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| An open door of a house with the key on the keyhole  **How toqualify**  Applicants and property must meet all qualifications, guidelines, rules and regulations as set forth in the application, the down payment assistance underwriting guidelines and in whole or in part with HUD Handbook 4155.1 Rev. 5 to be eligible to participate. | Close up of an olive branch on a sunset  **How to apply**  Application packets may be picked up at the Community & Economic Development Department on the 2nd floor of Pasco City Hall or download an application packet at:  **http://www.pasco-wa.gov/documentcenter/view/51233**  Qr code  Description automatically generatedYoung couple standing outside  **Phone: 509-543-5739  Email: chip@pasco-wa.gov  Web: www.pasco-wa.gov** | Wooden front door in porch  Community Housing  Improvement Program  (CHIP) |

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| Women and child sitting on stoopLogo  Description automatically generated with medium confidence **What is the *Community Housing Improvement Program (CHIP)?***  The City of Pasco has developed the Community Housing Improvement Program (CHIP) for the purpose of expanding affordable home ownership opportunities by offering financial assistance too low to moderate income homebuyers in Pasco.  The program is completely voluntary with assistance offered on a “first come-first serve” basis. Funding for this program comes from the U.S. Department of Housing and Urban Development (HUD), through the Community Development Block Grant and HOME Programs. |  | Close up of an olive branch on a sunset  **COMMUNITY HOUSING Opportunities**  **The CHIP Single Family Housing Rehabilitation Program:**  Provides zero percent construction loans of up to $35,000 to low to moderate income homeowners living within the city limits of Pasco. These loans help homeowners make much needed improvements to their homes.  **The CHIP Down Payment Assistance Program:**  Provides a zero percent loan of up to $10,000 to low to moderate-income first-time homebuyers to help them purchase a home within the city limits of Pasco.  **The CHIP Minor Rehab Program:**  Through many partnerships we help homeowners make much needed energy efficient repairs to their homes such as, windows, doors, roofs, and HVAC.  **The CHIP Minor Rental Rehab Program:**  Is designed to assist small, for profit, independent landlords in the City of Pasco who own rentals (1-4 units) and who rent to households falling withing the current low-moderate income guidelines. |  | Down Payment Assistance DPA Programs Complete Guide  **What is the *Down Payment Assistance Program?***  The Community Housing Improvement Program for Down Payment Assistance offers a 0% interest loan up to $10,000. for first-time homebuyers to assist with a down payment and eligible closing costs. The program was created to expand affordable home ownership opportunities for low to moderate income homebuyers in Pasco.  ***How do I* repay theloan*?***  The loan is forgivable upon completion of the six (6) year Period of Affordability and Occupancy requirements. Repayment will occur upon sale, refinance, transfer, failure of borrower(s) to occupy as principal place of residence, or non-compliance with the loan agreement during the Period of Affordability and Occupancy requirements. |