

LOCAL RESOURCES FOR FIRST TIME HOME BUYERS



The City of Bellingham supports low-income First Time Home Buyers by providing down payment assistance in conjunction with the Washington State Housing Finance Commission.

PARTICIPATING LENDERS:

CALIBER HOME LOANS

2200 Rimland Drive
Bellingham, WA 98226
LOAN OFFICER: JOSH HENRY
Direct Line: 360-543-836
Email: joshua.henry@caliberhomeloans.com

UMPQUA BANK

1302 Newmarket Street
Bellingham, WA 98226
LOAN OFFICER: NICOLE WALKER
Direct Line: 360-937-0965
Email: nicolewalker@umpquabank.com

HOMESITE

4219 S Othello St. Ste. 130-B
Seattle WA 98118
LOAN OFFICER: ALI SHEIBANI (MLO-1435927)*
Direct Line: 206-724-8216
Email: Ali@homesightwa.org

* Please note, Ali operates out of Seattle but is able to work with you via email & by phone



WASHINGTON STATE
HOUSING FINANCE
COMMISSION

Opening doors to a better life

The WA State Housing Finance Commission (WSHFC) works with lenders all over the State to offer lending products that help get residents into homes, including down payment assistance through a partnership with the City for first time homebuyers. <http://www.wshfc.org/buyers/Bellingham.htm>

The partnership between the City and WSHFC includes two options for qualified homebuyers:

- An "unrestricted" program accessed through participating lenders. Down payment assistance is available at 3% interest for up to \$40,000.00.
- A "restricted" program accessed through participating lenders in partnership with Kulshan Community Land Trust, where the qualified homebuyer agrees to work with Kulshan CLT including agreeing to long-term resale restrictions. Down payment assistance is available at 0% interest for up to \$40,000.00.

Kulshan CLT may have additional support available to qualified homebuyers both within and outside the City of Bellingham:

KULSHAN COMMUNITY LAND TRUST

11303 Commercial St. Ste. 6
Bellingham, WA 98225
Phone: 360-671-5600
Email: info@kulshanclt.org

The City of Bellingham does not discriminate on the basis of race, color, national origin, sex, religion, age, disability, familial status, marital status, veteran or military status, and sexual orientation or gender identity in the provision of services. Refer any related inquiries or complaints to the Housing & Services Programs Manager at 778-8385 (voice) or 778-8382 (TTY).

(2018)