



Black Home Initiative Buyer Readiness Fund

Helping Black homebuyers reduce debt and overcome financial barriers
— making it easier to achieve the dream of homeownership.

TO QUALIFY FOR THE PROGRAM, APPLICANTS MUST MEET THE FOLLOWING CRITERIA:

- Must be a resident of Washington state
- Identify as African American
- Be a first-time homebuyer
- Have a household income at or below 100% of the Area Median Income (AMI)

HOW TO APPLY:

STEP 1

Call the **Washington State Homeownership Resource Center (WHRC)** hotline at **1-877-894-HOME (4663)** or request a callback by filling out the online form at bit.ly/form-whrc.

STEP 2

WHRC will connect you with a HUD-certified housing counselor from its vetted network, ready to guide you through the application process.

STEP 3

Complete your pre-purchase housing counseling to:

- Determine program eligibility
- Set clear homeownership goals
- Review your debt
- Submit your completed application to HomeSight for review.

STEP 4

If approved, HomeSight will work with your HUD-certified housing counselor, chosen lender and/or real estate professional to finalize the process.

***Maximum amount of funding is \$25,000 per household*

Last Updated: Nov 15, 2024



CONTACT WHRC
homeownership-wa.org
877-894-4663