frequently change based on available funding, always confirm current program details with a participating lender or the administering agency before applying.

✓ Key Takeaways

- ✓ Down payment assistance programs vary by city and county.
- ✓ Some local programs can be combined with eligible statewide assistance programs.
- ✓ Income limits, funding availability, and program guidelines differ by location.
- ✓ Working with a participating lender can help you identify the programs for which you may qualify

Looking Ahead

Now that you've learned about both statewide and local down payment assistance programs, it's important to understand the different forms of assistance available.

In the next section, we'll compare **grants, deferred-payment loans, and forgivable loans**, helping you understand how each works and what repayment, if any, may be required.

Note: Program guidelines may change. Always verify current eligibility requirements with a participating lender or the Washington State Housing Finance Commission

05. Grants vs. Deferred Loans

Not all down payment assistance is the same. Some programs provide funds that never need to be repaid, while others offer loans with delayed repayment or forgiveness under certain conditions. Understanding the differences can help you make informed financial decisions and choose the assistance program that best fits your long-term goals.

Whether you're purchasing your first home or taking advantage of a local assistance program, knowing how each type of assistance works can help you avoid surprises and plan confidently for the future.

Veronica's Tip

Don't choose a program based solely on the amount of assistance offered. Take time to understand the repayment terms, occupancy requirements, and any restrictions before deciding which program is best for your situation. The right program is the one that supports both your current needs and your long-term financial goals.

Did You Know?

Many homebuyers are surprised to learn that some down payment assistance programs require **no monthly payments** while you live in the home. In many cases, repayment isn't required until you sell, refinance, transfer ownership, or pay off your mortgage.

Understanding the Difference

Down payment assistance is not one-size-fits-all. Assistance may come in the form of grants, deferred loans, or forgivable loans. While each option helps reduce the upfront cost of purchasing a home, they differ in how and when repayment may be required. Understanding these differences can help you choose the program that best supports your financial goals.

Comparison table

Feature	Grant	Deferred Loan	Forgivable Loan
Repayment	Usually not required	Required later	May be forgiven if conditions are met
Monthly Payments	No	No	Usually No
Interest	Usually none	Often low or 0%	Varies by program
Best For	Buyers seeking funds with no repayment	Buyers needing additional assistance	Buyers planning to stay in the home long-term

Repayment Requirements

Grants

Most grants do not require repayment as long as all program requirements are satisfied.

Deferred Loans

Repayment is typically due when you:

- Sell the home
- Refinance
- Transfer ownership
- Pay off your mortgage

Forgivable Loans

Repayment depends on whether you meet the occupancy requirements.

For example:

- Remain in the home for five years → the loan may be forgiven.
- Sell the home after two years → you may need to repay part or all of the assistance.

Forgivable Loan Programs

Some down payment assistance programs are offered as **forgivable loans**, which means the loan may not need to be repaid if you meet specific program requirements. These requirements often include occupying the home as your primary residence for a designated number of years.

If the home is sold, refinanced, or no longer meets the program's occupancy requirements before the forgiveness period ends, some or all of the remaining balance may become due. Be sure to review the terms of any forgivable loan program with your participating lender so you fully understand your responsibilities.

Benefits of Forgivable Loans

- Potentially no repayment after the forgiveness period
- Encourages long-term homeownership
- Reduces upfront costs while rewarding continued occupancy

✓ Key Takeaways

- ✓ Grants generally do not require repayment if program requirements are met.
 - ✓ Deferred loans typically require no monthly payments and are repaid only after certain events occur.
 - ✓ Forgivable loans may not require repayment if you meet the program's occupancy requirements.
 - ✓ Understanding the repayment terms before accepting assistance can help you make confident financial decisions.
 - ✓ Your participating lender can explain which assistance programs best match your homeownership goals.
-

Looking Ahead

In the next chapter, we'll walk through the home buying process step by step—from meeting with a participating lender and completing homebuyer education to obtaining loan approval and successfully closing on your new home. Understanding each step will help you feel prepared and confident throughout your homebuying journey.

