



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.

The City of Topeka will provide up to \$30,000 for repairs. Financing for the home purchase will be provided by Capitol Federal.

Requirements:

- Purchase any where in the City of Topeka
- \$1,000 (or more) Minimum Down Payment
- Sales price can not go over \$75,000
- Can not own real estate at time of closing
- Credit that we can help clear up
- Budget evaluation will determine affordability
- Attend 6 hours of homebuyer education
- Attend 2 hours of home maintenance education



2020 HUD INCOME GUIDELINES – Below 80% Area Median Income

Family Size	One	Two	Three	Four	Five	Six	Seven	Eight
Yearly Income	\$43,550	\$49,750	\$55,950	\$62,150	\$67,150	\$72,100	\$77,100	\$82,050

For more information, call (785) 234-0217 ext.317
www.hcci-ks.org ; hcci@hcci-ks.org

Housing and Credit Counseling, Inc., 1195 SW Buchanan, Suite 101, Topeka, Kansas 66604
 Monday – Friday 8 am to 5 pm Evenings by appointment only

