

# How to begin:

- Enroll and attend the “Realizing the American Dream” home buyer education course by calling to register at the Homeownership Center at ACCESS: 541-774-4305 **OR** the online “eHome” home buyer education course at [www.eHomeamerica.org](http://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](http://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.*



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 \$2,500 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 home buyer (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” home buyer education class presented by ACCESS with local homebuying professionals or the online “eHome America” course available at [www.ehomeamerica.org](http://www.ehomeamerica.org)
- You have completed an individual pre-purchase housing counseling appointment with a Certified Homeownership Counselor at ACCESS within the last 18 months
- Your household income does not exceed the State of Oregon Median Income Limit of \$81,200 in 2021 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.



**Homeownership Center**  
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**Phone: 541-774-4305**  
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