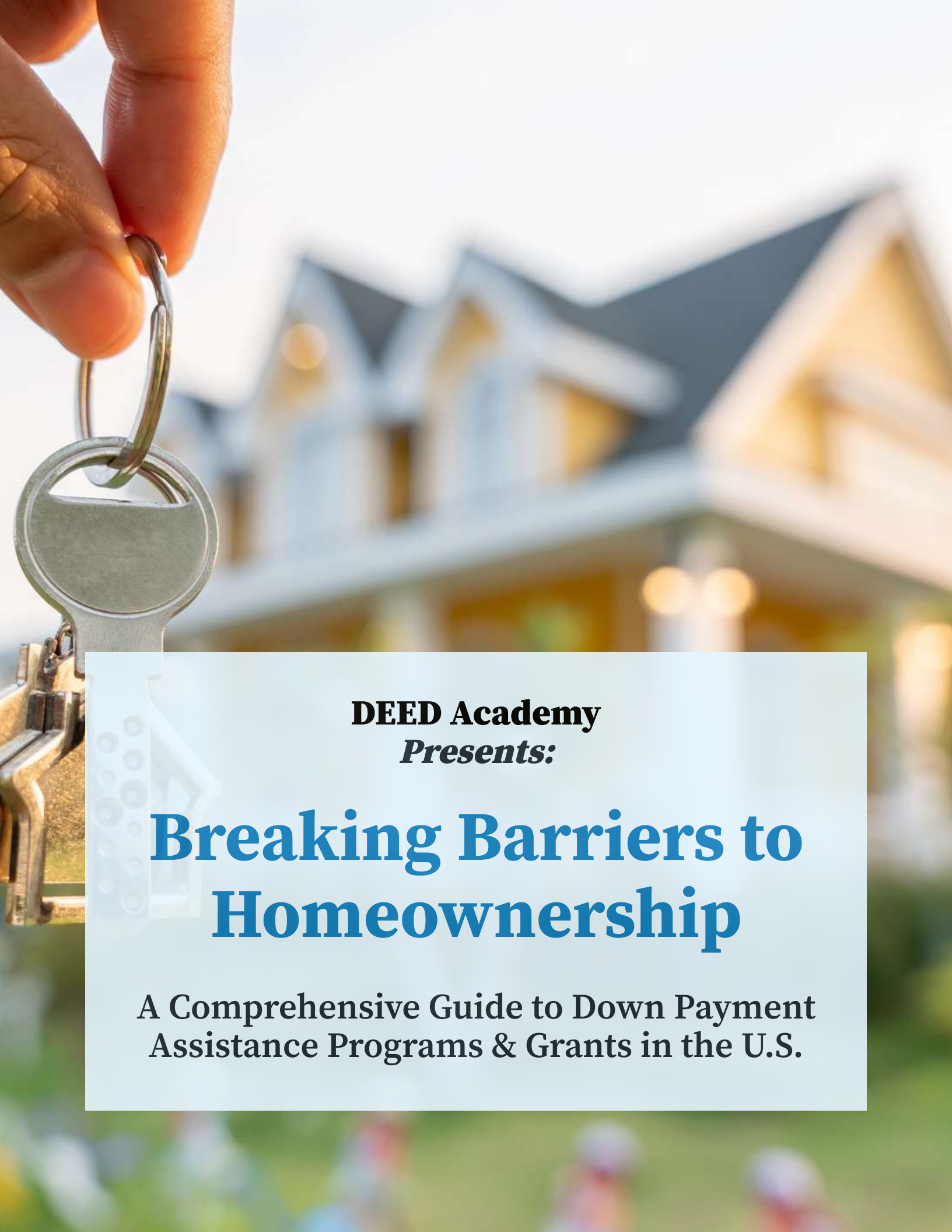
HIDDEN IN PLAIN SIGHT

THE DOWN PAYMENT MONEY THAT YOU DIDN'T KNOW EXISTED



CHERRIAN LEVY



DEED Academy
Presents:

