

Affordable Mortgage Lending Guide

Part II: State Housing Finance Agencies

UPDATE

Revised July 1, 2017

Revisions found at www.fdic.gov/mortgagelending

Because borrower and loan criteria are subject to change and many HFAs add and eliminate programs on a regular basis, the Affordable Mortgage Lending Center provides the most recent information available. Realizing the need for accurate and timely information, the FDIC is committed to annually updating the publications through this web page. A review of Part II was completed on **July 1, 2017**, and the following updates were made to the publication and Quick Links: State Links for Housing Finance Agencies.

- The State Housing Finance Agency Product Matrix (page 4) includes product updates to the individual HFAs;
- Massachusetts Housing Partnership was added to the list of HFAs;
- "Alternative private mortgage insurance options" offered is now included on individual state sheets (see page 30 for general information about these options); and
- Of the 54 HFAs included in Part II, 40 have provided program updates (also see Quick Links for Housing Finance Agencies for a list of states with updates).

The following state housing finance agencies were updated on July 1, 2017:

- Alabama Housing Finance Authority
- Alaska Housing Finance Corporation
- California Housing Finance Agency (CalHFA)
- Connecticut Housing Finance Authority
- Delaware State Housing Authority
- District of Columbia Housing Finance Agency
- Florida Housing Finance Corporation
- Hawaii Housing Finance and Development Corporation
- Idaho Housing and Finance Association
- Indiana Housing and Community Development Authority
- Iowa Finance Authority
- Kentucky Housing Corporation
- Louisiana Housing Corporation
- Maine State Housing Authority
- MassHousing
- Massachusetts Housing Partnership (new)
- Michigan State Housing Development Authority
- Minnesota Housing Finance Agency
- Mississippi Home Corporation
- Missouri Housing Development Commission
- Montana Board of Housing
- Nebraska Investment Finance Authority
- Nevada Housing Division
- New Jersey Housing and Mortgage Finance Agency
- New York State Homes and Community Renewal (State of New York Mortgage Agency - SONYMA)
- North Carolina Housing Finance Agency
- Ohio Housing Finance Agency
- Oklahoma Housing Finance Agency
- Oregon Housing and Community Services
- Pennsylvania Housing Finance Agency
- Rhode Island Housing
- Tennessee Housing Development Agency
- Texas Department of Housing and Community Affairs
- Utah Housing Corporation
- Vermont Housing Finance Agency
- Virginia Housing Development Authority
- Washington State Housing Finance Commission
- West Virginia Housing Development Fund
- Wisconsin Housing and Economic Development Authority (WHEDA)
- Wyoming Community Development Authority

Alabama Housing Finance Authority

<http://www.ahfa.com>

First-Lien Mortgage Loans:	Step Up
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	Step Up Down Payment Assistance (loan)
Targeted Populations/Special Programs:	First-time low- and moderate-income homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Alabama Housing Finance Authority provides a list of approved agencies across the state.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)

HELPFUL WEB LINKS

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

<http://www.ahfa.com/homebuyers/programs-available>

Alabama Mortgage Tax Credit Certificate

<http://www.ahfa.com/homebuyers/programs-available/mccs>

Alabama Resources and Links

<http://www.ahfa.com/about/resources-links>

Alaska Housing Finance Corporation

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

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • First-Time Homebuyer Programs • Manufactured Home Program • Nonconforming Program • Refinance 	<ul style="list-style-type: none"> • Rural Programs • Second Mortgage Programs • Taxable Program • Veterans Programs
Special Mortgage Purpose Programs Eligible Uses:	Purchase, refinance, rehabilitation, manufactured housing, rural properties, energy improvements	
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • Closing Cost Assistance Program, 3 to 4 percent down payment assistance (loan, can be used with non-Alaska Housing Finance Corporation loans) • Loans to nonprofit organizations for creation of Down Payment Assistance Programs to be used with an Alaska Housing Finance Corporation loan 	
Targeted Populations/Special Programs:	First-time homebuyers, active military or veterans, Alaska residents, rural borrowers	
Mortgage Tax Credit Certificate:	Not offered	
Homeownership Education/Counseling:	Offers <i>HomeChoice</i> , an eight-hour, in-person course or online. Not required, but participants save money on Alaska Housing Finance Corporation commitment fee.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	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?cID=416>

