

## Appendix A: State Summaries of HFA Products and Resources

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## Alabama Housing Finance Corporation

<http://www.ahfa.com/home.aspx>

<b>First-Lien Mortgage Loans:</b>	Step Up
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	Step Up Down Payment Assistance (loan)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Alabama Housing Finance Corporation provides a list of approved agencies across the state.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

Alabama First Mortgage Programs (including down payment and closing cost assistance)

[http://www.ahfa.com/homebuyers/step\\_up.aspx](http://www.ahfa.com/homebuyers/step_up.aspx)

Alabama Mortgage Tax Credit Certificate

[http://www.ahfa.com/homebuyers/mortgage\\_credit\\_certificates.aspx](http://www.ahfa.com/homebuyers/mortgage_credit_certificates.aspx)

Alabama Participating Lenders List

[http://www.ahfa.com/homebuyers/step\\_up/lenders.aspx?type=StepUp](http://www.ahfa.com/homebuyers/step_up/lenders.aspx?type=StepUp)

Alabama Income Limits and Sales Price

[http://www.ahfa.com/homebuyers/am\\_i\\_eligible.aspx](http://www.ahfa.com/homebuyers/am_i_eligible.aspx)

Alabama Resources for Lenders

<http://www.ahfa.com/lenders.aspx>

Alabama Interest Rates (bottom right corner of home page)

<http://www.ahfa.com/home.aspx>

Alabama Approved Homebuyer Education

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=AL>

## Alaska Housing Finance Corporation

<https://www.ahfc.us/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• First-Time Homebuyer Programs</li> <li>• Manufactured Home Program</li> <li>• Nonconforming Program</li> <li>• Refinance</li> </ul>	<ul style="list-style-type: none"> <li>• Rural Programs</li> <li>• Second Mortgage Programs</li> <li>• Taxable Program</li> <li>• Veterans Programs</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance, rehabilitation, manufactured housing, rural properties	
<b>Down Payment/Closing Cost Assistance:</b>	Closing Cost Assistance Program (loan, can be used with non-Alaska Housing Finance Corporation loans)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Offers <i>HomeChoice</i> , an eight-hour, in-person course or online. Not required, but participants save money on Alaska Housing Finance Corporation closing costs.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**Alaska Down Payment and Closing Cost Assistance**

<https://www.ahfc.us/buy/resources/down-payment-assistance/>

**Alaska First Mortgage Programs**

<https://www.ahfc.us/buy/loan-programs/>

**Alaska Participating Lenders List**

<https://www.ahfc.us/buy/resources/approved-lenders/>

**Alaska Income Limits**

<https://www.ahfc.us/pros/references/income-limits/>

**Alaska Resources for Lenders**

<https://www.ahfc.us/index.php?clID=416>

**Alaska Interest Rates**

<https://www.ahfc.us/buy/resources/current-rates/>

**Alaska Approved Homebuyer Education**

<https://www.ahfc.us/classes/>

## Arizona Housing Finance Authority

<https://housing.az.gov/finance-authority>

<b>First-Lien Mortgage Loans:</b>	HOME Plus Home Loan Program (limited geographic coverage)
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	HOME Plus Home Loan Program (grant, only available in combination with Arizona Housing Finance Authority first mortgage product)
<b>Targeted Populations/Special Programs:</b>	Available to all Arizona residents who meet income and purchase price limits. Qualified U.S. military personnel receive additional 1 percent down payment assistance
<b>Mortgage Tax Credit Certificate:</b>	Not offered
<b>Homeownership Education/Counseling:</b>	Required for HOME Plus. Arizona Housing Finance Authority does not provide, but online programs provided by mortgage insurers or HUD-approved homebuyer educators are acceptable.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

#### Arizona HOME Plus Program Information

<https://housing.az.gov/finance-authority/home-plus>

#### Arizona HOME Plus Home Loan Program New Lender Participation Packet

<https://housing.az.gov/sites/default/files/documents/files/AFA-TBA-New-Lender-Mortgage-Origination-Agreement-v.10.5.16.pdf>

#### Arizona HOME Plus Home Loan Program Guidelines

[https://housing.az.gov/sites/default/files/documents/files/ADOH\\_HomePlusProgramGuidelines\\_8.22.2016v.pdf](https://housing.az.gov/sites/default/files/documents/files/ADOH_HomePlusProgramGuidelines_8.22.2016v.pdf)

#### Arizona HOME Plus Participating Lender List

<https://housing.az.gov/sites/default/files/documents/files/HOME-Plus-P2P-Participating-Lenders.10.10.2016.pdf>

## Arkansas Development Finance Authority

<http://www.arkansas.gov/adfa/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Home to Own (Mortgage Revenue Bond Program)</li> <li>• Home to Own (Mortgage-Backed Security Program)</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Down Payment Assistance (10-year loan)</li> <li>• Arkansas Dream Down Payment Initiative (no payment, soft second, forgivable)</li> </ul>
<b>Targeted Populations/Special Programs:</b>	None
<b>Mortgage Tax Credit Certificate:</b>	Available
<b>Homeownership Education/Counseling:</b>	Arkansas Development Finance Authority does not provide, but it provides a list of counselors.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

#### Arkansas Down Payment Assistance Program

<http://adfa.arkansas.gov/downpayment-assistance-dpa>

#### Arkansas Home to Own programs

<http://adfa.arkansas.gov/hometoown-mortgage-revenue-bond-program>

#### Arkansas Mortgage Tax Credit Certificate Program

<http://adfa.arkansas.gov/mortgage-credit-certificate-program=>

#### Arkansas Income Limits

<http://adfa.arkansas.gov/income-and-purchase-price-limits>

#### Arkansas Lender materials

<http://adfa.publishpath.com/american-dream-downpayment-initiative>

#### Arkansas Approved Homebuyer Education

[http://adfa.arkansas.gov/Websites/adfa/images/Single\\_Family/Approved\\_HB\\_Counselor\\_list\\_02122016.pdf](http://adfa.arkansas.gov/Websites/adfa/images/Single_Family/Approved_HB_Counselor_list_02122016.pdf)

## California Housing Finance Agency

<http://www.calhfa.ca.gov/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• CalPLUS Conventional Loan Program</li> <li>• CalHFA Conventional Loan Program</li> <li>• CalPLUS FHA Loan Program</li> </ul>	<ul style="list-style-type: none"> <li>• CalHFA FHA Loan Program</li> <li>• Cal-EEM + Grant Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• MyHome Assistance Program (loan, must be combined with CalHFA first mortgage product)</li> <li>• Extra Credit Teacher Home Purchase Program (loan, must be combined with CalHFA first mortgage product)</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, teachers	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; <i>eHome America Education</i> (online program); or California Housing Finance Agency provides a list of approved in-person counselors.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### California MyHome Assistance Program

<http://www.calhfa.ca.gov/homebuyer/programs/myhome.htm>

#### California Extra Credit Teacher Program

<http://www.calhfa.ca.gov/homebuyer/programs/ectp.htm>

#### California First Mortgage Programs

<http://www.calhfa.ca.gov/homebuyer/programs/index.htm>

#### California Mortgage Tax Credit Certificate Program

<http://www.calhfa.ca.gov/homebuyer/programs/mcc.htm>

#### California Income and Sales Price Limits (no approved lenders list - just loan officers)

<http://www.calhfa.ca.gov/homeownership/limits/index.htm>

#### California *eHome America Education* (online homebuyer education)

<http://ehomeamerica.org/calhfa>

#### California Interest Rates

<http://www.calhfa.ca.gov/apps/rates/>

#### California Lender Training

<http://www.calhfa.ca.gov/homeownership/training-outreach.htm>

## Colorado Housing and Finance Authority

<http://www.chfainfo.com>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• CHFA Advantage</li> <li>• CHFA Preferred</li> <li>• CHFA Smartstep</li> </ul>	<ul style="list-style-type: none"> <li>• CHFA Homeopener</li> <li>• CHFA Homeaccess</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Down Payment Assistance Grant (grant, must be combined with Colorado Housing and Finance Authority first mortgage product)</li> <li>• Borrower Premium Program (loan, must be combined with Colorado Housing and Finance Authority first mortgage product)</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	Persons with a permanent disability, Section 8 recipients	
<b>Mortgage Tax Credit Certificate:</b>	Available	
<b>Homeownership Education/Counseling:</b>	Required; Colorado Housing and Finance Authority sponsors in-person and online classes across the state.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### CO Down Payment Assistance Grant

<http://www.chfainfo.com/homeownership/down-payment-assistance>

#### CO Borrower Premium Program (closing cost assistance)

<http://www.chfainfo.com/homeownership/closing-cost-assistance>

#### CO First Mortgage Programs

<http://www.chfainfo.com/homeownership/loan-programs>

#### CO Mortgage Tax Credit Certificate Program

<http://www.chfainfo.com/homeownership/chfa-mcc>

#### CO First Mortgage Program Income Limits

[http://www.chfainfo.com/participating-lenders/single-family/forms/CHFA\\_Income\\_Limits.pdf](http://www.chfainfo.com/participating-lenders/single-family/forms/CHFA_Income_Limits.pdf)

#### CO MCC Program Income and Sales Price Limits

<http://www.chfainfo.com/homeownership/pages/mcc-ippl.aspx>

#### CO Participating Lender List

<http://www.chfainfo.com/homeownership/Pages/find-lender.aspx>

#### CO Lender Resources

<http://www.chfainfo.com/participating-lenders/single-family/Pages/default.aspx>

#### CO Approved Homebuyer Education

<http://www.chfainfo.com/homeownership/Homebuyer-Education>

## Connecticut Housing Finance Authority

<http://www.chfa.org/default.aspx>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Homebuyer Mortgage Program</li> <li>• Military Homeownership Mortgage Program</li> <li>• Police Homeownership Mortgage Program</li> <li>• Teachers Mortgage Assistance Program</li> <li>• Homeowner's Equity Recovery Opportunity Loan Program</li> <li>• HFA Preferred Loan Program</li> </ul>	<ul style="list-style-type: none"> <li>• FHA 203(k) Full and 203(K) Limited Rehabilitation Mortgage Loan Programs</li> <li>• Home of Your Own Mortgage Program</li> <li>• Mobile/Manufactured Home Mortgage Program</li> <li>• Veterans Homeownership Pilot Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance, rehabilitation, manufactured housing	
<b>Down Payment/ Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Down Payment Assistance Program (loan, must be combined with Connecticut Housing Finance Authority first mortgage product)</li> <li>• Smart Move Second Mortgage Program (loan, must be combined with Connecticut Housing Finance Authority first mortgage product)</li> </ul>	
<b>Targeted Populations/ Special Programs:</b>	First-time homebuyer, active military or veterans, police, teachers, Section 8 recipients	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Required; Connecticut Housing Finance Authority sponsors in-person and online classes across the state.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### Connecticut Homebuyer Mortgage Programs

