

Topeka Opportunity To Own



TOTO (Topeka Opportunity to Own) helps Topeka residents become homeowners by providing counseling, education, financing and home rehabilitation. You will have the advantage of guidance from a HUD-Approved Homebuyer Counselor through the entire homebuying process.

Prior to the education classes, you will need to schedule a free homebuyer counseling 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.

The City of Topeka will provide **up to \$5,000** for down payment assistance and **\$30,000** for repairs. Financing for the home purchase will be provided by Capitol Federal Savings Bank.

Requirements:

- Purchase anywhere in the City of Topeka
- Pay a \$500 Minimum Down Payment
- Sales price cannot exceed \$75,000
- Cannot own real estate at time of closing
- Credit that can be improved – we’ll show you how
- Attend 1 hour, free one-on-one home-ownership counseling session including budget evaluation to determine home affordability
- Attend 6 hours of free homebuyer education
- Attend 2 hours of free home maintenance education



2024 HUD INCOME GUIDELINES – Below 80% Area Median Income

Family Size	One	Two	Three	Four	Five	Six	Seven	Eight
Yearly Income	\$48,960	\$55,920	\$62,880	\$69,840	\$75,440	\$81,040	\$86,640	\$92,240

For more information, call (785) 234-0217 or email us @ www.housingandcredit.org

website: hcci@housingandcredit.org

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

Monday – Friday 8 am to 5 pm

