

FIRST HOME HOMEOWNERSHIP PROGRAM

ROUND 3

NOTICE OF FUNDING OFFERING (NOFO)



Applications will Launch November 3, 2025 Applications due November 24, 2025 on Zoom Grants

The First Home Program provides funding for down payment and closing cost assistance, limited repairs, principal reduction, and education to low-moderate income families and non-profit agencies serving households that live or work in Washington County. The program is supported by general funds from Washington County's Housing Production Opportunity Fund (HPOF) and is administered by the County's Office of Community Development. Program parameters were developed based on feedback from a technical work group and surveys of homeownership providers.

The goal of the First Home Program is to improve access to homeownership while increasing the number of permanently affordable homes for under-served populations.

There are two application paths. One for Down Payment Assistance (DPA) applicants and the other for Permanent Affordability applicants. For FY 2026/27 there is \$1,068,894.00 in First Home funding available.

Homeownership Models NOFO supports applications thorough two paths

Subordinate Mortgage Loans
(Also known as **downpayment assistance**) up to \$90,000 per home on average to be used for principal reduction and one or more of the following; grant to cover all or portion of closing costs/prepays, up to an \$8,000 posthomeownership grant for energy and cooling improvements

Permanent Affordability thorough Community Land Trust up to \$135,000 per home on average to be used for principal reduction and one or more of the following; grant to cover all or portion of closing costs/prepays, up to an \$8,000 post homeownership grant for energy and cooling improvements.



If you have questions or concerns about this NOFO, please direct them to keegan_curry@washingtoncountyor.gov.