Alaska Interest Rates

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

Alaska Approved Homebuyer Education

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

Alaska Affordable Housing Enhanced Loan Program

<https://www.ahfc.us/buy/add-options/affordable-housing-enhanced/>

Arizona Housing Finance Authority

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

First-Lien Mortgage Loans:	HOME Plus Home Loan Program (limited geographic coverage)
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	HOME Plus Home Loan Program (grant, only available in combination with Arizona Housing Finance Authority first mortgage product)
Targeted Populations/Special Programs:	Available to all Arizona residents who meet income and purchase price limits. Qualified U.S. military personnel receive additional 1 percent down payment assistance
Mortgage Tax Credit Certificate:	Not offered
Homeownership Education/Counseling:	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.
Individual Development Accounts:	Not offered

HELPFUL WEB LINKS

Arizona HOME Plus Program Information

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

Arizona HOME Plus Home Loan Program Guidelines

<https://housing.az.gov/sites/default/files/documents/files/ADOH-HomePlusProgramGuideline-6.1.2017.pdf>

Arizona HOME Plus Participating Lender List

<https://housing.az.gov/sites/default/files/documents/files/HOME-Plus-ALL-Participating-Lender-4.26.2017.pdf>

Arkansas Development Finance Authority

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

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

California Housing Finance Agency (CalHFA)

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

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • CalPLUS Conventional Loan Program • CalHFA Conventional Loan Program • CalPLUS FHA Loan Program 	<ul style="list-style-type: none"> • CalHFA FHA Loan Program • Cal-EEM + Grant Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase	
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • MyHome Assistance Program (loan, must be combined with CalHFA first mortgage product) • Extra Credit Teacher Home Purchase Program (loan, must be combined with CalHFA first mortgage product) 	
Targeted Populations/Special Programs:	First-time homebuyers, teachers	
Mortgage Tax Credit Certificate:	Offered	
Homeownership Education/Counseling:	Required; <i>eHome America Education</i> (online program); or California Housing Finance Agency provides links to NeighborWorks America or HUD-approved counseling agencies' websites for face-to-face homebuyer counseling.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)	

HELPFUL WEB LINKS

California (CalHFA) MyHome Assistance Program

<http://www.calhfa.ca.gov/homeownership/programs/myhome.pdf>

California (CalHFA) Extra Credit Teacher Program

<http://www.calhfa.ca.gov/homeownership/programs/ectp.pdf>

California (CalHFA) First Mortgage Programs

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

California (CalHFA) Mortgage Tax Credit Certificate Program

<http://www.calhfa.ca.gov/homeownership/programs/mcc.pdf>

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

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

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

<http://ehomeamerica.org/calhfa>

California (CalHFA) Interest Rates

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

California (CalHFA) Lender Training

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

Colorado Housing and Finance Authority

<http://www.chfainfo.com>

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

HELPFUL WEB LINKS

Colorado Down Payment Assistance Grant

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

Colorado Borrower Premium Program (closing cost assistance)

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

Colorado First Mortgage Programs

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

Colorado Mortgage Tax Credit Certificate Program

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

Colorado First Mortgage Program Income Limits

http://www.chfainfo.com/participating-lenders/single-family/forms/CHFA_Income_Limits.pdf

Colorado MCC Program Income and Sales Price Limits

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

Colorado Participating Lender List

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

Colorado Lender Resources

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

Colorado Approved Homebuyer Education

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

Connecticut Housing Finance Authority

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

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

HELPFUL WEB LINKS

Connecticut Down Payment Assistance Program

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

Connecticut Smart Move Second Mortgage Program

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

Connecticut First 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/>

First-Lien Mortgage Loans:	Homeownership Loan Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/ Closing Cost Assistance:	<ul style="list-style-type: none"> • Second Mortgage Assistance Loan (loan, must be combined with Delaware State Housing Authority first mortgage product) • Advantage 4 (grant)
Targeted Populations/ Special Programs:	First-time homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required for some Delaware State Housing Authority programs; Delaware State Housing Authority provides a list of approved housing counseling agencies across the state.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)