<http://www.chfa.org/Homeownership/for%20Homebuyers/Homebuyer%20Mortgage%20Programs/default.aspx>

#### Connecticut Income Limits

<http://www.chfa.org/Homeownership/for%20Homebuyers/Tools%20Calculators%20and%20Look-ups/IncomeLimits.aspx>

#### Connecticut Sales Price Limits

<http://www.chfa.org/Homeownership/for%20Homebuyers/Tools%20Calculators%20and%20Look-ups/SalesPriceLimits.aspx>

#### Connecticut Participating Lender List

<http://www.chfa.org/Homeownership/for%20Homebuyers/Tools%20Calculators%20and%20Look-ups/ParticipatingLenders.aspx>

#### Connecticut Approved Homebuyer Education

<http://www.chfa.org/Homeownership/for%20Homebuyers/Homebuyer%20Education/default.aspx>

## Delaware State Housing Authority

<http://destatehousing.com/>

<b>First-Lien Mortgage Loans:</b>	Homeownership Loan Program
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/ Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Second Mortgage Assistance Loan (loan, must be combined with Delaware State Housing Authority first mortgage product)</li> <li>• Advantage 4 (grant)</li> </ul>
<b>Targeted Populations/ Special Programs:</b>	First-time homebuyers, members of Delaware Talent Cooperative (educators)
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required; Delaware State Housing Authority provides a list of approved housing counseling agencies across the state.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**Delaware Second Mortgage Assistance Loan**

[http://destatehousing.com/HomeOwnership/hb\\_smal.php](http://destatehousing.com/HomeOwnership/hb_smal.php)

**Delaware Advantage 4**

[http://destatehousing.com/HomeOwnership/hb\\_advantage3.php](http://destatehousing.com/HomeOwnership/hb_advantage3.php)

**Delaware Homeownership Loan Program**

[http://destatehousing.com/HomeOwnership/hb\\_sfmrpb.php](http://destatehousing.com/HomeOwnership/hb_sfmrpb.php)

**Delaware Talent Cooperative Homeownership Incentive**

[http://destatehousing.com/HomeOwnership/hb\\_dtchi.php](http://destatehousing.com/HomeOwnership/hb_dtchi.php)

**Delaware Mortgage Tax Credit Certificate**

[http://destatehousing.com/HomeOwnership/hb\\_fthb.php](http://destatehousing.com/HomeOwnership/hb_fthb.php)

**Delaware Income and Sales Price Limits**

[http://destatehousing.com/HomeOwnership/hb\\_sfmrpb.php](http://destatehousing.com/HomeOwnership/hb_sfmrpb.php)

**Delaware Participating Lender List**

[http://destatehousing.com/HomeOwnership/hb\\_sfmrpb.php#lenders](http://destatehousing.com/HomeOwnership/hb_sfmrpb.php#lenders)

**Delaware Information for Prospective Lenders**

[http://destatehousing.com/Lenders/le\\_proslender.php](http://destatehousing.com/Lenders/le_proslender.php)

**Delaware Approved Homebuyer Education**

[http://www.destatehousing.com/FormsAndInformation/Publications/housing\\_counseling\\_agency\\_list.pdf](http://www.destatehousing.com/FormsAndInformation/Publications/housing_counseling_agency_list.pdf)

## District of Columbia Housing Finance Agency

<http://www.dchfa.org/>

First-Lien Mortgage Loans:	<b>DC Open Door Products</b> <ul style="list-style-type: none"> <li>FHA</li> <li>FHA Plus</li> <li>FHA 203K Streamline</li> </ul>	<ul style="list-style-type: none"> <li>HFA Preferred without down payment/closing cost assistance</li> <li>HFA Preferred with down payment/closing cost assistance</li> </ul>
Special Mortgage Purpose Programs Eligible Uses:	Purchase, rehabilitation	
Down Payment/Closing Cost Assistance:	DC Open Doors Down Payment Assistance Loan (zero percent, deferred payment, forgivable loan)	
Targeted Populations/Special Programs:	None	
Mortgage Tax Credit Certificate:	Not offered	
Homeownership Education/Counseling:	Required for some District of Columbia Housing Finance Agency programs; refers to HUD approved counseling agency.	
Individual Development Accounts:	Not offered	

### HELPFUL WEB LINKS

#### DC Down Payment and Closing Cost Assistance

<http://www.dchfa.org/DCHFHome/Homebuyers/DownPaymentAssistance/tabid/276/Default.aspx>

#### DC First Mortgage Programs

<http://www.dchfa.org/Portals/0/Documents/Homebuyers/DC-Open-Doors-Product-Highlights-for-Lenders-June-2015.pdf>

#### DC Participating Lenders List

<http://www.dchfa.org/DCHFHome/Homebuyers/ParticipatingLenders/tabid/277/Default.aspx>

#### DC Income Limits

<http://www.dchfa.org/Portals/0/Documents/Homebuyers/DC-Open-Doors-Product-Highlights-for-Lenders-June-2015.pdf>

#### DC Resources for Lenders

<http://www.dchfa.org/DCHFHome/Homebuyers/ParticipatingLenders/ForParticipatingLendersOnly/tabid/278/Default.aspx>

#### DC Interest Rates (box in left bottom corner)

<http://www.dchfa.org/DCHFHome/Homebuyers/tabid/57/Default.aspx>

#### DC Approved Homebuyer Education

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=DC=>

## Florida Housing Finance Corporation

[http://apps.floridahousing.org/StandAlone/FHFC\\_ECM/AppPage\\_HomePage.aspx](http://apps.floridahousing.org/StandAlone/FHFC_ECM/AppPage_HomePage.aspx)

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Florida First</li> <li>• Florida Military Heroes</li> <li>• FL FHA Preferred Conventional Loan Program</li> <li>• FL HFA Preferred PLUS Conventional Loan Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	The Florida Assist (deferred payment, soft second, not forgivable, must be used in combination with a Florida Housing Finance Corporation first mortgage)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required; HUD-approved online and in-person education permitted.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**Florida First Time Homebuyer Wizard** (Provides county-specific homebuyer down payment and first mortgage program information including income and purchase price limits and participating lenders)

<http://apps.floridahousing.org/StandAlone/FTHBWizard/FTHBWizardForm2.aspx>

**Florida Mortgage Tax Credit Certificate Program**

<https://apps.floridahousing.org/StandAlone/MCCReservations/MCCInfo.htm>

## Georgia Department of Community Affairs

<https://www.dca.ga.gov/index.asp>

<b>First-Lien Mortgage Loans:</b>	Georgia Dream Homeownership Program
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/ Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Georgia Dream Down Payment Assistance (deferred payment loan, must be used in combination with a Georgia Dream first mortgage)</li> <li>• Down Payment Assistance for Protectors, Educators and Health Care Workers – PEN (deferred payment loan, must be used in combination with a Georgia Dream first mortgage)</li> <li>• Down Payment Assistance for Families with members who are disabled – CHOICE (deferred payment loan, must be used in combination with a Georgia Dream first mortgage)</li> </ul>
<b>Targeted Populations/ Special Programs:</b>	First-time homebuyers, public protection, health care, education employees, members of the military, and persons with a disability
<b>Mortgage Tax Credit Certificate:</b>	Not offered
<b>Homeownership Education/Counseling:</b>	Required; <i>eHome America Education</i> (online program); or Georgia Department of Community Affairs provides a list of approved in-person counselors.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

#### Georgia First Mortgage and Down Payment Assistance Programs

<https://www.dca.ga.gov/GeorgiaDream/gadream.asp>

#### Georgia Dream Program Brochure (includes income and sales price limits)

<https://www.dca.ga.gov/housing/homeownership/programs/downloads/GADreamBrochure.pdf>

#### Georgia Interest Rates

<https://www.dca.ga.gov/housing/homeownership/programs/downloads/rates/DCARateSheet.pdf>

#### Georgia Participating Lender List

<https://www.dca.ga.gov/GeorgiaDream/mapsearch.asp>

#### Georgia Approved Homebuyer Education

<https://www.dca.ga.gov/GeorgiaDream/housingCounselors.asp>

## Hawaii Housing Finance and Development Corporation

<http://dbedt.hawaii.gov/hhfdc/>

First-Lien Mortgage Loans:	Not offered
Special Mortgage Purpose Programs Eligible Uses:	Not applicable
Down Payment/ Closing Cost Assistance:	Not offered
Targeted Populations/ Special Programs:	Not applicable
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Not applicable
Individual Development Accounts:	Not offered

### HELPFUL WEB LINKS

**Hawaii Mortgage Tax Credit Certificate Q&A** (includes income and sales price limits)

<http://dbedt.hawaii.gov/hhfdc/files/2015/07/MCC-07-22-15L.pdf>

## Idaho Housing and Finance Association

<http://www.idahohousing.com>

<b>First-Lien Mortgage Loans:</b>	Idaho Housing Loan
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance, rehabilitation
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Good Credit Rewards Loan (loan)</li> <li>• HOME Down Payment and Closing Cost Assistance (loan)</li> </ul>
<b>Targeted Populations/Special Programs:</b>	Homebuyers with a credit score of 700+
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required; Idaho Housing and Finance Association <i>Finally Home!</i> program provides in-person and online classes across the state.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**Idaho Affordable Home Loan Brochure** (information on loan program, down payment and closing cost assistance, MCCs)  
<http://www.idahohousing.com/Portals/0/Media/pdfs/brochures/5-Step%20English-04-15.pdf>

**Idaho First Mortgage Program**  
<http://www.idahohousing.com/home-loans/mortgage-financing/loans.aspx>

**Idaho Participating Lenders List**  
<http://www.idahohousing.com/home-loans/mortgage-financing/participating-lenders-brokers.aspx>

