

STATE HOUSING FINANCE AGENCY PRODUCTS

(See Appendix A: State Summaries of HFA Products and Resources for specific product information.)

	First-Lien Mortgage Loans	Eligible Uses For Special First-Lien Mortgage Products	Down Payment/Closing Cost Assistance	Mortgage Tax Credit Certificate	*Targeted Populations For Special Products	Homeownership Education/Counseling	Individual Development Accounts (IDAs)
AL	1 Product	Purchase	Offered (loan)	Offered	First-time low- and moderate-income homebuyers	Required	Not offered
AK	8 Products	Purchase Refinance Rehabilitation Manufactured housing Rural properties Energy improvements	Offered (loan)	Not offered	First-time homebuyers, active military and veterans, Alaska residents, rural borrowers	Not required	Not offered
AZ	1 Product	Purchase	Offered (grant)	Not offered	Veterans receive additional down payment assistance of 1%	Required	Not offered
AR	2 Products	Purchase	Offered (loan and deferred payment loan)	Offered	None	Required	Not offered
CA	5 Products	Purchase	Offered (deferred payment loan)	Offered	First-time homebuyers, teachers	Required	Not offered
CO	6 Products	Purchase Refinance	Offered (loan and grant)	Offered	Persons with a permanent disability, Section 8 recipients	Required	Not offered
CT	10 Products	Purchase Rehabilitation Manufactured housing	Offered (loan)	Not offered	First-time homebuyers, active military and veterans, police, teachers, Section 8 recipients	Required	Not offered
DE	1 Product	Purchase	Offered (loan and grant)	Offered	First-time homebuyers	Required for some programs	Not offered
DC	5 Products	Purchase Rehabilitation	Offered (deferred loan, forgivable loan)	Offered	None	Required for some programs	Not offered
FL	4 Products	Purchase	Offered (deferred payment loan and forgivable loan)	Offered	First-time homebuyers, active military or veterans	Required	Not offered
GA	1 Product	Purchase	Offered (deferred payment loan)	Not offered	First-time homebuyers, public protection, health care and education employees, members of the military, and persons with a disability	Required	Not offered
HI	Not offered	N/A	Not offered	Offered	N/A	Not required	Not offered

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ID	6 Products	Purchase Refinance Rehabilitation	Offered (loan and grant)	Offered	Very low-income homebuyers, Section 8 recipients	Required for first-time homebuyers and homebuyers using down payment assistance	Not offered
IL	4 Products	Purchase Refinance	Offered (loan)	Offered	First-time homebuyers, active military or veterans	Required	Not offered
IN	5 Products	Purchase	Offered (loan)	Offered	First-time homebuyers	Not Required	Offered
IA	4 Products	Purchase	Offered (grant)	Not offered	First-time homebuyers, repeat buyers, active military or veterans	Required for conventional first loan products only	Not offered
KS	Not offered	N/A	Offered (loan)	Not offered	First-time homebuyers	Required for some programs	Not offered
KY	10 Products	Purchase Refinance	Offered (loan)	Offered	First-time and repeat homebuyers	Not required	Not offered
LA	3 Products	Purchase	Offered (grant)	Offered	Lower-income populations	Not required	Not offered
ME	5 Products	Purchase Rehabilitation Manufactured housing Tribal land	Offered (grant)	Not offered	First-time homebuyers, active military or veterans, member of Passamaquoddy Tribe or Penobscot Nation	Required if using down payment assistance	Not offered
MD	7 Products	Purchase Refinance	Offered (grants, deferred loans, and forgivable loans)	Not offered	First-time homebuyers, active military or veterans	Required	Not offered
MA¹	9 Products	Purchase Refinance Rehabilitation	Offered (deferred loan)	Not offered	First-time homebuyers, active military or veterans, <80% AMI borrowers	Required	Not offered
MA²	1 Product	Purchase	Interest subsidy	Not offered	First-time homebuyers	Required	Not offered
MI	2 Products	Purchase Foreclosure prevention loans	Offered (loan)	Offered	Low- and moderate-income homebuyers	Required for MI First Home or MI Next combined with DPA	Offered through Michigan IDA partnership
MN	3 Products	Purchase Refinance	Offered (loan and deferred loan)	Not offered	First-time homebuyers	Required for some programs	Not offered

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¹ MassHousing

² Massachusetts Housing Partnership (MHP)

