



Habitat  
Resource  
Properties

# Value Incentive Properties (V.I.P)

**Professional**

**Competent**

**Enthusiastic**

**Tenacious**

## The Wu Team



Zhen Wu      Karen Wu

**Habitat Resource  
Properties**

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### Dear Sellers:

Habitat Resource Properties has designed the **V.I.P.** program to maximize the value of your home. This program helps First Time Buyers leverage the many incentive programs available to obtain the most savings. This added incentive will set your home apart from the many competitors around!

In order to navigate through all the First Time Buyer incentive programs, we've teamed up with the experts in the Mortgage Field. They have in-depth knowledge of the programs available and have a successful track record of helping First Time Buyers.

## Qualified Programs For This Property

Property Address: \_\_\_\_\_

### Portland Development Commission - MCC Mortgage Credit Certificate

*When qualified, your clients could save up to \$\_\_\_\_\_/mo.*

*For More Program Details Visit this Site...*

[http://www.pdc.us/housing\\_services/programs/financial/mortgage-credit-certificate.asp](http://www.pdc.us/housing_services/programs/financial/mortgage-credit-certificate.asp)

### Sample Programs:

#### Down Payment Assistance Programs

##### PHC Down Payment Assistance Loans: Map 80/ Map 100

*When qualified - With only \$500 from your client as down payment, your client can purchase a home with the use of the MAP 80/100 program and receive a low, fixed interest rate loan of up to \$50,000 for down payment and closing costs.*

*For More Program Details Visit this site...*

<http://www.portlandhousingcenter.org/#/homebuying-services/down-payment-assistance/>

##### Home Sweet Home OBA

*When qualified - Each HSHP grant shall be in the amount of \$2,000. The buyer must meet income guidelines & have at least \$500 of their own funds for down payment.*

*For More Program Details Visit this site...*

<https://www.oregonbankers.com/community/hshp/>



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### First Time Buyer Incentive Programs

[MCC Mortgage Credit Certificate](#)

[PDC Down Payment Assistance program](#)

[PHC Down Payment Assistance Loans: Map 80/ Map 100](#)

[Home Sweet Home OBA](#)

[Choices for Native American](#)

[Good Neighbor](#)

[CCRA- North Clackamas Revitalization Area](#)

[CHAP—Clackamas Homebuyer Assistance Program](#)

[Neighborhood Stabilization Program—Clackamas County](#)

### First Time Buyer Resources

Acorn Housing Corporation

[www.acornhousing.org](http://www.acornhousing.org)

African American Alliance for Home Ownership

[www.aaah.org](http://www.aaah.org)

APICIA—Asian & Pacific Islander Community

Improvement Association

[www.apicia.org](http://www.apicia.org)

Clackamas Community Land Trust

[www.clackamasclt.org](http://www.clackamasclt.org)

Community Housing Resource Center

[www.homecen.org](http://www.homecen.org)

Hacienda Community Development Corp.

[www.haciendacdc.org](http://www.haciendacdc.org)

Latino Home Initiative

[www.latinohomeinitiative.com](http://www.latinohomeinitiative.com)

NAYA Family Center

[www.nayapdx.org](http://www.nayapdx.org)

Open Door Counseling Center

[www.opendoorcc.net](http://www.opendoorcc.net)

Portland Housing Center

[www.portlandhousingcenter.org](http://www.portlandhousingcenter.org)

Rose Community Development

[www.rosecdc.org](http://www.rosecdc.org)