Breaking Barriers to Homeownership

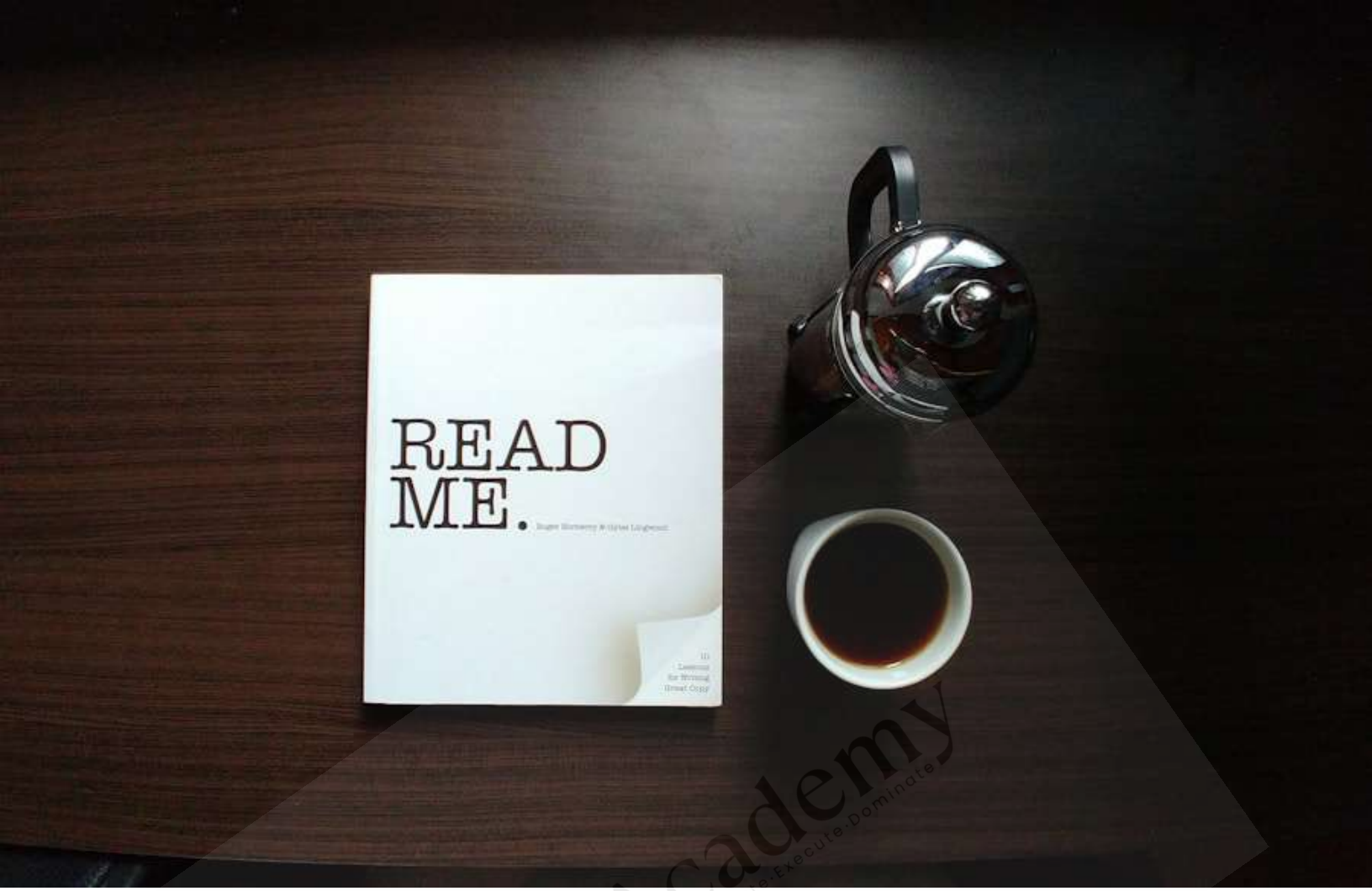
A Comprehensive Guide to Down Payment Assistance Programs & Grants in the U.S.