HELPFUL WEB LINKS

Delaware Second Mortgage Assistance Loan

http://destatehousing.com/HomeOwnership/hb_smal.php

Delaware Advantage 4

http://destatehousing.com/HomeOwnership/hb_advantage3.php

Delaware Homeownership Loan Program

http://destatehousing.com/HomeOwnership/hb_sfmrpb.php

Delaware Mortgage Tax Credit Certificate

http://destatehousing.com/HomeOwnership/hb_fthb.php

Delaware Income and Sales Price Limits

http://destatehousing.com/HomeOwnership/hb_sfmrpb.php

Delaware Participating Lender List

http://destatehousing.com/HomeOwnership/hb_sfmrpb.php#lenders

Delaware Information for Prospective Lenders

http://destatehousing.com/Lenders/le_proslender.php

Delaware Approved Homebuyer Education

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:	DC Open Door Products <ul style="list-style-type: none"> • FHA • FHA Plus • FHA 203K Streamline 	<ul style="list-style-type: none"> • HFA Preferred without down payment/closing cost assistance • HFA Preferred with down payment/closing cost assistance
Special Mortgage Purpose Programs Eligible Uses:	Purchase, rehabilitation	
Down Payment/Closing Cost Assistance:	DC Open Door Down Payment Assistance Loan (zero percent, deferred payment, forgivable loan)	
Targeted Populations/Special Programs:	None	
Mortgage Tax Credit Certificate:	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	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI); Freddie Mac's HFA Advantage	

HELPFUL WEB LINKS

District of Columbia Down Payment and Closing Cost Assistance

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

District of Columbia First Mortgage Programs

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

District of Columbia Participating Lenders List

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

District of Columbia Income Limits

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

District of Columbia Resources for Lenders

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

District of Columbia Interest Rates (box in left bottom corner)

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

District of Columbia Mortgage Tax Credit Certificate

<http://www.dchfa.org/DCHFAHome/Homebuyers/MortgageCreditCertificate/tabid/318/Default.aspx>

District of Columbia 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

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Florida First • Florida Military Heroes • FL HFA Preferred Conventional Loan Program • FL HFA Preferred PLUS Conventional Loan Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • The Florida Assist (deferred payment, soft second, not forgivable, must be used in combination with a Florida Housing Finance Corporation first mortgage) • Hardest Hit Fund DPA Program (\$15,000, 0% interest, fully forgivable in five years; forgivable 20% each year the buyer(s) remain in the home as their primary residence and the first mortgage loan remains in good standing).
Targeted Populations/Special Programs:	First-time homebuyers, active military or veterans
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required; HUD-approved online and in-person education permitted.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)

HELPFUL WEB LINKS

Florida Homebuyer Loan Programs 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 Housing's Mortgage Credit Certificate Program

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

Georgia Department of Community Affairs

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

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

HELPFUL WEB LINKS

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

<http://dbedt.hawaii.gov/hhfdc/mortgage-credit-certificate/>

Idaho Housing and Finance Association

<http://www.idahohousing.com>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Conventional HFA preferred Lo MI 97% LTV • Conventional Risk Share No MI 97% LTV • Conventional Home Possible HFA Advantage 2% Bonus • FHA/VA/RD Advantage loan program for incomes to \$90K • FHA/VA/RD First Loan Program • Freddie Mac's Very Low Income Loan
Special Mortgage Purpose Programs Eligible Uses:	Purchase, refinance, rehabilitation
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • Good Credit Rewards Loan (loan) • HOME Down Payment and Closing Cost Assistance (grant)
Targeted Populations/Special Programs:	Very low-income homebuyers, Section 8 recipients
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required for first time homebuyers and homebuyers using down payment assistance. Idaho Housing and Finance Association <i>Finally Home! Homebuyer Education</i> provides in-person counseling, classroom, and online classes.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI), Fannie Mae's HFA Risk-Sharing (No MI); Freddie Mac's HFA Advantage