Note: Program guidelines may change. Always verify current eligibility requirements with a participating lender or the Washington State Housing Finance Commission

06. The Home Buying Process

Purchasing a home is an exciting journey, and understanding each step of the process can help you feel confident and prepared. While every homebuying experience is unique, following these key steps will help you move from preparing your finances to receiving the keys to your new home.

Working with experienced professionals, including a participating lender and your real estate broker, can help make the process as smooth and successful as possible.

Veronica's Tip

Buying a home isn't something you have to navigate alone. Building the right team early, including a trusted lender and real estate broker, can save you time, reduce stress, and help you make informed decisions throughout the process.

Did You Know?

Many buyers think they need to find a home before speaking with a lender. In reality, getting pre-approved first helps you understand your budget, strengthens your offer, and allows you to shop with confidence.

1. Meet with a Participating Lender

Your homebuying journey begins by meeting with a participating lender who can review your financial situation and discuss the down payment assistance programs for which you may qualify. The lender will explain available loan options, estimate your purchasing power, and answer questions about financing.

2. Determine Your Eligibility

The lender will evaluate factors such as your income, credit history, debt-to-income ratio, employment, and other program requirements. This step helps determine which loan products and assistance programs best fit your financial situation.

3. Complete Required Homebuyer Education

Many down payment assistance programs require buyers to complete an approved homebuyer education course. These classes provide valuable information about budgeting, mortgage financing, homeownership responsibilities, and the overall homebuying process.

4. Obtain Loan Approval

After reviewing your financial information and supporting documentation, your lender will issue a pre-approval or loan approval based on your qualifications. Having a pre-approval letter demonstrates to sellers that you are a serious and qualified buyer.

5. Find Your Home

Once you're pre-approved, it's time to begin your home search. Together, we'll identify properties that match your goals, schedule showings, and prepare competitive offers when you find the right home.

6. Close on Your New Home

After your offer is accepted, the transaction moves through inspections, appraisal, underwriting, and final loan approval. On closing day, you'll sign the required documents, receive the keys to your new home, and officially become a homeowner.

✓ Key Takeaways

- ✓ Meet with a participating lender before beginning your home search.
 - ✓ Understanding your eligibility helps you choose the right loan and assistance program.
 - ✓ Completing homebuyer education may be required for certain programs.
 - ✓ A loan pre-approval strengthens your position when making an offer.
 - ✓ Working with experienced professionals can help make the homebuying process smoother from start to finish.
-

Looking Ahead

In the next chapter, we'll explore frequently asked questions about down payment assistance and homeownership. You'll find answers to common concerns that can help you feel even more confident as you prepare to purchase your home.

Meet with Lender → Determine Eligibility → Homebuyer Education → Loan Approval → Find Your Home → Closing Day 🏠

Note: Program guidelines may change. Always verify current eligibility requirements with a participating lender or the Washington State Housing Finance Commission

07. Frequently Asked Questions

Buying a home is an exciting milestone, but it's natural to have questions along the way. Below are answers to some of the most common questions homebuyers ask about down payment assistance and the homebuying process. While every buyer's situation is unique, these answers provide general guidance to help you better understand your options.

Veronica's Tip

No question is too small when you're buying a home. Asking questions early can help prevent misunderstandings and give you greater confidence throughout the process.

Did You Know?

Many first-time homebuyers assume they need a 20% down payment to purchase a home. In reality, many loan and assistance programs allow qualified buyers to purchase a home with significantly less.

Can I qualify if I've owned a home before?

Possibly. Some programs define a first-time homebuyer as someone who has not owned a primary residence within the past three years. Eligibility requirements vary by program.

Do I need perfect credit?

No. Many loan and down payment assistance programs accept buyers with good—not perfect—credit. Your lender can help determine which programs best fit your financial situation.

Can I use down payment assistance with other loan programs?

In many cases, yes. Some assistance programs can be combined with FHA, VA, USDA, or conventional loans, depending on program guidelines.

Do I have to repay the assistance?

It depends on the type of assistance you receive. Some programs provide grants that do not require repayment, while others offer deferred or forgivable loans with specific repayment conditions.