**Idaho Resources for Lenders**  
<http://www.idahohousing.com/home-loans/lenders-brokers/resources.aspx>

**Idaho Interest Rates**  
<http://www.idahohousing.com/home-loans/lenders-brokers/loans/rate-sheet.aspx>

**Idaho Approved Homebuyer Education**  
<http://www.idahohousing.com/home-loans/mortgage-financing/homebuyer-education/finally-home-homebuyer-education.aspx>

**Idaho Lender Training**  
<http://www.idahohousing.com/home-loans/lenders-brokers/training.aspx>

## Illinois Housing Development Authority

<http://www.ihda.org>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• 1st Homellinois</li> <li>• @Homellinois First Time Buyer</li> <li>• @Homellinois Repeat Buyer</li> <li>• @Homellinois Refinance</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance
<b>Down Payment/Closing Cost Assistance:</b>	Homellinois Down Payment and Closing Cost Assistance (loan, only available in combination with Illinois Housing Development Authority first mortgage products)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required; HUD-approved online and in-person education permitted.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**Illinois 1st Homellinois information for Lenders and Realtors®**

<http://www.ihda.org/my-home/buying-a-house/getting-an-ihda-loan/>

**Illinois Resources for Lenders**

<http://www.ihda.org/lenders-realtors/becoming-an-ihda-lender/>

**Illinois Lending Programs**

<http://www.ihda.org/lenders-realtors/lending-programs/>

**Illinois Lender Training**

<http://www.ihda.org/lenders-realtors/training/>

**Illinois Homeownership Resource Center**

<http://www.ihda.org/lenders-realtors/common-forms-3/>

**Illinois Participating Lenders List**

<http://www.ihda.org/my-home/buying-a-house/find-a-lender/>

**Illinois Approved Homebuyer Education** (scroll to bottom of page)

<http://www.ihda.org/my-home/buying-a-house/getting-an-ihda-loan/>

## Indiana Housing and Community Development Authority

<http://www.in.gov/ihcda>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Affordable Home</li> <li>• My Home Conventional</li> <li>• Next Home</li> </ul>	<ul style="list-style-type: none"> <li>• Next Home with MCC (Mortgage Tax Credit Certificate) Combo</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase	
<b>Down Payment/Closing Cost Assistance:</b>	Next Home Down Payment Assistance (forgivable loan, must be used in combination with Next Home first mortgage)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; <i>Framework</i> online course.	
<b>Individual Development Accounts:</b>	Offered	

### HELPFUL WEB LINKS

**Indiana Homeownership Programs** (including down payment and closing costs assistance and MCC)

<http://www.in.gov/ihcda/2421.htm>

**Indiana Income and Sales Price Limits**

<http://www.in.gov/ihcda/homeownership/2353.htm>

**Indiana Participating Lender List**

<https://ihcdaonline.com/AuthorityOnline/participatinglenders/participatinglenders.aspx>

**Indiana Approved Homebuyer Education**

<http://www.in.gov/ihcda/homeownership/2362.htm>

**Lender Information**

<http://www.in.gov/ihcda/homeownership/2354.htm>

**Mortgage Credit Certificate Program Guide**

[http://www.in.gov/ihcda/homeownership/files/2016\\_MCC\\_Program\\_Guide\\_June\\_2016.pdf](http://www.in.gov/ihcda/homeownership/files/2016_MCC_Program_Guide_June_2016.pdf)

## Iowa Finance Authority

<http://www.iowafinanceauthority.gov/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• First Home</li> <li>• Homes for Iowans</li> </ul>	<ul style="list-style-type: none"> <li>• HFA Preferred Risk Sharing (no mortgage insurance option)</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• First Home Plus (grant, must be combined with First Home first mortgage)</li> <li>• Homes for Iowans Plus (grant, must be combined with Homes for Iowans first mortgage)</li> <li>• Military Homeownership Assistance Program (grant, can be used with non-Iowa Finance Authority loans if economically advantageous to borrower)</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required on conventional first loan products only; online or HUD-approved in-person education permitted.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**Iowa Homeownership Programs** (including down payment and closing cost assistance and MCC)

<http://www.iowafinanceauthority.gov/Programs/AffordableHomeownership>

**Iowa Income and Sales Price Limits**

<http://www.iowafinanceauthority.gov/Programs/AffordableHomeownership>

**Iowa Participating Lender List**

<http://www.iowafinanceauthority.gov/Home/sfcontactlisting>

**Iowa Resources for Lenders**

<http://www.iowafinanceauthority.gov/WhoYouAre/Lender>

## Kansas Housing Resources Corporation

<http://www.kshousingcorp.org>

First-Lien Mortgage Loans:	Not offered
Special Mortgage Purpose Programs Eligible Uses:	Not applicable
Down Payment/ Closing Cost Assistance:	First Time Homebuyer Program (forgivable loan)
Targeted Populations/ Special Programs:	First-time homebuyer
Mortgage Tax Credit Certificate:	Not offered
Homeownership Education/Counseling:	Not required; offers links to third-party organizations.
Individual Development Accounts:	Not offered

### HELPFUL WEB LINKS

**Kansas First Time Homebuyer Down Payment Assistance Program**

<http://www.kshousingcorp.org/homebuyer-assistance.aspx>

**Kansas Income Limits**

<http://www.kshousingcorp.org/SharedFiles/Download.aspx?pageid=95&mid=480&fileid=2062=>

**Kansas Participating Lender List** (scroll to bottom of page)

<http://www.kshousingcorp.org/homebuyer-assistance.aspx>

**Kansas Lender Resources**

<http://www.kshousingcorp.org/lenders.aspx>

**Kansas Homebuyer Education**

<http://www.kshousingcorp.org/homebuyer-education.aspx>

## Kentucky Housing Corporation

<http://www.kyhousing.org/>

<b>First-Lien Mortgage Loans:</b>	<b>Secondary Market Funding Source</b> <ul style="list-style-type: none"> <li>• Conventional No Mortgage Insurance Program</li> <li>• Conventional with Mortgage Insurance Program</li> <li>• Federal Housing Administration loans</li> <li>• U.S. Department of Veterans Affairs loan guarantees</li> <li>• U.S. Department of Agriculture's Rural Housing Services loans</li> </ul>	<b>Mortgage Revenue Bond Funding Source</b> <ul style="list-style-type: none"> <li>• Conventional No Mortgage Insurance Program</li> <li>• Conventional with Mortgage Insurance Program</li> <li>• Federal Housing Administration loans</li> <li>• U.S. Department of Veterans Affairs Loan guarantees</li> <li>• U.S. Department of Agriculture's Rural Housing Services loans</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Regular Down Payment Assistance (loan, must be combined with Kentucky Housing Corporation first mortgage)</li> <li>• Affordable Down Payment Assistance (loan)</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Not required; Kentucky Housing Corporation provides a list of agencies across the state.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### Kentucky Down Payment Assistance Programs

<http://www.kyhousing.org/Home-Buyers/Pages/Down-Payment-Closing-Cost-Assistance.aspx>

#### Kentucky First Mortgage Programs

<http://www.kyhousing.org/Home-Buyers/Pages/Loan-Programs.aspx>

#### Kentucky Mortgage Tax Credit Certificate

<http://www.kyhousing.org/Home-Buyers/Pages/Home-Buyer-Tax-Credit.aspx>

#### Kentucky Income and Sales Price Limits

[https://wapps.kyhousing.org/KHC\\_Webforms/countyinformation.aspx](https://wapps.kyhousing.org/KHC_Webforms/countyinformation.aspx)

#### Kentucky Participating Lender List

[https://wapps.kyhousing.org/KHC\\_Webforms/countyinformation.aspx](https://wapps.kyhousing.org/KHC_Webforms/countyinformation.aspx)

#### Kentucky Lender Resources

<http://www.kyhousing.org/Lenders/Pages/default.aspx>

#### Kentucky Homebuyer Education

<http://www.kyhousing.org/Home-Buyers/Pages/Housing-Counseling-and-Education.aspx>

## Louisiana Housing Corporation

<http://www.lhc.la.gov>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Market Rate Ginnie Mae Program</li> <li>• LHC Preferred Conventional Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	Down Payment Assistance (3 percent grant, must be combined with Louisiana Housing Corporation first mortgage product)
<b>Targeted Populations/Special Programs:</b>	Active military or veterans
<b>Mortgage Tax Credit Certificate:</b>	Not offered
<b>Homeownership Education/Counseling:</b>	Not required; Louisiana Housing Corporation sponsors in-person classes across the state.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**Louisiana First Mortgage Programs** (including down payment assistance options)

<http://www.chfa.org/Homeownership/for%20Homebuyers/Homebuyer%20Mortgage%20Programs/default.aspx>

**Louisiana Market Rate Ginnie Mae Participating Lender List**

[http://www.lhc.la.gov/assets/Programs/single\\_family\\_programs/MarketRateLenders1223.pdf](http://www.lhc.la.gov/assets/Programs/single_family_programs/MarketRateLenders1223.pdf)

**Louisiana Preferred Conventional Program Lender List**

[http://www.lhc.la.gov/assets/Programs/GNMA\\_Market\\_Rate/LHCPreferredConventionalProgramParticipatingLendersbyParish\\_11515.pdf](http://www.lhc.la.gov/assets/Programs/GNMA_Market_Rate/LHCPreferredConventionalProgramParticipatingLendersbyParish_11515.pdf)

**Louisiana Interest Rates**

<http://www.lhc.la.gov/index.cfm/page/163>

**Louisiana Lender Resources**

<http://www.lhc.la.gov/page/-lenders>

**Louisiana Approved Homebuyer Education**

<http://www.lhc.la.gov/page/homebuyer-education-classes>

## Maine State Housing Authority

<http://www.mainehousing.org>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• First Home Loan Program</li> <li>• Salute ME</li> <li>• Salute Home Again</li> </ul>	<ul style="list-style-type: none"> <li>• Purchase Plus Improvement Program</li> <li>• Mobile Home Self-Insured</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, rehabilitation, manufactured housing, Tribal land	
<b>Down Payment/Closing Cost Assistance:</b>	Advantage (grant, must be used with Maine State Housing Authority first mortgage product)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, members of Passamaquoddy Tribe or Penobscot Nation, active military or veterans	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Required if using down payment assistance; <i>HoMEworks</i> , nonprofit organization offers online and in-person classes across the state.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**Maine First Mortgage Programs** (including down payment assistance)