The keys were never out of reach—you just needed to know where to look.

Whether you're a first-time buyer, a single parent, an educator, or just someone tired of renting, this guide is your blueprint to buying smarter—not harder. Inside, you'll find real down payment assistance, homebuyer grants, and government-backed programs available in all 50 states.

These aren't gimmicks. They're overlooked opportunities that most lenders don't advertise and most buyers don't know exist. Until Now.

Welcome to the shortcut you've been praying for. Let's get you the keys.



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The information in this guide is for general informational purposes only and does not constitute financial advice. Programs, their requirements, participating lenders and eligibility criteria listed are subject to change. We recommend that all prospective homebuyers verify the details and latest updates with the respective program administrators or participating lenders to ensure accuracy and applicability to their specific circumstances. Always consult with a qualified financial advisor or professional before making any financial decisions.

The lenders listed are known to work with the respective programs but it is always best to reach out to the program administrators or the lenders directly to verify their current participation and to get detailed information about the application process.

Please note that the information provided was accurate, to our knowledge, at the time of publication and may have changed. For the most current information, please visit the program's website.

In some cases, certain city, state and/or national down payment assistance or grants can be combined. Be sure to ask your lender and verify that they participate in these programs before submitting your application.

If your city isn't specifically listed, it means we couldn't find a city-specific down payment assistance or grant program. However, **you may still qualify for state or national programs.**

First-time homebuyer programs generally fall into a few categories based on their structure and repayment terms. You might need to repay the funds, or they could be free, depending on the program type.

Deferred Second Mortgage
A deferred second mortgage is a loan that places a lien on your house alongside your primary mortgage. Many first-time homebuyer programs use this structure, but you may not need to make payments on it immediately, unlike your regular mortgage.

Forgivable Second Mortgage
Some first-time homebuyer programs offer forgivable second mortgages. If you live in the home for a specified period, the loan balance is forgiven, effectively turning it into a grant.

Grant
First-time homebuyer grants do not require repayment as long as you comply with the program requirements. These grants can be more challenging to qualify for and are often reserved for individuals who need the most assistance.



💡 Tip: The Question Most Buyers Forget to Ask

If you're already working with a lender—or plan to work with a specific one—**don't assume they automatically offer down payment assistance. Ask.**

Many lenders partner with local, state, or national programs, but they won't always mention them upfront unless you bring it up.

🎯 Questions to Ask Your Lender:

- **Do you work with any down payment assistance (DPA) programs?**
- **Which ones are you approved to offer?**
- **What are the credit score requirements?**
- **Do these programs have income limits or residency restrictions?**
- **Do I need to be a first-time homebuyer?**
- **What documents do I need to apply?**

🔑 Why This Matters:

Some DPA programs only work with approved lenders—so knowing this early can save you time, money, and frustration. And if your lender isn't partnered with any, don't be afraid to shop around. Some lenders specialize in helping buyers access funding and grants and will walk you through the entire process.

💬 Was This Helpful?

If so, you'll love our Homebuying Course—a step-by-step guide designed to teach you insider tips, smart strategies, and real-life hacks to help you avoid costly mistakes and potentially save thousands, allowing you to feel confident every step of the way.

🎓 Click here to purchase the Homebuying Course

General Requirements for Most Programs

- **Homebuyer Education**: Completion of a homebuyer education course is generally required for all programs.
- **Primary Residence**: The property must be intended as the primary residence of the buyer.
- **Income Verification**: Proof of income and employment is required.
- **Credit Score:** A minimum credit score is usually required, typically a 640 but can vary.

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Nonprofit and Other National Programs

National Homebuyers Fund (NHF)

- **Assistance Amount**: Up to 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: No specific income limit, but varies by program.
- **Other Requirements**: Must be used with an NHF-approved lender.