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>

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

HELPFUL WEB LINKS

Illinois 1st HomeIllinois 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>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Affordable Home • My Home Conventional • Helping to Own 	<ul style="list-style-type: none"> • Next Home • Next Home with MCC (Mortgage Tax Credit Certificate) Combo
Special Mortgage Purpose Programs Eligible Uses:	Purchase	
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • Next Home Down Payment Assistance (forgivable loan, must be used in combination with Next Home first mortgage) • Helping to Own (grant, must be used in combination with FHA first mortgage) 	
Targeted Populations/Special Programs:	First-time homebuyers	
Mortgage Tax Credit Certificate:	Offered	
Homeownership Education/Counseling:	Not required; <i>Framework</i> online course.	
Individual Development Accounts:	Offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)	

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/2341.htm>

Indiana Participating Lender List

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

Indiana Approved Homebuyer Education

<http://www.in.gov/ihcda/2341.htm>

Iowa Finance Authority

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

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • First Home • Homes for Iowans • HFA Preferred 	<ul style="list-style-type: none"> • HFA Preferred Risk Sharing (no mortgage insurance option)
Special Mortgage Purpose Programs Eligible Uses:	Purchase	
Down Payment/ Closing Cost Assistance:	<ul style="list-style-type: none"> • First Home Plus (grant, must be combined with First Home first mortgage) • Homes for Iowans Plus (grant, must be combined with Homes for Iowans first mortgage) • Military Homeownership Assistance Program (grant, can be used with non-Iowa Finance Authority loans if economically advantageous to borrower) 	
Targeted Populations/ Special Programs:	First-time homebuyers, repeat buyers, and active military service members or veterans	
Mortgage Tax Credit Certificate:	Not offered	
Homeownership Education/Counseling:	Required on conventional first loan products and only if all borrowers are first-time homebuyers (only one borrower is required to complete the course); online at http://www.finallyhomecourse.com or HUD-approved in-person education permitted.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI); Fannie Mae's HFA Risk-Sharing (No MI)	

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/Public/Pages/PC77LN10>

Iowa Participating Lender List

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

Iowa Resources for Lenders

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

Iowa Homebuyer Education

<http://www.finallyhomecourse.com>

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
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	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/>

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

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

Kentucky Participating Lender List

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>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Market Rate Ginnie Mae Program • LHC Preferred Conventional Program • LHC Choice Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	Down Payment Assistance (3 percent grant, must be combined with Louisiana Housing Corporation first mortgage product)
Targeted Populations/Special Programs:	Lower-income populations
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required for some programs.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI); Freddie Mac's HFA Advantage

HELPFUL WEB LINKS

Louisiana First Mortgage Programs (including down payment assistance options)

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

Louisiana Market Rate Ginnie Mae Participating Lender List

http://www.lhc.la.gov/assets/Programs/single_family_programs/Lenders/Market_111616.pdf

Louisiana Preferred Conventional Program Lender List

http://www.lhc.la.gov/assets/Programs/single_family_programs/Lenders/Preferred_111616.pdf

Louisiana Interest Rates

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

Louisiana Lender Resources

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

Louisiana Approved Homebuyer Education

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

Maine State Housing Authority

<http://www.mainehousing.org>

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

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

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Operation Welcome Home • MassHousing Mortgage • MassHousing Mortgage with No MI • MassHousing Mortgage LPMI • Purchase or Refinance/Rehabilitation 	<ul style="list-style-type: none"> • Home Possible Advantage • Home Possible Advantage 80-monthly and LPMI • FHA • DU Refi Plus
Special Mortgage Purpose Programs Eligible Uses:	Purchase, refinance, rehabilitation	
Down Payment/Closing Cost Assistance:	Down Payment and Closing Cost Assistance (3 percent deferred loan, only available in combination with select MassHousing first mortgage products)	
Targeted Populations/Special Programs:	First-time homebuyers, active military or veterans, <80% area median income borrowers	
Mortgage Tax Credit Certificate:	Not offered	
Homeownership Education/Counseling:	Required; MassHousing provides a list of approved agencies across the state. In person and online courses are available.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI); Fannie Mae's HFA Risk-Sharing (No MI); Freddie Mac's HFA Advantage	