<http://www.mainehousing.org/programs-services/homebuyer>

**Maine Indian Housing Mortgage Insurance Program**

<http://www.mainehousing.org/programs-services/homebuyer/homebuyerdetail/IndianHousingMortgage>

**Maine Participating Lenders List**

<http://www.mainehousing.org/programs-services/homebuyer/GreenKeyLenders>

**Maine Income and Sales Price Limits**

<http://www.mainehousing.org/charts/homebuyer-limits>

**Maine Resources for Lenders**

<http://www.mainehousing.org/partners/partner-type/lenders>

**Maine Interest Rates**

<http://www.mainehousing.org/programs-services/homebuyer/current-interest-rates>

**Maine Approved Homebuyer Education**

<http://www.mainehousing.org/education/home/homeworks-homebuyer-education-classes>

## Maryland Department of Housing and Community Development

<http://mmp.maryland.gov>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Maryland Mortgage Program</li> <li>• Maryland Pathway to Homeownership in Garrett County</li> <li>• Maryland Grand Slam in Baltimore City</li> </ul>	<ul style="list-style-type: none"> <li>• Maryland "You've Earned It"</li> <li>• Maryland Homefront</li> <li>• Maryland Preferred Rate</li> <li>• Refinance Programs</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Down Payment Assistance Program (grants, deferred loans, and forgivable loans; must be combined with Maryland Department of Housing and Community Development first mortgage product)</li> <li>• Partner Match Programs (grants, deferred loans, and forgivable loans; must be combined with Maryland Department of Housing and Community Development first mortgage product)</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Required; Maryland Department of Housing and Community Development provides a list of approved agencies across the state.	
<b>Individual Development Accounts:</b>	Not offered; however, <i>Partner Match</i> program for participating employers, developers, and community organizations.	

### HELPFUL WEB LINKS

#### Maryland Down Payment and Closing Cost Assistance

<http://mmp.maryland.gov/Pages/Downpayment.aspx>

#### Maryland First Mortgage Programs

<http://mmp.maryland.gov/Pages/Products.aspx>

#### Maryland Participating Lenders List

<http://mmp.maryland.gov/Pages/Find-A-Lender.aspx>

#### Maryland Income Limits

<http://mmp.maryland.gov/Pages/Eligibility.aspx>

#### Maryland Resources for Lenders

<http://mmp.maryland.gov/Lenders/Pages/default.aspx>

#### Maryland Interest Rates

<http://mmp.maryland.gov/Pages/Interest-Rates.aspx>

#### Maryland Approved Homebuyer Education

<http://mmp.maryland.gov/Pages/Homebuyer-Education-Classes.aspx>

## MassHousing

<https://www.masshousing.com>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Operation Welcome Home</li> <li>• MassHousing Mortgage with No MI</li> <li>• Purchase and Rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>• A Home for the Brave</li> <li>• Buy Cities</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, rehabilitation	
<b>Down Payment/Closing Cost Assistance:</b>	Down Payment and Closing Cost Assistance (3 percent deferred loan, only available in combination with select MassHousing first mortgage products)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Required; MassHousing provides a list of approved agencies across the state.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**Massachusetts First Mortgage Programs** (including down payment and closing cost assistance and income and loan limits)

[https://www.masshousing.com/portal/server.pt/community/home\\_buyers/225/loans\\_for\\_home\\_buyers](https://www.masshousing.com/portal/server.pt/community/home_buyers/225/loans_for_home_buyers)

**Massachusetts Participating Lenders List**

[https://www.masshousing.com/portal/server.pt/community/lenders/229/masshousing\\_mortgage\\_lenders](https://www.masshousing.com/portal/server.pt/community/lenders/229/masshousing_mortgage_lenders)

**Massachusetts Resources for Lenders**

<https://www.masshousing.com/portal/server.pt/community/lenders/229/lenders>

**Massachusetts Approved Homebuyer Education**

[https://www.masshousing.com/portal/server.pt/community/home\\_buyers/225/home\\_buyer\\_counseling](https://www.masshousing.com/portal/server.pt/community/home_buyers/225/home_buyer_counseling)

# Michigan State Housing Development Authority

<http://www.michigan.gov/mshda>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• MI First Home</li> <li>• MI Next Home</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, foreclosure prevention loans
<b>Down Payment/Closing Cost Assistance:</b>	Down Payment Assistance (4 percent, soft second loan, deferred payments, must be used in combination with a Michigan State Housing Development Authority first mortgage product)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required for MI First Home program; Michigan State Housing Development Authority does not provide, but provides a list of counselors.
<b>Individual Development Accounts:</b>	Offered through Michigan IDA partnership

## HELPFUL WEB LINKS

### Michigan Down Payment and Closing Cost Assistance

[http://www.michigan.gov/mshda/0,4641,7-141-45866\\_45868-175332--,00.html](http://www.michigan.gov/mshda/0,4641,7-141-45866_45868-175332--,00.html)

### Michigan First Mortgage Programs

[http://www.michigan.gov/mshda/0,4641,7-141-45866\\_45868---,00.html](http://www.michigan.gov/mshda/0,4641,7-141-45866_45868---,00.html)

### Michigan Mortgage Tax Credit Certificate

[http://www.michigan.gov/mshda/0,4641,7-141-45866\\_45868-216692--,00.html](http://www.michigan.gov/mshda/0,4641,7-141-45866_45868-216692--,00.html)

### Michigan Step Forward Mortgage Assistance and Hardest Hit Blight Program

<http://www.michigan.gov/mshda/0,4641,7-141--235359--,00.html>

### Michigan Participating Lenders List

[http://www.michigan.gov/documents/mshda\\_successful\\_lenders\\_list\\_165180\\_7.pdf](http://www.michigan.gov/documents/mshda_successful_lenders_list_165180_7.pdf)

### Michigan Income and Sales Price Limits

[http://www.michigan.gov/documents/mshda\\_sf\\_income\\_and\\_sales\\_price\\_limits\\_100946\\_7.pdf](http://www.michigan.gov/documents/mshda_sf_income_and_sales_price_limits_100946_7.pdf)

### Michigan Resources for Lenders

<http://www.michigan.gov/mshda/0,4641,7-141-59976---,00.html>

### Michigan Interest Rates

[http://www.michigan.gov/mshda/0,4641,7-141-45866\\_45868-173538--,00.html](http://www.michigan.gov/mshda/0,4641,7-141-45866_45868-173538--,00.html)

### Michigan Approved Homebuyer Education

[http://housing.state.mi.us/webportal/default.aspx?page=counseling\\_start](http://housing.state.mi.us/webportal/default.aspx?page=counseling_start)

## Minnesota Housing Finance Agency

<http://www.mnhousing.gov>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Start Up Purchase Loan</li> <li>• Step Up Purchase Loan</li> </ul>	<ul style="list-style-type: none"> <li>• Step Up Refinance Loan</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance	
<b>Down Payment/Closing Cost Assistance:</b>	Down Payment and Closing Cost Assistance Loans (second loan or deferred loan, must be coupled with Minnesota Housing Finance Agency first mortgage product)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required for some Minnesota programs. Minnesota Housing Finance Agency refers to Minnesota Home Ownership Center, which provides online and in-person classes across the state.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### Minnesota Down Payment and Closing Cost Assistance

<http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1398723734478&pagename=External%2FPage%2FEXTStandardLayout=>

#### Minnesota First Mortgage Programs

<http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1358904958035&pagename=External%2FPage%2FEXTStandardLayout=>

#### Minnesota Mortgage Tax Credit Certificate

<http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1398723729682&pagename=External%2FPage%2FEXTStandardLayout=>

#### Minnesota Participating Lenders List

<http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1358905018502&pagename=External%2FPage%2FEXTStandardLayout=>

#### Minnesota Income Limits

<http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1358904965634&pagename=External%2FPage%2FEXTStandardLayout=>

#### Minnesota Interest Rates

<http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1358905012534&pagename=External%2FPage%2FEXTStandardLayout=>

#### Minnesota Approved Homebuyer Education

<http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1436777368450&pagename=External%2FPage%2FEXTStandardLayout=>

## Mississippi Housing Finance Agency

<https://www.mshomecorp.com>

<b>First-Lien Mortgage Loans:</b>	Smart Solution
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/ Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Home Loan Plus (\$25,000 grant, can be used with non-Mississippi Housing Finance Agency first mortgage)</li> <li>• Smart Solution Second (3 percent loan, must be used in combination with Smart Solution first mortgage)</li> <li>• Home Buyer Advantage (forgivable loan, can be used with non-Mississippi Housing Finance Agency first mortgage)</li> <li>• Housing Assistance for Teachers (forgivable loan, can be used with non-Mississippi Housing Finance Agency first mortgage)</li> </ul>
<b>Targeted Populations/ Special Programs:</b>	First-time homebuyers
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required for down payment assistance program. Mississippi Housing Finance Agency provides a list of approved agencies across the state.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

#### Mississippi Down Payment and Closing Cost Assistance

<https://www.mshomecorp.com/how-we-help/getting-started/which-program-is-right-for-me/>

#### Mississippi First Mortgage Programs

<https://www.mshomecorp.com/how-we-help/getting-started/which-program-is-right-for-me/>

#### Mississippi Mortgage Tax Credit Certificate

<https://www.mshomecorp.com/programs/mortgage-credit-certificate/>

#### Mississippi Participating Lenders List (participating lenders listed at end of individual program descriptions)

<https://www.mshomecorp.com/how-we-help/getting-started/which-program-is-right-for-me/>

#### Mississippi Income Limits

<https://archivemhc.com/sf/MCC/Income%20Limits.pdf>

#### Mississippi Resources for Lenders

<https://www.mshomecorp.com/for-lenders/>

#### Mississippi Interest Rates and Available Funds

<https://archivemhc.com/SF/availablefunds.php>

#### Mississippi Approved Homebuyer Education

<https://www.mshomecorp.com/how-we-help/helping-homebuyers/home-buyer-education-providers-3/>

## Missouri Housing Development Commission

<http://www.mhdc.com>

<b>First-Lien Mortgage Loans:</b>	First Place Loan Program
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	Cash Assistance Payment (4.5 percent grant)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, veterans
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Not required; no information on homebuyer education provided.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**Missouri Down Payment and Closing Cost Assistance**