Chenoa Fund

- **Assistance Amount**: Up to 3.5% of the purchase price for down payment assistance.
- **Credit Score**: Minimum 620.
- **Income Limit**: 115% of the area median income.
- **Other Requirements**: Must be used with an FHA loan and an approved lender.

Operation HOPE Home Buyers Program

- **Assistance Amount**: Varies; provides financial assistance, credit counseling, and homebuyer education.
- **Credit Score**: No minimum credit score, but credit improvement services are available.
- **Income Limit**: No specific income limit.
- **Other Requirements**: Must complete a homebuyer education course.

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Lenders for National Homebuyers Fund (NHF)

The National Homebuyers Fund (NHF) works with a variety of lenders across the United States. Some of the major lenders that administer NHF programs include:

- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **LoanDepot**
  - Website: LoanDepot
  - Phone: (1-888-983-3240)
- **Paramount Residential Mortgage Group (PRMG)**
  - Website: PRMG
  - Phone: (1-866-774-3282)
- **Academy Mortgage**
  - Website: Academy Mortgage
  - Phone: (1-800-660-8664)
- **Fairway Independent Mortgage Corporation**
  - Website: Fairway Mortgage
  - Phone: (1-877-699-0353)

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Lenders for Chenoa Fund

The Chenoa Fund is administered by the CBC Mortgage Agency.

CBC Mortgage Agency

- Website: Chenoa Fund
- Phone: (1-866-563-3507)

Here are some of the lenders that partner with the Chenoa Fund:

- **Quicken Loans (Rocket Mortgage)**
  - Website: Rocket Mortgage
  - Phone: (1-888-452-8179)
- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)
- **LoanDepot**
  - Website: LoanDepot
  - Phone: (1-888-983-3240)
- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **PRMG (Paramount Residential Mortgage Group)**
  - Website: PRMG
  - Phone: (1-866-774-3282)
- **Fairway Independent Mortgage Corporation**
  - Website: Fairway Mortgage
  - Phone: (1-877-699-0353)

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Lenders for Operation HOPE Homebuyers Program

Operation HOPE works with a variety of lenders to provide financial literacy, credit counseling, and down payment assistance to homebuyers.

Some of the key partners include:

- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Wells Fargo**
  - Website: Wells Fargo
  - Phone: (1-800-869-3557)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)
- **SunTrust (now Truist)**
  - Website: Truist
  - Phone: (1-844-487-8478)
- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)
- **Citibank**
  - Website: Citibank
  - Phone: (1-800-374-9700)

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Finding Licensed Lenders in Your State

To ensure you are working with a lender that is licensed in your state and partners with these programs, it's best to contact the program administrators directly:

- **National Homebuyers Fund (NHF):** Visit National Homebuyers Fund or call (1-866-643-4968) to find a participating lender in your state.
- **Chenoa Fund**: Visit Chenoa Fund or call (1-866-563-3507) to find a participating lender in your state.
- **Operation HOPE**: Visit Operation HOPE or call (1-888-388-4673) to get connected with a partner lender.

These organizations can provide you with a list of approved lenders in your state and help you with the application process.

Lender Lists: Some programs may have a list of participating lenders available on their official websites or through customer service. Checking these resources can help ensure you find a lender who offers the specific assistance program you're interested in.

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Alabama

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Statewide Programs

Alabama Housing Finance Authority (AHFA)

Step Up Program

- **Assistance Amount**: Up to 3% of the sales price for down payment assistance.
- **Credit Score**: Minimum 640.
- **Income Limit**: $97,300 statewide.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time and repeat homebuyers. The program includes a 30-year, fixed-rate mortgage.

Mortgage Credit Certificate (MCC)

- **Assistance Amount**: Federal tax credit of up to 50% of the mortgage interest paid annually, capped at $2,000 per year.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or purchasing in a targeted area. Must complete a homebuyer education course.

