

## 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 and government loan products and down payment assistance programs. Education must meet national industry standards or be HUD-approved. Online or in-person options are allowable, depending upon the program.	
<b>Individual Development Accounts:</b>	Not offered	
<b>Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:</b>	Fannie Mae's HFA Preferred (Low MI)	

### 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