<http://www.mhdc.com/homes/cal/index.htm>

**Missouri First Mortgage Programs**

<http://www.mhdc.com/homes/firstplaceloans/index.htm>

**Missouri First Place Program Details**

[http://www.mhdc.com/homes/firstplaceloans/program\\_details\\_and\\_guidelines.htm](http://www.mhdc.com/homes/firstplaceloans/program_details_and_guidelines.htm)

**Missouri Mortgage Tax Credit Certificate**

<http://www.mhdc.com/homes/mcc/sa/index.htm>

**Missouri Participating Lenders List**

[http://www.mhdc.com/homes/current\\_lenders/index.htm](http://www.mhdc.com/homes/current_lenders/index.htm)

**Missouri Resources for Lenders**

[http://www.mhdc.com/lender\\_resources/index.htm](http://www.mhdc.com/lender_resources/index.htm)

**Missouri Approved Homebuyer Education**

Not required; no information about homebuyer education on site

## Montana Board of Housing

<http://housing.mt.gov>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Regular Bond Loan Program</li> <li>• Montana Veterans' Home Loan</li> <li>• 80% Combined Program</li> <li>• Habitat for Humanity</li> </ul>	<ul style="list-style-type: none"> <li>• Disabled Accessible Affordable Homeownership Loan</li> <li>• Board of Investment Residential Loans</li> <li>• Reverse Annuity Mortgage</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, rehabilitation, reverse mortgage	
<b>Down Payment/Closing Cost Assistance:</b>	Score Advantage Down Payment Assistance (loan, must be combined with a Montana Board of Housing first mortgage)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans, persons with a disability, homeowners 68+	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; Montana Board of Housing refers to NeighborWorks Montana for list of approved classes provided across the state.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### Montana Down Payment and Closing Cost Assistance

<http://housing.mt.gov/HBDPA>

#### Montana First Mortgage Programs

<http://housing.mt.gov/HBProgList>

#### Montana Reverse Annuity Mortgage

<http://housing.mt.gov/RAM>

#### Montana Participating Lenders List

<http://housing.mt.gov/HBLenders>

#### Montana Income and Purchase Price Limits

<http://housing.mt.gov/HBLimits>

#### Montana Interest Rates

<http://housing.mt.gov/HBCurrRates>

#### Montana Approved Homebuyer Education

<http://housing.mt.gov/HBHBE>

## Nebraska Investment Finance Authority

<http://nifa.org>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• First Home Plus</li> <li>• First Home Focused</li> <li>• Military Home</li> <li>• The Homebuyer Assistance Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	The Homebuyer Assistance Program (loan, must be used in combination with Nebraska Investment Finance Authority first mortgage)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans
<b>Mortgage Tax Credit Certificate:</b>	Not offered
<b>Homeownership Education/Counseling:</b>	Required; Nebraska Investment Finance Authority refers to REACH affiliate organizations for a list of approved agencies across the state.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

#### Nebraska Down Payment and Closing Cost Assistance

[http://nifa.org/programs/programs.html?pi=428&search\\_var=prog&prog\\_name\\_sent=Single+Family=](http://nifa.org/programs/programs.html?pi=428&search_var=prog&prog_name_sent=Single+Family=)

#### Nebraska First Mortgage Programs

[http://nifa.org/programs/index.html?topic=desc&ovr\\_ov=-over&search\\_var=prog&prog\\_name\\_sent=Single+Family=](http://nifa.org/programs/index.html?topic=desc&ovr_ov=-over&search_var=prog&prog_name_sent=Single+Family=)

#### Nebraska Participating Lenders List

[http://nifa.org/programs/programs.html?pi=430&search\\_var=prog&prog\\_name\\_sent=Single+Family=](http://nifa.org/programs/programs.html?pi=430&search_var=prog&prog_name_sent=Single+Family=)

#### Nebraska Income Limits

[http://nifa.org/programs/programs.html?pi=422&search\\_var=prog&prog\\_name\\_sent=Single+Family=](http://nifa.org/programs/programs.html?pi=422&search_var=prog&prog_name_sent=Single+Family=)

#### Nebraska Resources for Lenders

[http://nifa.org/customers/lending\\_institution.html](http://nifa.org/customers/lending_institution.html)

#### Nebraska Interest Rates

[http://nifa.org/programs/programs.html?pi=421&search\\_var=prog&prog\\_name\\_sent=Single+Family=](http://nifa.org/programs/programs.html?pi=421&search_var=prog&prog_name_sent=Single+Family=)

#### Nebraska Approved Homebuyer Education

[http://nifa.org/programs/programs.html?pi=515&search\\_var=prog&prog\\_name\\_sent=Single+Family=](http://nifa.org/programs/programs.html?pi=515&search_var=prog&prog_name_sent=Single+Family=)

## Nevada Housing Division

<http://housing.nv.gov>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Home is Possible</li> <li>• Home is Possible for Heroes</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	Home is Possible (grant, must be used in combination with Home is Possible first mortgage)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required; Nevada Housing Division provides a list of approved agencies across the state.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**Nevada First Mortgage Programs** (includes closing cost assistance)

[http://housing.nv.gov/programs/Homebuyer\\_Programs/](http://housing.nv.gov/programs/Homebuyer_Programs/)

**Nevada Mortgage Tax Credit Certificate**

[http://housing.nv.gov/programs/FTH/Mortgage\\_Tax\\_Credit\\_Certificate\\_Program/=](http://housing.nv.gov/programs/FTH/Mortgage_Tax_Credit_Certificate_Program/)

**Nevada Participating Lenders List**

[http://housing.nv.gov/uploadedFiles/housingnvgov/content/programs/FTH/ParticipatingLendingInstituions\(1\).pdf](http://housing.nv.gov/uploadedFiles/housingnvgov/content/programs/FTH/ParticipatingLendingInstituions(1).pdf)

**Nevada Resources for Lenders**

[http://housing.nv.gov/programs/FTH/Lender\\_Information/](http://housing.nv.gov/programs/FTH/Lender_Information/)

**Nevada Interest Rates**

<http://www.ehousingplus.com/available-programs/nevada/nevada/>

**Nevada Approved Homebuyer Education**

[http://housing.nv.gov/programs/FTH/Education\\_Providers/](http://housing.nv.gov/programs/FTH/Education_Providers/)

## New Hampshire Housing Finance Authority

<http://www.nhhfa.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Home Flex</li> <li>• Home Preferred</li> <li>• Home Preferred No MI</li> <li>• Home Flex Purchase Rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>• Voucher Assisted Mortgage Option</li> <li>• Home Flex Streamline Refinance</li> <li>• Home Preferred Refinance</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance, rehabilitation	
<b>Down Payment/Closing Cost Assistance:</b>	Home Flex Plus (grant, must be used in combination with Home Flex first mortgage)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, Section 8 recipients	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; New Hampshire Housing Finance Authority provides program specific online courses, as well as a list of approved agencies across the state.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### New Hampshire Down Payment and Closing Cost Assistance

<https://www.gonewhampshirehousing.com/buying-home/cash-assistance-grants/>

#### New Hampshire First Mortgage Programs

<https://www.gonewhampshirehousing.com/buying-home/our-mortgage-programs>

#### New Hampshire Mortgage Tax Credit Certificate

<https://www.gonewhampshirehousing.com/buying-home/homebuyer-tax-credit-program>

#### New Hampshire Lender Training

<http://www.nhhfa.org/home-ownership-information-for-lenders-training-info-and-registration.cfm>

#### New Hampshire Resources for Lenders

<http://www.nhhfa.org/home-ownership-information-for-lenders.cfm>

#### New Hampshire Interest Rates

<https://www.gonewhampshirehousing.com/buying-home/rates>

#### New Hampshire Approved Homebuyer Education

<https://education.gonewhampshirehousing.com/>

## New Jersey Housing and Mortgage Finance Agency

<http://www.state.nj.us/dca/hmfa/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Homeward Bound Homebuyer Mortgage</li> <li>• Stay at Home Streamline Refinance Program</li> </ul>	<ul style="list-style-type: none"> <li>• Police and Firefighter Retirement System Mortgage Program</li> <li>• First-Time Homebuyer</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance	
<b>Down Payment/Closing Cost Assistance:</b>	Smart Start Program (deferred, forgivable loan)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, police and firefighters	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Not required	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### New Jersey Down Payment and Closing Cost Assistance

<http://www.state.nj.us/dca/hmfa/homeownership/buyers/smart/>

#### New Jersey First Mortgage Programs

<http://www.state.nj.us/dca/hmfa/homeownership/buyers/>

#### New Jersey Participating Lenders List

[http://www.state.nj.us/dca/hmfa/media/download/buyer/hb\\_lender\\_list.pdf](http://www.state.nj.us/dca/hmfa/media/download/buyer/hb_lender_list.pdf)

## New Mexico Finance Authority

<http://www.housingnm.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• First Home Program</li> <li>• Next Home Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• First Down Program (loan, must be used in combination with a First Home first mortgage)</li> <li>• Next Home DPA (grant, must be used in combination with a Next Home first mortgage)</li> </ul>
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers
<b>Mortgage Tax Credit Certificate:</b>	Not offered
<b>Homeownership Education/Counseling:</b>	Required; New Mexico Finance Authority provides a list of approved agencies and online course options.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**New Mexico First Mortgage Programs** (including down payment and closing cost assistance)

<http://www.housingnm.org/homebuyers/mortgage-programs>

**New Mexico Participating Lenders List**

<http://www.housingnm.org/homebuyers/find-a-participating-lender=>

**New Mexico Lender Resources**

[http://www.housingnm.org/lenders\\_realtors/lenders-realtors](http://www.housingnm.org/lenders_realtors/lenders-realtors)