How long does the homebuying process take?

The timeline varies for every buyer, but many purchases are completed within 30 to 60 days after an offer is accepted.

Who can help me determine which program is right for me?

A participating lender and your real estate broker can explain your financing options and help you identify programs that may fit your needs and goals.

✓ Key Takeaways

- ✓ Every buyer's situation is unique.
 - ✓ Many common homebuying myths are not true.
 - ✓ Your lender can help determine which programs best fit your needs.
 - ✓ Asking questions early can help you make informed decisions.
-

Looking Ahead

In the next chapter, you'll find a collection of trusted resources that can help you continue your homebuying journey, including housing agencies, financial assistance programs, and homebuyer education providers.

Note: Program guidelines may change. Always verify current eligibility requirements with a participating lender or the Washington State Housing Finance Commission

08. Helpful Resources

The organizations and resources below provide valuable information to help you better understand homeownership, financing options, and down payment assistance programs. Because program guidelines and availability may change, always verify the most current information with the organization or your participating lender.



Veronica's Tip

Bookmark these resources so they're easy to find whenever you have questions during your homebuying journey.



Did You Know?

Many of these organizations provide free educational materials, online tools, and homebuyer classes to help you prepare for homeownership.

State Housing Resources

The following organizations provide reliable information about affordable housing programs, mortgage options, and homebuyer assistance throughout Washington State.

Organization	Purpose
Washington State Housing Finance Commission (WSHFC)	Offers information on homebuyer programs, down payment assistance, and approved lenders.
Washington State Department of Commerce	Provides housing information and community assistance programs throughout Washington.
HUD (U.S. Department of Housing and Urban Development)	Offers homebuyer education, housing counseling, and federal housing resources.

Financial Assistance Programs

These programs may help eligible buyers reduce the upfront costs associated with purchasing a home.

Program	Description
Home Advantage Program	A statewide mortgage program that may be paired with down payment assistance.
Opportunity DPA	Financial assistance for eligible homebuyers who meet program guidelines.
House Key Program	Affordable mortgage financing designed to support eligible homebuyers.
Local City & County Programs	Additional assistance programs offered through local governments and nonprofit organizations.

Homebuyer Education Resources

Homebuyer education prepares buyers for the responsibilities of homeownership and is required for many assistance programs. These educational resources may include:

- ✓ Online homebuyer education courses
- ✓ In-person workshops
- ✓ HUD-approved housing counseling agencies
- ✓ Budgeting and financial planning resources
- ✓ Mortgage education seminars
- ✓ First-time homebuyer classes

✓ Key Takeaways

- ✓ Reliable information helps you make informed decisions.
 - ✓ Many organizations offer free educational resources.
 - ✓ Your lender can help determine which resources apply to your situation.
-

Looking Ahead

In our final chapter, I'd like to introduce myself and share my commitment to helping buyers navigate the homebuying process with confidence, professionalism, and personalized service.

Note: Program guidelines may change. Always verify current eligibility requirements with a participating lender or the Washington State Housing Finance Commission

09. About Veronica Claus



Hello, and thank you for taking the time to read this guide.

My name is **Veronica Claus**, and I believe buying a home is about much more than completing a real estate transaction—it's about helping individuals and families achieve one of the most important milestones in their lives.

Whether you're purchasing your first home, exploring down payment assistance programs, or simply beginning to learn about the homebuying process, my goal is to provide honest guidance, clear communication, and personalized support every step of the way.

I understand that every homebuyer's journey is unique, and I am committed to making your experience as informed, smooth, and enjoyable as possible. From our very first conversation through closing day—and even beyond—I will be here to answer your questions, protect your interests, and help you navigate the path to homeownership with confidence.

It would be my honor to be part of your homebuying journey.

Thank you for allowing me to be a trusted resource.

Warmly,

Veronica Claus

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Guiding You Home Every Step of the Way.



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 Veronica Claus

"Home is where your story begins. I'd be honored to help you write the next chapter."

Thank you for allowing me to be part of your journey.

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