

HOAP Down Payment Assistance Eligibility 2026

To be eligible to apply for Community in Action's HOAP Down Payment Assistance Program, your client must:

1) Have completed Community in Action's Homebuyer Education within the last 24 months. Must provide a copy of the Certificate of Completion dated within the last 24 months. Community in Action facilitates an online Homebuyer Education Course.

2) Have an Action Plan (signed by a Community in Action Homeownership Counselor) showing that they have attended two individual Pre-Purchase Housing Counseling sessions within the last 12 months.

3) Be income eligible you must earn under: (See pay scale on previous page)

4) Have not had their name on any real property in the last 3 years (definition of first time homebuyer)

5) Purchase home in Malheur/Harney County

6) Must be owner-occupied, real property

7) Property must meet the first mortgage lender's minimum property standards.

8) Eligible home types: Discuss with a Pre-Purchase Community in Action counselor

9) Must utilize a conforming/conventional insured, government insured, or government guaranteed mortgage loan up to 30-year term. No owner carry or private financing.

10) Borrower cannot get "cash back" from their purchase transaction. This is an income eligible program.

11) Grant may not exceed \$60,000.00 per eligible household and are only open to Veterans/Veteran Survivors at this time.