**New Mexico Interest Rates**

<http://www.housingnm.org/homebuyers/lenders-current-rates>

**New Mexico Approved Homebuyer Education**

<http://www.housingnm.org/homebuyers/housing-counseling-agencies>

**New Mexico eHome America**

<http://ehomeamerica.org/nmmfa>

## New York State Homes and Community Renewal (State of New York Mortgage Agency)

<http://www.nyshcr.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>Homes for Veterans Program</li> <li>Remodel New York</li> <li>Achieving the Dream</li> <li>Construction Incentive Program</li> </ul>	<ul style="list-style-type: none"> <li>Low Interest Rate Program</li> <li>Conventional Plus Program</li> <li>FHA Plus Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance, rehabilitation, newly constructed energy efficient, manufactured home parks	
<b>Down Payment/ Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>State of New York Mortgage Agency's Down Payment Assistance Loans (loan, must be used in combination with a State of New York Mortgage Agency's first mortgage)</li> <li>State of New York Mortgage Agency's Closing Cost Assistance Loans (loan, must be used in combination with a State of New York Mortgage Agency's first mortgage)</li> </ul>	
<b>Targeted Populations/ Special Programs:</b>	First-time homebuyers, active military or veterans	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Required; HUD approved counselor or Genworth online program. State of New York Mortgage Agency provides link to NYS Coalition for Excellence in Homeownership Education organization to assist borrowers in finding an agency.	
<b>Individual Development Accounts:</b>	Offered; Assets for Independence	

### HELPFUL WEB LINKS

**New York First Mortgage Programs** (including down payment and closing cost assistance)

<http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/SONYMAProductsforFirstTimeHomebuyers.htm>

**New York Participating Lenders List**

<http://www.nyshcr.org/Topics/Home/Buyers/ParticipatingLenders/>

**New York Income Limits**

<http://www.nyshcr.org/Topics/Home/IncomeLimitsfornyhomesPrograms.htm>

**New York Resources for Lenders**

<http://www.nyshcr.org/Topics/Lenders/Lenders/>

**New York Interest Rates**

<http://www.nyshcr.org/Topics/Home/Buyers/CurrentInterestRatesfor30-YearMortgages.htm>

**New York Approved Homebuyer Education**

<http://nyscxhe.org/membership/regional-member-agencies/>

## North Carolina Housing Finance Agency

<http://www.nchfa.com/>

<b>First-Lien Mortgage Loans:</b>	NC Home Advantage Mortgage
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	NC Home Advantage Mortgage DPA (deferred, forgivable loan)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required for first-time homebuyers. North Carolina Housing Finance Agency provides a list of approved agencies across the state.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**North Carolina Mortgage Programs** (including down payment assistance and MCC)

<http://www.nchfa.com/Lenders/Lprograms.aspx>

**North Carolina Find a Lender**

<http://www.nchfa.com/home-buyers/find-lender=>

**North Carolina Lender Training**

<http://www.nchfa.com/homeownership-partners/lenders/train-us>

**North Carolina Income Limits**

<http://www.nchfa.com/home-buyers/income-limits>

**North Carolina Resources for Lenders**

<http://www.nchfa.com/Lenders/Llendersservicers.aspx>

**North Carolina Interest Rates**

<http://www.nchfa.com/home-buyers/interest-rates>

**North Carolina Approved Homebuyer Education**

<http://www.nchfa.com/current-homeowners/find-housing-counselor=>

## North Dakota Housing Finance Agency

<https://www.ndhfa.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• FirstHome</li> <li>• HomeAccess</li> <li>• North Dakota Roots</li> </ul>	<ul style="list-style-type: none"> <li>• Major Home Improvement</li> <li>• Targeted Area Loans</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, rehabilitation	
<b>Down Payment/ Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Start (forgivable loan, must be used in combination with North Dakota Housing Finance Agency first mortgage)</li> <li>• DCA (forgivable loan, must be used in combination with North Dakota Housing Finance Agency first mortgage)</li> </ul>	
<b>Targeted Populations/ Special Programs:</b>	First-time homebuyers, single parents, active military or veterans, disabled household members, elderly household members	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Not required; provides a link to <i>eHome America</i> online course.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**North Dakota First Mortgage Programs** (including down payment and closing cost assistance and program specific income and purchase price limits)

<https://www.ndhfa.org/Homeownership/Programs.html>

**North Dakota Participating Lenders List**

<https://www.ndhfa.org/Finance/ParticipatingLender.aspx>

**North Dakota Resources for Lenders**

<https://www.ndhfa.org/LenderReAgent/Intro.html>

**North Dakota Interest Rates and Available Funds**

<https://www.ndhfa.org/Finance/Rates2.aspx>

**North Dakota Approved Homebuyer Education**

<https://www.ndhfa.org/Homeownership/Education.html>

## Ohio Housing Finance Agency

<https://ohiohome.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Targeted Area Loan</li> <li>• Ohio Heroes</li> <li>• Grants for Grads</li> </ul>	<ul style="list-style-type: none"> <li>• Streamlined 203(k) Loan</li> <li>• Next Home</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, rehabilitation	
<b>Down Payment/Closing Cost Assistance:</b>	Your Choice! Down Payment Assistance (deferred, forgivable loan)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, recent college graduates, active military or veterans, firefighters/emergency medical and health care professionals, police officers, teachers	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; Ohio Housing Finance Agency's Streamlined Homebuyer Education online course.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**Ohio Down Payment and Closing Cost Assistance**  
<http://www.myohiohome.org/downpaymentassistance.aspx>

**Ohio First Mortgage Programs**  
<http://www.myohiohome.org/firsttimehomebuyer.aspx>

**Ohio Heroes Program**  
<http://myohiohome.org/ohioheroes.aspx>

**Ohio Grants for Grads**  
<http://myohiohome.org/grantsforgrads.aspx>

**Ohio Streamlined 203(k) Loan**  
<http://myohiohome.org/203k.aspx>

**Ohio Next Home**  
<http://myohiohome.org/nexthome.aspx>

**Ohio Mortgage Tax Credit Certificate**  
<http://www.myohiohome.org/mortgagetaxcredit.aspx>

**Ohio Participating Lenders List**  
<http://www.myohiohome.org/lenders/default.aspx>

**Ohio Interest Rates**  
<http://myohiohome.org/index.aspx#rates>

**Ohio Approved Homebuyer Education**  
<http://myohiohome.org/homebuyereducation.aspx>

## Oklahoma Housing Finance Agency

<https://www.ok.gov/ohfa/>

First-Lien Mortgage Loans:	<b>OHFA Advantage Loan Products</b> <ul style="list-style-type: none"> <li>• OHFA Dream</li> <li>• OHFA Gold</li> <li>• OHFA 4 Teachers</li> <li>• OHFA Shield</li> </ul>
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	OHFA Advantage Down Payment Grant Assistance (grant)
Targeted Populations/Special Programs:	First-time homebuyers, firefighters, police officers, teachers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required on conventional first loan products only. Lender provides counseling options based on Fannie Mae requirements.
Individual Development Accounts:	Not offered

### HELPFUL WEB LINKS

**Oklahoma First Mortgage Programs** (including down payment and closing cost assistance)

<https://www.ok.gov/ohfa/Homebuyers/>

**Oklahoma Mortgage Tax Credit Certificate**

[https://www.ok.gov/ohfa/Homebuyers/OHFA\\_MCC.html](https://www.ok.gov/ohfa/Homebuyers/OHFA_MCC.html)

**Oklahoma Participating Lenders List**

[https://www.ok.gov/ohfa/Homebuyers/Find\\_A\\_Lender/index.html](https://www.ok.gov/ohfa/Homebuyers/Find_A_Lender/index.html)

**Oklahoma Resources for Lenders** (including interest rates and income and purchase price limits)

[https://www.ok.gov/ohfa/Lenders/Lender\\_Resources/index.html](https://www.ok.gov/ohfa/Lenders/Lender_Resources/index.html)

**Oklahoma Approved Homebuyer Education**

Info not on site

## Oregon Housing and Community Services

<http://www.oregon.gov/OHCS>

First-Lien Mortgage Loans:	<b>Residential Loan Program</b> <ul style="list-style-type: none"> <li>• RateAdvantage Home Loan</li> <li>• CashAdvantage Home Loan</li> </ul>
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	Cash Advantage Home Loan Down Payment and Closing Cost Assistance (grant, must be used in combination with Oregon Housing and Community Services first mortgage)
Targeted Populations/Special Programs:	First-time homebuyers
Mortgage Tax Credit Certificate:	Not offered
Homeownership Education/Counseling:	Required for some programs; Oregon Housing and Community Services provides a list of approved agencies across the state and a link to <i>HomeStart</i> online program.
Individual Development Accounts:	Not offered

### HELPFUL WEB LINKS

**Oregon First Mortgage Programs** (including down payment and closing cost assistance)

<http://www.oregon.gov/ohcs/HD/SFF/brochures/brochure-residential-loan-program.pdf>

**Oregon Participating Lenders List**

<http://o.hcs.state.or.us/lenders/lenderlocator.jsp>

**Oregon Income Limits**

[http://www.oregon.gov/ohcs/HD/SFF/forms/oregon\\_bond\\_program\\_income\\_limits.pdf](http://www.oregon.gov/ohcs/HD/SFF/forms/oregon_bond_program_income_limits.pdf)

**Oregon Purchase Price Limits**

[http://www.oregon.gov/ohcs/HD/SFF/forms/oregon\\_bond\\_program\\_purchase\\_price.pdf](http://www.oregon.gov/ohcs/HD/SFF/forms/oregon_bond_program_purchase_price.pdf)

**Oregon Resources for Lenders**

<http://www.oregon.gov/ohcs/Pages/oregon-bond-program-lender-resources.aspx>

**Oregon Interest Rates**

<http://www.oregon.gov/ohcs/pages/oregon-bond-loan-program.aspx>

**Oregon Approved Homebuyer Education**

Online classes <http://www.homesmartoregon.org/>

In-person classes <http://www.oregon.gov/ohcs/HD/SFF/brochures/home-buyer-education-programs-oregon.pdf>

## Pennsylvania Housing Finance Agency

<http://www.phfa.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• HFA Preferred (Lo MI)</li> <li>• HFA Preferred Risk Sharing (No MI)</li> <li>• Keystone Home Loan</li> <li>• Keystone Government Loan</li> <li>• Purchase Improvement</li> </ul>	<ul style="list-style-type: none"> <li>• ACCESS Home Modification</li> <li>• FHA Streamline Refinance</li> <li>• VA Interest Rate Reduction Refinancing Loan (IRRRL)</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance, rehabilitation	
<b>Down Payment/ Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Keystone Advantage Assistance Loan Program (loan, zero percent interest)</li> <li>• HOMEstead Down Payment and Closing Cost Assistance Loan (loan, deferred and forgivable)</li> <li>• ACCESS Down Payment and Closing Cost Assistance (deferred payment, zero percent interest, must be used in combination with a Pennsylvania Housing Finance Agency first mortgage product)</li> </ul>	
<b>Targeted Populations/ Special Programs:</b>	First-time homebuyers, persons with a disability	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; Pennsylvania Housing Finance Agency provides a list of approved agencies across the state and Pennsylvania Housing Finance Agency online course.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**Pennsylvania First Mortgage Programs** (including down payment and closing cost assistance)