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

Massachusetts Participating Lenders List

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

Massachusetts Housing Partnership (MHP)

<http://www.mhp.net>

First-Lien Mortgage Loans:	ONE Mortgage
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/ Closing Cost Assistance:	MHP interest subsidy (for eligible borrowers under 80% area median income)
Targeted Populations/ Special Programs:	First-time homebuyers
Mortgage Tax Credit Certificate:	Not offered
Homeownership Education/Counseling:	Required; MHP provides a list of approved agencies across the state.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Not offered

HELPFUL WEB LINKS

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

<http://www.mhp.net/one-mortgage/why-one>

Massachusetts MHP Participating Lenders List

<http://www.mhp.net/one-mortgage/why-one#find-lender>

Massachusetts MHP Income Limits and Sales Price

http://www.mhp.net/writable/resources/documents/one__income_limits.pdf

Massachusetts MHP Approved Homebuyer Education

<http://www.mhp.net/one-mortgage/why-one#get-prepared>

Michigan State Housing Development Authority

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

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • MI First Home • MI Next Home
Special Mortgage Purpose Programs Eligible Uses:	Purchase, foreclosure prevention loans
Down Payment/Closing Cost Assistance:	Down Payment Assistance (4 percent, subordinate lien, 0% interest rate, 0% amortization, repayable upon sale or refinanced, must be used in combination with a Michigan State Housing Development Authority first mortgage product)
Targeted Populations/Special Programs:	Low- to moderate-income homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required for MI First Home program or MI Next combined with DPA.
Individual Development Accounts:	Offered through Michigan IDA partnership
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Not offered

HELPFUL WEB LINKS

Michigan Down Payment and Closing Cost Assistance

http://www.michigan.gov/mshda/0,4641,7-141-45866_45868-370762--,00.html

Michigan First Mortgage Programs

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

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

Michigan Income and Sales Price Limits

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

Michigan Approved Homebuyer Education

http://housing.state.mi.us/webportal/default.aspx?page=counseling_start

Minnesota Housing Finance Agency

<http://www.mnhousing.gov>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Start Up Purchase Loan • Step Up Purchase Loan 	<ul style="list-style-type: none"> • Step Up Refinance Loan
Special Mortgage Purpose Programs Eligible Uses:	Purchase, refinance	
Down Payment/Closing Cost Assistance:	Down Payment and Closing Cost Assistance Loans (second loan or deferred loan, must be coupled with Minnesota Housing Finance Agency first mortgage product)	
Targeted Populations/Special Programs:	First-time homebuyers	
Mortgage Tax Credit Certificate:	Not offered	
Homeownership Education/Counseling:	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.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI), Fannie Mae's HFA Risk-Sharing (No MI); Freddie Mac's HFA Advantage	

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 Participating Lenders List

<http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1360799177096&pagename=External%2FPage%2FEXTIFrameLayout>

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 Home Corporation

<https://www.mshomecorp.com>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Smart Solution • Mortgage Revenue Bond
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • Smart Solution Second (4 percent of loan, amount must be used in combination with Smart Solution first mortgage) • Mortgage Revenue Bond provides 3% cash advance for down payment and closing costs • Housing Assistance for Teachers (forgivable loan, can be used with non-Mississippi Home Corporation's first mortgage)
Targeted Populations/Special Programs:	First-time homebuyers (Mortgage Revenue Bond)
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required for down payment assistance program. Mississippi Home Corporation provides a list of approved agencies across the state.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI); Freddie Mac's HFA Advantage

