



Topeka Opportunity To Own



TOTO (Topeka Opportunity to Own) helps Topeka residents become homeowners by providing education, financing and home rehabilitation. You will have the advantage of guidance from a Certified Homebuyer Counselor through the entire homebuying process. Prior to the education classes, you will need to schedule an appointment with HCCI. If you are not eligible, we will guide you through needed steps to become qualified. Once your eligibility is confirmed, you will attend homeowner classes before looking for a home.

Financing for the home purchase and repair will be provided by a participating lender and the City of Topeka. The lender will provide the first mortgage loan. The City will provide up to \$20,000 for repair and purchase costs, or up to \$30,000 for homes purchased in one of the four opportunity areas.

Requirements:

- Purchase any where in the City of Topeka or in one of four opportunity areas
- \$500 for down payment
- Sales price can not go over \$65,000
- Can not own real estate at time of closing
- Credit that we can help clear up
- Budget evaluation will determine affordability
- Attend 8 hours of homebuyer training classes before buying, and
- Attend a 2-hour home maintenance class

Families with special needs encouraged to apply



2017 HUD INCOME GUIDELINES – 80% Area Median Income

Family Size	One	Two	Three	Four	Five	Six	Seven	Eight
Yearly Income 80%	\$35,100	\$40,100	\$45,100	\$50,100	\$54,150	\$58,150	\$62,150	\$66,150



For more information, call (785) 234-0217 or stop by...

Housing and Credit Counseling, Inc., 1195 SW Buchanan, Suite 101, Topeka, Kansas 66604

To receive a packet or if you have any questions, call (785) 234-0217, ext. 317

Monday – Friday 8 am to 5 pm

Evenings by appointment only



TOTO Opportunity Areas