<http://www.phfa.org/programs/homepurchase.aspx>

**Pennsylvania Mortgage Tax Credit Certificate**

<http://www.phfa.org/forms/sellersguide/forms/02.pdf>

**Pennsylvania HFA Income Limits**

<http://www.phfa.org/forms/sellersguide/appendices/b.pdf>

**Pennsylvania Keystone Income and Purchase Price Limits**

<http://www.phfa.org/forms/sellersguide/appendices/a.pdf>

**Pennsylvania Approved Homebuyer Education**

<http://www.phfa.org/counseling/homebuyers.aspx>

## Puerto Rico Housing Finance Authority

<http://www.gdb-pur.com/principalsubsidiaries/housing-finance-authority.html>

First-Lien Mortgage Loans:	Not offered
Special Mortgage Purpose Programs Eligible Uses:	Not applicable
Down Payment/ Closing Cost Assistance:	The HOME Program
Targeted Populations/ Special Programs:	Not applicable
Mortgage Tax Credit Certificate:	Not offered
Homeownership Education/Counseling:	Not applicable
Individual Development Accounts:	Not offered

### HELPFUL WEB LINKS

#### PRHFA Programs

<http://www.gdb-pur.com/principalsubsidiaries/housing-finance-authority03.html>

## Rhode Island Housing

<http://www.rhodeislandhousing.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• FirstHomes 100</li> <li>• FirstHomes 100+</li> </ul>	<ul style="list-style-type: none"> <li>• New Home Loans</li> <li>• Refinance Loans</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance, rehabilitation	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• First Homes Down Payment Assistance (loan)</li> <li>• Ocean State Grad Grant (grant)</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; Rhode Island Housing offers in-person and <i>e-Home</i> online classes.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**Rhode Island First Mortgage Programs** (including down payment and closing cost assistance)

[http://loans.rhodeislandhousing.org/Loan\\_options/](http://loans.rhodeislandhousing.org/Loan_options/)

**Rhode Island Mortgage Tax Credit Certificate**

<http://loans.rhodeislandhousing.org/FirstHomesTaxCreditprogram/>

**Rhode Island Participating Lenders List**

<http://loans.rhodeislandhousing.org/ParticipatingLenders/>

**Rhode Island Income Limits**

Included in individual program descriptions

**Rhode Island Resources for Lenders**

<http://www.rhodeislandhousing.org/sp.cfm?pageid=683>

**Rhode Island Interest Rates**

<http://loans.rhodeislandhousing.org/Rates/>

**Rhode Island Approved Homebuyer Education**

[http://loans.rhodeislandhousing.org/Homebuyer\\_education\\_classes/](http://loans.rhodeislandhousing.org/Homebuyer_education_classes/)

## South Carolina State Housing Finance and Development Authority

<http://www.schousing.com/>

<b>First-Lien Mortgage Loans:</b>	SC Housing Homebuyer Program
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	SC Housing Homebuyer Program Down Payment Assistance
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required if borrower receives forgivable down payment assistance or receives a conventional first loan product.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**South Carolina First Mortgage Programs** (including down payment and closing cost assistance)

[http://www.schousing.com/First-Time\\_Home\\_Buyers/Programs\\_Available](http://www.schousing.com/First-Time_Home_Buyers/Programs_Available)

**South Carolina Mortgage Tax Credit Certificate**

[http://www.schousing.com/First-Time\\_Home\\_Buyers/mortgagetaxcredit](http://www.schousing.com/First-Time_Home_Buyers/mortgagetaxcredit)

**South Carolina Participating Lenders List**

<http://www.schousing.com/index.asp?n=21&p=2&s=21=>

**South Carolina Income Limits**

<http://www.schousing.com/images/HOMEOWNERSHIPPROGRAMmkt100215.pdf>

**South Carolina Resources for Lenders**

[http://www.schousing.com/Lending\\_Partners](http://www.schousing.com/Lending_Partners)

**South Carolina Interest Rates**

<http://www.schousing.com/library/Homeownership/CURRENTRATESHEET.pdf>

**South Carolina Approved Homebuyer Education**

Not Required; No information on homebuyer education provided

## South Dakota Housing Development Authority

<http://www.sdhda.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• First-Time Homebuyer Program</li> <li>• Repeat Homebuyer Loan Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	Fixed Rate Plus Loan (grant)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Not required; provides a link to South Dakota Housing Development Authority sponsored Homeownership Education Resource Organization (HERO) for a list of available classes.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**South Dakota Down Payment and Closing Cost Assistance**

<http://www.sdhda.org/homeownership/downpayment-assistance.html>

**South Dakota First Mortgage Programs**

<http://www.sdhda.org/homeownership/homebuyers.html>

**South Dakota Mortgage Tax Credit Certificate**

<http://www.sdhda.org/homeownership/first-time-homebuyer/sdhda-tax-credit-mcc.html>

**South Dakota Participating Lenders List**

<http://www.sdhda.org/homeownership/first-time-homebuyer/lender-list.html>

**South Dakota First-Time Homebuyer Program Income Limits**

<http://www.sdhda.org/home-ownership-docs/fthb-1/1-fthb-program-income-and-purchase-price-limits/file.html>

**South Dakota Repeat Homebuyer Income Limits**

<http://www.sdhda.org/homeownership/repeat-homebuyer-loan-program.html>

**South Dakota Resources for Lenders**

<http://www.sdhda.org/about-sdhda/lenders.html>

**South Dakota Interest Rates**

<http://www.sdhda.org/homeownership/first-time-homebuyer/interest-rates/interest-rates.html>

**South Dakota Approved Homebuyer Education**

<http://sdhomebuyer.org/content/education/homeownership-education.html>

## Tennessee Housing Development Agency

<http://thda.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Great Choice</li> <li>• Great Choice Homeownership for the Brave</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	Great Choice Plus (zero percent interest, deferred payment, forgivable loan)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans
<b>Mortgage Tax Credit Certificate:</b>	Not offered
<b>Homeownership Education/Counseling:</b>	Required; Tennessee Housing Development Agency provides a list of approved in-person classes across the state and <i>eHome America</i> .
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

#### Tennessee Down Payment and Closing Cost Assistance

<https://s3.amazonaws.com/thda.org/Documents/Homebuyers/Great-Choice-Explanation-Page.pdf>

#### Tennessee First Mortgage Programs

<http://thda.org/homebuyers/homebuyers>

#### Tennessee Participating Lenders List

<http://resources.thda.org/Lenders/>

#### Tennessee Income Limits

<https://s3.amazonaws.com/thda.org/Documents/Business-Partners/Lenders-and-Servicers/Eligibility-Requirements-and-Conditions/Current-Acquisition-Limits-pdf.pdf>

#### Tennessee Resources for Lenders

<http://thda.org/business-partners/lenders>

#### Tennessee Interest Rates

<http://thda.org/business-partners/lenders>

#### Tennessee Approved Homebuyer Education

In person classes <http://www.hbeicalendar.thda.org/#1>

Online classes <http://thda.ehomeamerica.org/>

## Texas Department of Housing and Community Affairs

<http://www.tdhca.state.tx.us>

<b>First-Lien Mortgage Loans:</b>	My First Texas Home
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/ Closing Cost Assistance:</b>	My First Texas Home Down Payment and Closing Cost Assistance (zero percent interest, deferred payment loan, must be used in combination with My First Texas Home first mortgage)
<b>Targeted Populations/ Special Programs:</b>	First-time homebuyers
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required; Texas Department of Housing and Community Affairs provides a list of approved agencies across the state.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**Texas First Mortgage Programs** (includes down payment and closing cost assistance)

<http://www.tdhca.state.tx.us/homeownership/fthb/docs/homeownership-program-handbook.pdf>

**Texas Mortgage Tax Credit Certificate**

[http://www.tdhca.state.tx.us/homeownership/fthb/mort\\_cred\\_certificate.htm](http://www.tdhca.state.tx.us/homeownership/fthb/mort_cred_certificate.htm)

**Texas Participating Lenders List**

<http://www.tdhca.state.tx.us/homeownership/fthb/fthb-lenders.htm>

**Texas Income and Purchase Price Limits**

<http://www.tdhca.state.tx.us/homeownership/fthb/docs/limits.pdf>

**Texas Resources for Lenders**

[http://www.tdhca.state.tx.us/homeownership/fthb/lender\\_documentation.htm](http://www.tdhca.state.tx.us/homeownership/fthb/lender_documentation.htm)

**Texas Approved Homebuyer Education**

<http://www.tdhca.state.tx.us/homeownership/fthb/docs/TSHEPProviders.pdf>

## Utah Housing Corporation

<https://utahhousingcorp.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• FirstHome Loan</li> <li>• HomeAgain Loan</li> <li>• Score Loan</li> </ul>	<ul style="list-style-type: none"> <li>• NoMI Loan</li> <li>• Streamline Refinance Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance	
<b>Down Payment/Closing Cost Assistance:</b>	Utah Housing Corporation Down Payment Assistance Program (loan, must be used in combination with UHC first mortgage product)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Required for some programs. Utah Housing Corporation provides a list of approved agencies across the state and approved online programs.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**Utah First Mortgage Programs** (including down payment and closing cost assistance)

<https://utahhousingcorp.org/HTML/homebuyer.shtml>

**Utah Participating Lenders List**

<https://utahhousingcorp.org/HTML/hom1ParticipatingLenders.shtml>

**Utah Income and Purchase Price Limits**

<https://utahhousingcorp.org/HTML/hom1IncomeAndPurchaseLimits.shtml>

**Utah Resources for Lenders** (including interest rates)

<https://utahhousingcorp.org/HTML/lender.shtml>

**Utah Approved Homebuyer Education**

<https://utahhousingcorp.org/HTML/homCounseling.shtml>

## Vermont Housing Finance Agency

<http://www.vhfa.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• MOVE Program</li> <li>• Advantage Program</li> </ul>	<ul style="list-style-type: none"> <li>• Move MCC Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase	
<b>Down Payment/Closing Cost Assistance:</b>	ASSIST Loan (zero percent interest, deferred loan, must be used in combination with Vermont Housing Finance Agency first mortgage)	
<b>Targeted Populations/Special Programs:</b>	None	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required on conventional loan products and down payment assistance programs. Fannie Mae or HUD- approved online or in-person options are allowable, depending upon program.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### Vermont Down Payment and Closing Cost Assistance