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/participating-lenders/>

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>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • First Place Loan Program • Next Step Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	Cash Assistance Payment and Next Step Program (4 percent grant)
Targeted Populations/Special Programs:	First-time homebuyers, repeat buyers, veterans
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Not required; no information on homebuyer education provided.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)

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

Missouri Next Step Program Details

<http://www.mhdc.com/homes/nextstep/index.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

Missouri Resources for Lenders

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>

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

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • First Home Plus • First Home Focused • Military Home • Homebuyer Assistance Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	Homebuyer Assistance Program (second mortgage loan, must be used in combination with Nebraska Investment Finance Authority first mortgage loan)
Targeted Populations/Special Programs:	First-time homebuyers, active military or veterans
Mortgage Tax Credit Certificate:	Not offered
Homeownership Education/Counseling:	Required; face-to-face and online class options are available
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)

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

Nebraska First Mortgage Programs

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

Nebraska Income Limits

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

Nebraska Interest Rates

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

Nevada Housing Division

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

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

HELPFUL WEB LINKS

Nevada First Mortgage Programs (includes closing cost assistance)

<http://www.homeispossiblenv.org/program/home-possible-program>

Nevada Mortgage Tax Credit Certificate

<http://www.homeispossiblenv.org/program/home-possible-mcc-program>

Nevada Participating Lenders List

<http://www.homeispossiblenv.org/find-lender-realtor/find-lender.php>

Nevada Resources for Lenders

<http://www.homeispossiblenv.org/page/lender>

Nevada Interest Rates

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

Nevada Approved Homebuyer Education

<http://www.homeispossiblenv.org/page/buyers-education>

New Hampshire Housing Finance Authority

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

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Home Flex • Home Preferred • Home Preferred No MI • Home Flex Purchase Rehabilitation 	<ul style="list-style-type: none"> • Voucher Assisted Mortgage Option • Home Flex Streamline Refinance • Home Preferred Refinance
Special Mortgage Purpose Programs Eligible Uses:	Purchase, refinance, rehabilitation	
Down Payment/Closing Cost Assistance:	Home Flex Plus (grant, must be used in combination with Home Flex first mortgage)	
Targeted Populations/Special Programs:	First-time homebuyers, Section 8 recipients	
Mortgage Tax Credit Certificate:	Offered	
Homeownership Education/Counseling:	Required; New Hampshire Housing Finance Authority provides program specific online courses, as well as a list of approved agencies across the state.	
Individual Development Accounts:	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

www.njhousing.gov

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

HELPFUL WEB LINKS

New Jersey The Road Home New Jersey

<http://www.theroadhomenj.com>

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/includes/lender.html>

New Mexico Mortgage Finance Authority

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

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

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

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 – SONYMA)

<http://www.nyshcr.org>

<http://www.sonyma.org>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Achieving the Dream • Low Interest Rate Program • Homes for Veterans Program • Remodel New York 	<ul style="list-style-type: none"> • Neighborhood Revitalization Program • Graduate to Homeownership Program • Conventional Plus Program • FHA Plus Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase, rehabilitation, newly constructed, energy efficient homes, manufactured homes 1-4 family, coops and condos	
Down Payment/Closing Cost Assistance:	State of New York Mortgage Agency's Down Payment Assistance Loans (must be used in combination with a SONYMA first mortgage) for down payment, closing costs and/or single premium MI (greater of \$3,000 or 3% of purchase price up to \$15,000). Available at no additional cost for eligible veterans and recent graduates.	
Targeted Populations/Special Programs:	First-time homebuyers, recent graduates, active military or veterans, buyers of vacant homes in specific areas (Long Island, Queens, Middletown, Newburgh, Troy, Rochester, Kingston)	
Mortgage Tax Credit Certificate:	Not offered	
Homeownership Education/Counseling:	Required for most programs; HUD approved counselor or Genworth online program. State of New York Mortgage Agency provides a link to HomeSmart NY, a homeownership education organization to assist borrowers in finding an agency.	
Individual Development Accounts:	Offered; First Home Club	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)	

