



**CHELAN VALLEY  
HOUSING TRUST**



## **CVHT ELIGIBILITY REQUIREMENTS**

- **Income is at or below 120% Area Median Income for your household size. In 2023 these numbers are:**
  - 1 person household = \$70,920
  - 2 person household = \$81,000
  - 3 person household = \$91,080
- **Live or work in Chelan or Manson**

**IF YOU ARE UNSURE, PLEASE APPLY ANYWAY**

## **REQUIREMENTS FOR A HOME LOAN**

MINIMUM REQUIREMENTS TO OBTAIN A HOME LOAN:

- **Income to purchase home without being over 35% Payment to Income or 43% Debt to Income.**
- **Credit Score of 640 or higher for USDA or WaFd products. 700 for zero down loans.**
- **U.S. Citizenship or Permanent Resident**

## **ELIGIBLE & READY TO APPLY?**

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





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## 2023 AMI CHART

2023 Median Incomes in MSA			
family size:	100 %	110%	120% MAX
1	\$59,100	\$65,010	\$70,920
2	\$67,500	\$74,250	\$81,000
3	\$75,900	\$83,490	\$91,080
4	\$84,300	\$92,730	\$101,160
5	\$91,100	\$100,210	\$109,320
6	\$97,800	\$107,580	\$117,360

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OR SCAN:

