

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>