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/Buyers/IncomeLimits/>

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

<https://homesmartny.org/>

North Carolina Housing Finance Agency

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

First-Lien Mortgage Loans:	NC Home Advantage Mortgage
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	NC Home Advantage Mortgage DPA (deferred, forgivable loan)
Targeted Populations/Special Programs:	First-time homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required for first-time homebuyers.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)

HELPFUL WEB LINKS

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

<http://www.nchfa.com/homeownership-partners/lenders/mortgage-product-options>

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/Lendersservices.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/>

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

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

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

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

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

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

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

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

Oklahoma Housing Finance Agency

<http://ohfa.org>

First-Lien Mortgage Loans:	OHFA Advantage Loan Products <ul style="list-style-type: none"> • OHFA Dream • OHFA Gold • OHFA 4 Teachers • OHFA Shield
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
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI), Fannie Mae's HFA Risk-Sharing (No MI); Freddie Mac's HFA Advantage

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

Oklahoma Participating Lenders List

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

Oklahoma Approved Homebuyer Education

Info not on site

Oregon Housing and Community Services

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

First-Lien Mortgage Loans:	Residential Loan Program <ul style="list-style-type: none"> • RateAdvantage Home Loan • CashAdvantage Home Loan
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	Cash Advantage Home Loan 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>HomeSmart</i> online program.
Individual Development Accounts:	Not offered; provided by partner agencies throughout the state.
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	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

Oregon Purchase Price Limits

<http://www.oregon.gov/ohcs/HD/SFF/forms/Property-Purchase-Price-Limits.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>

Oregon Individual Development Accounts (partner organizations)

<http://www.oregon.gov/ohcs/pages/oregon-individual-development-account-initiative.aspx>

Pennsylvania Housing Finance Agency

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

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

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/>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • FirstHomes 100 • FirstHomes 100+ • Refinance Loans
Special Mortgage Purpose Programs Eligible Uses:	Purchase, refinance, rehabilitation
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • First Homes Down Payment Assistance (loan) • Closing Cost Assistance (loan)
Targeted Populations/Special Programs:	First-time homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required; Rhode Island Housing offers in-person and <i>Home America</i> online classes, and landlord-tenant classes.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI); Fannie Mae's HFA Risk Sharing (No MI)

HELPFUL WEB LINKS

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

http://loans.rhodeislandhousing.org/Loan_options/

Rhode Island FirstHomes Tax Credit (MCC)

<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/

South Carolina State Housing Finance and Development Authority

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

First-Lien Mortgage Loans:	SC Housing Homebuyer Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	SC Housing Homebuyer Program Down Payment Assistance
Targeted Populations/Special Programs:	First-time homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required if borrower receives forgivable down payment assistance or receives a conventional first loan product.
Individual Development Accounts:	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

South Carolina Mortgage Tax Credit Certificate

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

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/>

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

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/>

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

HELPFUL WEB LINKS

Tennessee Down Payment and Closing Cost Assistance

<https://thda.org/homebuyers/down-payment-assistance-1>

Tennessee First Mortgage Programs

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

Tennessee Participating Lenders List

<http://resources.thda.org/gclenders/lender/lender.html>

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>

First-Lien Mortgage Loans:	My First Texas Home
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	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)
Targeted Populations/Special Programs:	First-time homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required; Texas Department of Housing and Community Affairs provides a list of certified homebuyer education providers across the state and an online course.
Individual Development Accounts:	Not offered
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI)

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

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

Texas Approved Homebuyer Education

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

<http://education.myfirsttexashome.com/>

Utah Housing Corporation

<https://utahhousingcorp.org/>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • FirstHome Loan • HomeAgain Loan • Score Loan 	<ul style="list-style-type: none"> • NoMI Loan • Streamline Refinance Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase, refinance	
Down Payment/Closing Cost Assistance:	Down Payment/Closing Cost Assistance Program (4-6% of first mortgage amount, depending on loan program; fully amortizing, 30-year 2nd mortgage must be used in combination with Utah Housing Corporation's first mortgage product)	
Targeted Populations/Special Programs:	First-time homebuyers, low- and moderate-income homebuyers	
Mortgage Tax Credit Certificate:	Not offered	
Homeownership Education/Counseling:	Required for some programs. Utah Housing Corporation provides a list of approved agencies across the state and approved online programs.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Risk-Sharing (No MI); Freddie Mac's HFA Advantage	