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Lenders for Statewide Programs (Alabama Housing Finance Authority Programs)

- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)
- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **BB&T now Truist**
  - Website: Truist
  - Phone: (1-800-226-5228)
- **FirstBank Mortgage**
  - Website: FirstBank
  - Phone: (1-800-413-4211)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)

City Specific Programs

Birmingham

City of Birmingham Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. Must purchase a home within the Birmingham city limits.

Huntsville

Huntsville Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. Must purchase a home within the Huntsville city limits.

Single Family HOME Ownership Program

- **Amount of Assistance**: Provides eligible applicants with newly built 3 Bedroom/2 Bath houses in the Terry Heights and Edmonton Heights Neighborhoods.
- **Credit Score Requirement**: Not specified.
- **Income Limits**: All applicants must fall within 80% of the Area Median Income (AMI).
- **Other Requirements**: Must be a first-time homebuyer.

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Madison County

Madison County Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. Must purchase a home within Madison County.

HOME Investment Partnership Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. Must purchase a home within Madison County.

Mobile

First Time Home Buyers' Program

- **Amount of Assistance**: Up to $10,000 for standard homes; up to $15,000 for homes classified as "blighted."
- **Credit Score Requirement**: Minimum 620.
- **Income Limits**: 80% of AMI
- **Other Requirements**: Must complete a homebuyer education course. Must purchase a home within the Mobile city limits.

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Montgomery

Montgomery Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. Must purchase a home within the Montgomery city limits.

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Lenders for City-Specific Programs

Birmingham

- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)
- **BBVA USA now PNC**
  - Website: PNC
  - Phone: (1-888-762-2265)

Huntsville

- **Redstone Federal Credit Union**
  - Website: Redstone Federal Credit Union
  - Phone: (1-800-234-1234)
- **Huntsville Teachers Credit Union**
  - Website: Huntsville Teachers Credit Union
  - Phone: (1-256-533-0541)

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Mobile

- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)
- **Trustmark National Bank**
  - Website: Trustmark
  - Phone: (1-800-243-2524)

Montgomery

- **Guardian Credit Union**
  - Website: Guardian Credit Union
  - Phone: (1-800-239-7366)
- **Alabama Ag Credit**
  - Website: Alabama Ag Credit
  - Phone: (1-800-579-5471)

Madison County

- **Redstone Federal Credit Union**
  - Website: Redstone Federal Credit Union
  - Phone: (1-800-234-1234)
- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)

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Alaska

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Statewide Programs

Housing Finance Corporation (AHFC)

Closing Cost Assistance Program

- **Assistance Amount**: Up to 4% of the loan amount.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by household size and location, typically 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course.

First Home Limited

- **Assistance Amount**: Reduced interest rates for first-time homebuyers.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by household size and location, typically 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course.

Veterans Mortgage Program

- **Assistance Amount**: Reduced interest rates for veterans.
- **Credit Score**: Minimum 640.
- **Income Limit**: None.
- **Other Requirements**: Must be a veteran or active-duty service member

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- **Home Opportunity Program (HOP):** Provides down payment and closing cost assistance to low-income individuals through nonprofit intermediaries in major urban areas.
- **Income and Credit Requirements:** Vary by program and lender, generally requiring moderate income and a credit score around 640 or higher.

NeighborWorks Alaska

- Provides various assistance programs, including home loans, down payment assistance, and home modification grants.

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Lenders for Statewide Programs (Alaska Housing Finance Corporation Programs)

- **Alaska USA Federal Credit Union**
  - Website: Alaska USA FCU
  - Phone: (1-800-525-9094)
- **First National Bank Alaska**
  - Website: First National Bank Alaska
  - Phone: (1-800-856-4362)
- **Denali State Bank**
  - Website: Denali State Bank
  - Phone: (1-907-456-1400)
- **Mt. McKinley Bank**
  - Website: Mt. McKinley Bank
  - Phone: (1-907-452-1751)
- **Northrim Bank**
  - Website: Northrim Bank
  - Phone: (1-800-478-2265)
- **Residential Mortgage, LLC**
  - Website: Residential Mortgage
  - Phone: (1-907-222-8800)
- **KeyBank**
  - Website: KeyBank
  - Phone: (1-800-539-2968)

City-Specific Programs

Anchorage

Anchorage Homeownership Program

- **Assistance Amount**: Up to $35,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course.

