HOAP Down-Payment Assistance

**Overview**

The HOAP-Down Payment Assistance Program Funds are awarded and administered by qualified organizations for low- and very low-income families and individuals (at or below 80% Area Median Income “AMI”), with particular focus on underserved populations. Program funds are awarded to qualified local organizations on a competitive basis. When awarded these organizations will be able to create, continue and/or expand their existing Down Payment Assistance Programs.

This program offers qualified, First Time Homebuyers who have completed a homebuyer education program up to $15,000 for down payment and/or closing costs.

The awards are funded through the Home Ownership Assistance Program “HOAP”, funded by the document recording fees submitted to the State.

**Awardees**

Oregon Homeownership Partner staff are knowledgeable, dedicated and experienced in helping families become homeowners. Providing a variety of pre-purchase homebuyer education, financial coaching, and pre-purchase homebuyer counseling and financial literacy education.

Homebuyers, who have completed a homeownership education program, may qualify for up to $15,000.00 for down payment and/or closing costs.

The Oregon Homeownership Partners, listed below, may have resources available to help you with Down Payment Assistance.

- **ACCESS**
  - www.accesshelps.org

- **Bend Area Habitat for Humanity**
  - https://bendhabitat.org

- **Community Action Program of East Central Oregon**
  - www.capeco-works.org

- **Community Action Team**
  - www.cat-team.org/nworhc/

- **Community in Action**
  - www.communityinaction.info

- **Habitat for Humanity Oregon**
  - www.habitatoregon.org

- **Habitat for Humanity Portland/Metro East**
  - www.habitatportlandmetro.org

- **Hacienda Community Development Corporation**
  - www.haciendacdc.org
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<tr>
<th>Organization</th>
<th>Website</th>
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<tr>
<td>Housing Authority of Yamhill County</td>
<td><a href="http://www.hayc.org">www.hayc.org</a></td>
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<tr>
<td>Klamath &amp; Lake Community Action Services</td>
<td><a href="http://www.klcas.org/homeownership">www.klcas.org/homeownership</a></td>
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<td>Native American Youth &amp; Family Center</td>
<td><a href="http://www.nayapdx.org">www.nayapdx.org</a></td>
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<td>Neighborhood Economic Development Corporation (NEDCO)</td>
<td><a href="http://www.nedcocdc.org">www.nedcocdc.org</a></td>
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<td>NeighborWorks Umpqua</td>
<td><a href="http://www.nwumpqua.org">www.nwumpqua.org</a></td>
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<td>Portland Housing Center</td>
<td><a href="http://www.portlandhousingcenter.org">www.portlandhousingcenter.org</a></td>
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<td>Proud Ground</td>
<td><a href="https://proudgroun.org">https://proudgroun.org</a></td>
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<td>Willamette Neighborhood Housing Service</td>
<td><a href="http://www.w-nhs.org">www.w-nhs.org</a></td>
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<tr>
<td>Willamette West Habitat for Humanity</td>
<td><a href="http://www.habitatwest.org">www.habitatwest.org</a></td>
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For more information, please contact:

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Click [here](#) to visit the program webpage.

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