<http://www.vhfa.org/homebuyers/loanprograms/downpaymentassistance>

#### Vermont First Mortgage Programs

<http://www.vhfa.org/homebuyers/loanprograms/mortgageloanoptions>

#### Vermont Mortgage Tax Credit Certificate

<http://www.vhfa.org/homebuyers/loanprograms/mortgagecreditcertificate=>

#### Vermont Participating Lenders List

<http://www.vhfa.org/homebuyers/lenders>

#### Vermont Income and Purchase Price Limits

<http://www.vhfa.org/homebuyers/limits>

#### Vermont Resources for Lenders

<http://www.vhfa.org/partners/lenders>

#### Vermont Interest Rates and Available Funds

<http://www.vhfa.org/homebuyers/rates>

#### Vermont Approved Homebuyer Education

Not Required; no information provided on site

## Virginia Housing Development Authority

<http://www.vhda.com/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• VHDA 30-Year Fixed Rate Loans</li> <li>• FHA Plus</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	FHA Plus Down Payment and Closing Cost Assistance (loan)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required; Virginia Housing Development Authority provides classes across the state and an online course.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**Virginia First Mortgage Programs** (including down payment and closing cost assistance)

<http://www.vhda.com/Homebuyers/VHDAHomeLoans/Pages/VHDAHomeLoans.aspx#.Vr11vCMrKM8>

**Virginia Mortgage Tax Credit Certificate**

<http://www.vhda.com/Homebuyers/Pages/mortgagecreditcertificates.aspx#.Vrlz0iMrKM8>

**Virginia Participating Lenders List**

<http://www.vhda.com/Homebuyers/FindALender/Pages/FindALender.aspx#.Vr10HiMrKM8>

**Virginia Income and Sales Price Limits**

<http://www.vhda.com/Homebuyers/VHDAHomeLoans/Pages/IncomeSalesPriceLoanLimits.aspx#.Vr10BiMrKM8>

**Virginia Resources for Lenders**

<http://www.vhda.com/BusinessPartners/Lenders/Pages/Lenders.aspx#.Vr10QiMrKM8>

**Virginia Interest Rates and Available Funds**

<http://www.vhda.com/BusinessPartners/Lenders/LenderToolsResources/Pages/New-Loan-Reservation-System.aspx#.Vr10zSMrKM8>

**Virginia Approved Homebuyer Education**

<http://www.vhda.com/Homebuyers/HomeownershipEdu/Pages/HomeownershipEdu.aspx#.Vr11-SMrKM8>

## Virgin Islands Housing Finance Authority

<http://www.vihfa.gov/>

<b>First-Lien Mortgage Loans:<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• Homestead Loan Program</li> <li>• Lot Sale Program</li> <li>• Veteran Loan Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, rehabilitation, land acquisition, refinance
<b>Down Payment/Closing Cost Assistance:</b>	HOME Program (loans and grants)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans
<b>Mortgage Tax Credit Certificate:</b>	Not offered
<b>Homeownership Education/Counseling:</b>	Required; Virgin Islands Housing Finance Authority offers Homebuyer's Education Certificate.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

#### Virgin Islands Down Payment and Closing Cost Assistance

<http://www.vihfa.gov/programs/federal-programs/home-program>

#### Virgin Islands First Mortgage Programs

<http://www.vihfa.gov/programs/homeownership-programs>

#### Virgin Islands Participating Lenders List

Not applicable

#### Virgin Islands Income Limits

<http://www.vihfa.gov/programs/homeownership-programs>

#### Virgin Islands Approved Homebuyer Education

<http://www.vihfa.gov/services/counseling-outreach-services>

<sup>1</sup> Virgin Islands Finance Authority first mortgage loans are offered directly from the agency; private lenders may refer customers, but do not participate in the origination process.

## Washington State Housing Finance Commission

<http://wshfc.org/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Home Advantage</li> <li>• House Key Opportunity</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Home Advantage Down Payment Assistance (zero percent interest, deferred loan)</li> <li>• HomeChoice (deferred loan)</li> <li>• Seattle (deferred loan)</li> <li>• ARCH East King County (deferred loan)</li> <li>• Tacoma Down Payment Assistance (deferred loan)</li> <li>• Bellingham (deferred loan)</li> <li>• House Key Veterans (loan)</li> <li>• Opportunity Down Payment Assistance (deferred loan)</li> <li>• Bremerton Down Payment Assistance (deferred loan)</li> <li>• Pierce County Down Payment Assistance Program (deferred loan)</li> </ul>
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required; Washington State Housing Finance Commission sponsors classes across the state. Also allows <i>eHome America</i> online course.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

#### Washington Down Payment and Closing Cost Assistance

<http://wshfc.org/buyers/downpayment.htm>

#### Washington First Mortgage Programs (including interest rates)

<http://wshfc.org/buyers/HomeAdvantage.htm>

#### Washington Mortgage Tax Credit Certificate

<http://wshfc.org/buyers/MCCprogram.htm>

#### Washington Participating Lenders List

<http://wshfc.org/buyers/premier.htm>

#### Washington Income Limits (scroll to the bottom of the page)

<http://wshfc.org/buyers/HomeAdvantage.htm#limits>

<http://wshfc.org/buyers/key.htm#limits>

#### Washington Resources for Lenders

<http://wshfc.org/sf/index.htm>

#### Washington Approved Homebuyer Education

<http://wshfc.org/buyers/education.htm>

## West Virginia Housing Development Fund

<http://wvhdf.com/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Homeownership Program</li> <li>• Movin' Up Loan Program</li> </ul>	<ul style="list-style-type: none"> <li>• WVHDF Refinance Program (for current WV Housing Development Fund homeowners only)</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance (for current West Virginia Housing Development Fund homeowners only)	
<b>Down Payment/Closing Cost Assistance:</b>	Down Payment and Closing Cost Assistance Program (loan, must be used in combination with West Virginia Housing Development Fund first mortgage product)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers	
<b>Mortgage Tax Credit Certificate:</b>	Not offered	
<b>Homeownership Education/Counseling:</b>	Required; West Virginia Housing Development Fund provides a link to data.gov.hud for list of classes.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### West Virginia Down Payment and Closing Cost Assistance

<http://www.wvhdf.com/home-buyers/down-paymentclosing-cost-assistance>

#### West Virginia First Mortgage Programs

<http://www.wvhdf.com/home-buyers/homeownership-program>

<http://www.wvhdf.com/home-buyers/movin-loan-program>

#### West Virginia Participating Lenders List

<http://www.wvhdf.com/lenders>

#### West Virginia Income and Sales Price Limits

<http://www.wvhdf.com/sites/default/files/Revised%20Income%20and%20House%20Price%20Limits%2C%207.8.2015.pdf>

#### West Virginia Resources for Lenders

<http://www.wvhdf.com/lending-partners>

#### West Virginia Approved Homebuyer Education

[http://data.hud.gov/housing\\_counseling.html](http://data.hud.gov/housing_counseling.html)

## Wisconsin Housing and Economic Development Authority

<http://www.wheda.com/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• WHEDA Advantage</li> <li>• WHEDA FHA Advantage</li> <li>• First-Time Homebuyer Advantage</li> </ul>	<ul style="list-style-type: none"> <li>• Veterans Affordable Loan Opportunity Rate (VALOR)</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase	
<b>Down Payment/Closing Cost Assistance:</b>	Easy Close Advantage (loan, must be used in combination with WHEDA loan)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; provides a list of state-wide approved agencies and online courses.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### Wisconsin Down Payment and Closing Cost Assistance

<https://www.wheda.com/Home-Buyers/Available-Programs/>

#### Wisconsin First Mortgage Programs

<https://www.wheda.com/Home-Buyers/Available-Programs/>

#### Wisconsin Mortgage Tax Credit Certificate

<https://www.wheda.com/Home-Buyers/Available-Programs/>

#### Wisconsin Participating Lenders List

<http://apps.wheda.com/LenderList2/Content/LenderList.aspx>

#### Wisconsin Loan Servicing

<https://www.wheda.com/Business-Lending/Loan-Servicing/>

#### Wisconsin Resources for Lenders

<https://www.wheda.com/Mortgage-Lenders/Getting-Started/>

<https://www.wheda.com/Lender-Toolkit/>

#### Wisconsin Approved Homebuyer Education

<https://www.wheda.com/Home-Buyers/Home-Buyer-Education/>

## Wyoming Community Development Authority

<http://www.wyomingcda.com/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Home Again</li> <li>• WCDA First-time Homebuyer Program</li> <li>• HFA Preferred Program</li> <li>• WCDA Advantage Program</li> </ul>	<ul style="list-style-type: none"> <li>• Home Again Program</li> <li>• Spruce Up Wyoming I</li> <li>• Spruce Up Wyoming II</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance, rehabilitation	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Down Payment Loan Program (loan)</li> <li>• Homebuyer Assistance Program (deferred payment loan)</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; Wyoming Community Development Authority provides an in-house online course plus one-on-one budgeting session (by phone).	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

**Wyoming First Mortgage Programs and Down Payment and Closing Cost Assistance**

<http://www.wyomingcda.com/index.php/homebuyers/C13>

**Wyoming Mortgage Tax Credit Certificate**

<http://www.wyomingcda.com/index.php/homebuyers/C213>

**Wyoming Participating Lenders List**

<http://www.wyomingcda.com/index.php/about/C111>

**Wyoming Income Limits and Sales Price**

<http://www.wyomingcda.com/index.php/homebuyers/C59>

**Wyoming Resources for Lenders**

<http://www.wyomingcda.com/index.php/partners/C103>

**Wyoming Interest Rates**

<http://www.wyomingcda.com/index.php/rates>

**Wyoming Approved Homebuyer Education**

<http://www.wyomingcda.com/index.php/homebuyers/C14>