Fairbanks

Fairbanks Neighborhood Housing Services (FNHS) Down Payment Assistance

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course.

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Juneau

Juneau Affordable Housing Fund (JAHF)

- **Assistance Amount**: Varies, generally up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course.

Kenai

Kenai Peninsula Housing Initiatives (KPHI) Down Payment Assistance

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course.

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Lenders for City-Specific Programs

Anchorage

- **Alaska USA Federal Credit Union**
  - Website: Alaska USA FCU
  - Phone: (1-800-525-9094)
- **Northrim Bank**
  - Website: Northrim Bank
  - Phone: (1-800-478-2265)

Fairbanks

- **Mt. McKinley Bank**
  - Website: Mt. McKinley Bank
  - Phone: (1-907-452-1751)
- **Denali State Bank**
  - Website: Denali State Bank
  - Phone: (1-907-456-1400)

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Juneau

- **First National Bank Alaska**
  - Website: First National Bank Alaska
  - Phone: (1-800-856-4362)
- **Northrim Bank**
  - Website: Northrim Bank
  - Phone: (1-800-478-2265)

Wasilla

- **Matanuska Valley Federal Credit Union (MVFCU)**
  - Website: MVFCU
  - Phone: (1-907-745-4891)
- **First National Bank Alaska**
  - Website: First National Bank Alaska
  - Phone: (1-800-856-4362)

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Arizona



Statewide Programs

Arizona Department of Housing (ADOH)

HOME Plus Home Loan Program

- **Assistance Amount**: Up to 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size, typically up to $112,785.
- **Other Requirements**: Must complete a homebuyer education course.

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Lenders for Statewide Programs (Arizona Industrial Development Authority and Arizona Department of Housing Programs)

- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **Fairway Independent Mortgage Corporation**
  - Website: Fairway Mortgage
  - Phone: (1-877-699-0353)
- **Quicken Loans (Rocket Mortgage)**
  - Website: Rocket Mortgage
  - Phone: (1-888-452-8179)
- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)

City-Specific Programs

Chandler

Chandler Industrial Development Authority (CIDA) First-Time Homebuyer Program

- Assistance Amount: Up to $20,000 for down payment and closing costs.
- Credit Score: Minimum 640.
- Income Limit: 80% of Area Median Income (AMI).
- Other Requirements: Must complete a homebuyer education course.

Flagstaff

Flagstaff Housing Corporation Down Payment Assistance Program

- Assistance Amount: Up to $15,000 for down payment and closing costs.
- Credit Score: Minimum 620.
- Income Limit: 80% of AMI.
- Other Requirements: Must complete a homebuyer education course.

Mesa

Mesa Housing Services Division Down Payment Assistance Program

- Assistance Amount: Up to $15,000 for down payment and closing costs.
- Credit Score: Minimum 620.
- Income Limit: 80% of AMI.
- Other Requirements: Must complete a homebuyer education course.

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Phoenix

Phoenix Industrial Development Authority (IDA) Home in Five Advantage Program

- **Assistance Amount**: Up to 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Up to $112,785.
- **Other Requirements**: Must complete a homebuyer education course.

Phoenix Neighborhood Stabilization Program (NSP)

- **Assistance Amount**: Varies, generally up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course.

Tucson

Tucson/Pima County Homebuyer's Solution Program

- Assistance Amount: Up to 5% of the loan amount for down payment and closing costs.
- Credit Score: Minimum 640.
- Income Limit: Up to $112,785.
- Other Requirements: Must complete a homebuyer education course.

