



HOMES FOR LOCALS
\$200,000

EMERSON VILLAGE TOWNHOMES

*A chance to own your own home
in the Lake Chelan Valley*



305 N Emerson
Chelan WA

Special Features

5 income qualified* townhomes
developed by Chelan Valley Housing Trust

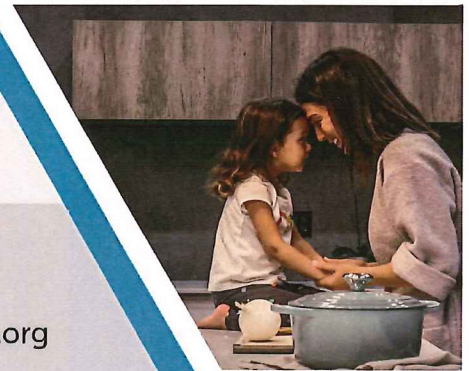
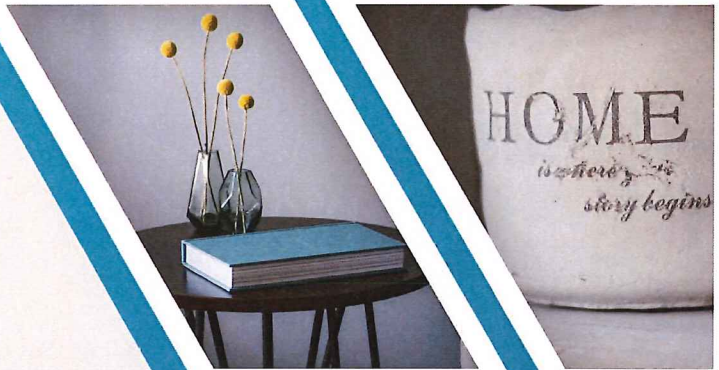
- ✓ 1170 Sq Ft
- ✓ 1.5 Baths
- ✓ Great Location
- ✓ 2 Bedrooms
- ✓ Parking
- ✓ New Construction

Homes will sellout FAST!
Apply Online at chelanvalleyhousing.org/own

*Applicant MAXIMUM income is between \$53,460 and \$88,660
depending on household size

Chelan Valley Housing Trust

✉ info@chelanvalleyhousing.org www.chelanvalleyhousing.org
425-275-2002



Want to buy a home?

Ownership is possible!



CONSIDER HOME OWNERSHIP IF YOU:

- Are staying in the Valley a while
- Have good credit (640 or higher) or at least 3 dependable accounts in your name.
- Pay your bills on time.
- Like to do repairs.
- Are good at saving for emergencies.
- In addition, to acquire financing with local lenders, you must be a U.S. Citizen or Permanent Resident

CONTINUE RENTING IF YOU:

- Might move out of the Valley soon.
- Need to build credit (640 or higher) or work on getting 3 dependable bill accounts.
- Have trouble paying bills on time.
- Don't like doing your own repairs.
- Are unable to save for emergencies.

NOT READY YET? NO SWEAT!

TAKE THESE STEPS TO PREPARE FOR HOMEOWNERSHIP

- Build Credit: It's within reach. Ask us how!
- Pay down debt.
- Pay bills on time.
- Start an emergency savings (\$1000 or more)
- Consider learning how to do home repairs.
- Work towards obtaining Citizenship or Residency.

READY TO BUY?

FLIP THE PAGE TO SEE HOW CVHT CAN HELP!

JUST NEED AN AFFORDABLE RENTAL?

CALL ONE OF THESE AFFORDABLE HOUSING PROVIDERS!



WHY OWN?

When you own, a portion of your monthly payments is returned when you sell the home. This means you gain EQUITY or money in your pocket over time!

CONTACT US!

Phone: 425-275-2002

Email: info@chelanvalleyhousing.org

Address: P.O. Box 674 Chelan, WA 98816

Facebook: [@chelanvalleyhousing](https://www.facebook.com/chelanvalleyhousing)

Website: Chelanvalleyhousing.org/own

AFFORDABLE RENTALS

Wenatchee Housing Authority, 509-663-7421

Women's Resource Center, 509-888-9035

Catholic Charities Services, 800-246-2692

Chelan Valley Hope, 509-888-2114

Why buy with CVHT?

Short answer:
You can afford it!



BENEFITS OF BUYING A CVHT HOME

- Your home is within your budget.
- CVHT assists you when you need it.
 - Move in/move out lists
 - Budgeting assistance
 - Helps you resell when ready (a lot of work!)
- Your home is in the Valley, not 30 miles away!

CVHT ELIGIBILITY REQUIREMENTS

- Income is at or below these amounts:
 - 1 Person Household: \$53,460
 - 2 Person Household: \$61,160
 - 3 Person Household: \$68,750
 - 4 Person Household: \$76,340
- Live or work in Chelan or Manson

REQUIREMENTS FOR A HOME LOAN

MINIMUM REQUIREMENTS TO OBTAIN A HOME LOAN:

- **Credit Score of 640 or higher, or 3 dependable billing accounts in your name.**
- **U.S. Citizenship or Permanent Resident**
 - If you don't have this, do you have someone who will co-sign for you?
 - Questions about becoming a resident?
 - Call: Hand in Hand Immigration Services, 509-888-4833

ELIGIBLE & READY TO APPLY?

VISIT [CHELANVALLEYHOUSING.ORG/OWN](https://chelanvalleyhousing.org/own) AND APPLY TODAY!

OVER THE INCOME LIMIT?

TALK TO A LOCAL REALTOR ABOUT FINDING A HOME TODAY!



OUR GOAL

To sell homes local folks like you. At a price you can afford. We believe that community members serving our Valley should have a place within it to call their own.



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LOCAL REAL ESTATE COMPANIES

RE/MAX 509-888-8262

Coldwell Banker, 509-682-7777

Windermere, 50-682-5100

Chelan Realty, 509-682-4014