HELPFUL WEB LINKS

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

<https://utahhousingcorp.org/pdf/HomebuyerMatrix.pdf>

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/>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • MOVE Program • Advantage Program 	<ul style="list-style-type: none"> • Move MCC Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase	
Down Payment/Closing Cost Assistance:	ASSIST Loan (zero percent interest, deferred loan, must be used in combination with Vermont Housing Finance Agency first mortgage)	
Targeted Populations/Special Programs:	None	
Mortgage Tax Credit Certificate:	Offered	
Homeownership Education/Counseling:	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.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	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

Virginia Housing Development Authority

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

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • VHDA 30-Year Fixed Rate Loans • FHA Plus • FHA Streamline Refinance • VA • VA IRRR 	<ul style="list-style-type: none"> • Rural Development • Fannie Mae HFA Preferred No MI • Fannie Mae Reduced MI • FHA-Insured 30-Year Fixed-Rate Loans
Special Mortgage Purpose Programs Eligible Uses:	Purchase, refinance	
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • FHA Plus Down Payment and Closing Cost Assistance (loan) • Down Payment Assistance Grant 	
Targeted Populations/Special Programs:	First-time homebuyers	
Mortgage Tax Credit Certificate:	Offered	
Homeownership Education/Counseling:	Required; Virginia Housing Development Authority provides classes across the state and an online course.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI), Fannie Mae's HFA Risk-Sharing (No MI)	

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/>

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

¹ 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/>

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

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>

<http://wshfc.org/buyers/key.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/>

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

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

Wisconsin Housing and Economic Development Authority (WHEDA)

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

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • WHEDA Advantage • WHEDA FHA Advantage • First-Time Homebuyer Advantage 	<ul style="list-style-type: none"> • Veterans Affordable Loan Opportunity Rate (VALOR)
Special Mortgage Purpose Programs Eligible Uses:	Purchase	
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • Easy Close Advantage (second mortgage loan, must be used in combination with a WHEDA first mortgage) • Capital Access Advantage (0% APR, deferred payment second mortgage loan, must be used in combination with a WHEDA first mortgage). 	
Targeted Populations/Special Programs:	First-time homebuyers, honorably discharged military veterans who have served active duty	
Mortgage Tax Credit Certificate:	Offered	
Homeownership Education/Counseling:	Required; provides a list of state-wide approved agencies and online courses.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI); Fannie Mae's HFA Risk-Sharing (No MI)	

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

<https://www.wheda.com/home-buyers/find-a-wheda-lender/>

Wisconsin Loan Servicing

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

<https://www.wheda.com/Homeowners/>

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/>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • Standard First-Time Homebuyer product • HFA Preferred with MI product • HFA Preferred No MI product • WCDA Advantage product 	<ul style="list-style-type: none"> • Spruce Up Wyoming • Home Again reduced rate • Military Preference reduced rate • Veterans Exception
Special Mortgage Purpose Programs Eligible Uses:	Purchase, refinance, rehabilitation	
Down Payment/Closing Cost Assistance:	<ul style="list-style-type: none"> • Amortization Down Payment Loan Program (loan) • Home\$retch Down Payment Assistance (loan) 	
Targeted Populations/Special Programs:	First-time homebuyers	
Mortgage Tax Credit Certificate:	Offered	
Homeownership Education/Counseling:	Required by Wyoming Community Development Authority for all first-time homebuyers; Wyoming Community Development Authority has partnered with the Wyoming Housing Network, Inc. for the online education class plus a one-on-one budgeting session.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Fannie Mae's HFA Preferred (Low MI); Fannie Mae's HFA Risk-Sharing (No MI)	

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/lenderspartners/C103>

Wyoming Interest Rates

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

Wyoming Approved Homebuyer Education

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