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MS	2 Products	Purchase	Offered (loan and grant)	Offered	First-time homebuyers	Required for down payment assistance program	Not offered
MO	2 Products	Purchase	Offered (grant)	Offered	First-time homebuyers, repeat homebuyers, veterans	Not Required	Not offered
MT	7 Products	Purchase Rehabilitation Reverse mortgage	Offered (loan)	Offered	First-time homebuyers, active military or veterans, persons with a disability, homeowners 68+	Required	Not offered
NE	4 Products	Purchase	Offered (loan)	Not offered	First-time homebuyers, active military or veterans	Required	Not offered
NV	3 Products	Purchase	Offered (grant)	Offered	First-time homebuyers, active military or veterans	Required	Not offered
NH	7 Products	Purchase Refinance Rehabilitation	Offered (grant)	Offered	First-time homebuyers, Section 8 recipients	Required	Not offered
NJ	4 Products	Purchase Refinance	Offered (loan)	Not offered	First-time homebuyers, police and firefighters	Required for New Jersey HomeSeeker	Not offered
NM	2 Products	Purchase	Offered (loan and grant)	Not offered	First-time homebuyers	Required	Not offered
NY	8 Products	Purchase Rehabilitation Newly constructed Energy efficient homes Manufactured homes 1-4 family Coops Condos	Offered (loan)	Not offered	First-time homebuyers, recent graduates, active military or veterans	Required for most programs	Offered
NC	1 Product	Purchase	Offered (loan)	Offered	First-time homebuyers	Required for first-time homebuyers	Not offered
ND	5 Products	Purchase Rehabilitation	Offered (forgivable loan)	Not offered	First-time homebuyers, single-parents, active military or veterans, disabled household members, elderly household members	Not required	Not offered
OH	6 Products	Purchase Rehabilitation	Offered (loan)	Offered	First-time homebuyers, recent college graduates, active military or veterans, firefighters/emergency medical and health care professionals, police officers, teachers	Required	Not offered

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OK	5 Products	Purchase	Offered (grant)	Offered	First-time homebuyers, firefighters, police officers, teachers	Required on conventional first loan products only	Not offered
OR	2 Products	Purchase	Offered (grant)	Not offered	First-time homebuyers	Required for some programs	Not offered
PA	8 Products	Purchase Refinance Rehabilitation	Offered (loan and deferred loan)	Offered	First-time and repeat homebuyers, persons with a disability	Required	Not offered
PR	1 Product	Purchase	Offered (subsidy)	Not offered	N/A	Not required	Not offered
RI	3 Products	Purchase Refinance Rehabilitation	Offered (loan)	Offered	First-time homebuyers	Required	Not offered
SC	1 Product	Purchase	Offered (loan)	Offered	First-time homebuyers	Required if borrower receives forgivable down payment and closing cost assistance or receives a conventional first loan product	Not offered
SD	2 Products	Purchase	Offered (grant)	Offered	First-time homebuyers, active military or veterans	Not required	Not offered
TN	2 Products	Purchase	Offered (deferred loan)	Offered	First-time homebuyers, active military or veterans	Required	Not offered
TX	1 Product	Purchase	Offered (deferred loan)	Offered	First-time homebuyers	Required	Not offered
UT	5 Products	Purchase Refinance	Offered (loan)	Not offered	First-time homebuyers, low- and moderate-income homebuyers	Required for some programs	Not offered
VT	3 Products	Purchase	Offered (deferred loan)	Offered	None	Required on conventional and government loan products and down payment assistance programs	Not offered
VA	9 Products	Purchase Refinance	Offered (loan and grant)	Offered	First-time homebuyers	Required	Not offered

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VI	3 Products	Purchase Rehabilitation Land acquisition Refinance	Offered (loans and grants)	Not offered	First-time homebuyers, active military or veterans	Required	Not offered
WA	2 Products	Purchase	Offered (deferred and traditionally amortizing loans)	Offered, check website for availability	First-time homebuyers	Required	Not offered
WV	3 Products	Purchase Refinance	Offered (loan)	Not offered	First-time homebuyers	Required	Not offered
WI	4 Products	Purchase	Offered (loan)	Offered	First-time homebuyers, honorably discharged military veterans who have served active duty	Required	Not offered
WY	8 Products	Purchase Refinance Rehabilitation	Offered (loan)	Offered	First-time homebuyers	Required for first-time homebuyers	Not offered

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