

## CLACKAMAS COUNTY Neighborhood Stabilization Program

This is the program where the county brings in the 3.5% down for you, making it a 100% loan.

The property has to be bank owned. Here is the link for the income limits:

<http://www.co.clackamas.or.us/cd/qualifications.jsp>. For this program, here are the steps:

**STEP #1:** Buyer completes an [approved homebuyer training class](#) and receives a certificate.

**STEP #2:** Buyer gets pre-approved for primary financing through an FHA-approved lender.

**STEP #3:** Buyer finds a real estate professional.

**STEP #4:** Buyer, lender or real estate agent contact [Clackamas County Community Development](#) to set up a meeting with a Rehab Advisor.

For more details, the website is: <http://www.co.clackamas.or.us/cd/getstarted.jsp>