Tucson Industrial Development Authority (TIDA) Pathway to Purchase Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course.

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Lenders for City-Specific Programs

Phoenix

- **Neighborhood Housing Services of Phoenix (Trellis)**
  - Website: Trellis
  - Phone: (1-602-258-1659)
- **Chase Bank**
  - Website: Chase Bank
  - Phone: (1-800-873-6577)
- **Arizona Federal Credit Union**
  - Website: Arizona Federal Credit Union
  - Phone: (1-602-683-1000)

Tucson

- **Pima Federal Credit Union**
  - Website: Pima Federal Credit Union
  - Phone: (1-520-887-5010)
- **Vantage West Credit Union**
  - Website: Vantage West Credit Union
  - Phone: (1-800-888-7882)

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Mesa

- **Desert Financial Credit Union**
  - Website: Desert Financial Credit Union
  - Phone: (1-602-433-7000)
- **FirstBank**
  - Website: FirstBank
  - Phone: (1-800-964-3444)

Glendale

- **Credit Union West**
  - Website: Credit Union West
  - Phone: (1-800-621-0287)
- **MidFirst Bank**
  - Website: MidFirst Bank
  - Phone: (1-888-643-3477)

Scottsdale

- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)

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Arkansas



Statewide Programs

Arkansas Development Finance Authority (ADFA)

ADFA Move-Up Choice

- **Assistance Amount**: Up to 4% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

ADFA Down Payment Assistance (DPA) Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

Arkansas Dream Down Payment Initiative (ADDI)

- **Assistance Amount**: Up to $10,000 or 6% of the purchase price (whichever is greater) for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must be a first-time homebuyer and complete a homebuyer education course.

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Lenders for Statewide Programs (Arkansas Development Finance Authority Programs)

- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)
- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)
- **Simmons Bank**
  - Website: Simmons Bank
  - Phone: (1-866-246-2400)
- **First Security Bank**
  - Website: First Security Bank
  - Phone: (1-877-611-3118)
- **First Financial Bank**
  - Website: First Financial Bank
  - Phone: (1-800-562-6896)
- **First Community Bank**
  - Website: First Community Bank
  - Phone: (1-800-823-2265)

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City-Specific Programs

Little Rock

- **Little Rock Homebuyer Assistance Program**
  - **Assistance Amount**: Up to $5,000 for down payment and closing costs.
  - **Credit Score**: Minimum 620.
  - **Income Limit**: 80% of AMI.
  - **Other Requirements**: Must complete a homebuyer education course and the property must be within the city limits.

North Little Rock

- **North Little Rock Homebuyer Assistance Program**
  - **Assistance Amount**: Up to $6,000 for down payment and closing costs.
  - **Credit Score**: Minimum 620.
  - **Income Limit**: 80% of AMI.
  - **Other Requirements**: Must complete a homebuyer education course and the property must be within the city limits.

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Fayetteville

Fayetteville Homebuyer Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within the city limits.

Springdale

Springdale Housing Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within the city limits.

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Lenders for City-Specific Programs

Little Rock

- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)
- **Bank of Little Rock Mortgage**
  - Website: Bank of Little Rock Mortgage
  - Phone: (1-800-249-7990)
- **Simmons Bank**
  - Website: Simmons Bank
  - Phone: (1-866-246-2400)

Fayetteville

- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)
- **First Security Bank**
  - Website: First Security Bank
  - Phone: (1-877-611-3118)

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Fort Smith

- **First National Bank of Fort Smith**
  - Website: First National Bank
  - Phone: (1-479-788-4600)
- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)

Jonesboro

- **First Community Bank**
  - Website: First Community Bank
  - Phone: (1-800-823-2265)
- **First Security Bank**
  - Website: First Security Bank
  - Phone: (1-877-611-3118)

Springdale

- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)
- **United Bank**
  - Website: United Bank
  - Phone: (1-479-756-8811)

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California

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Statewide Programs

California Housing Finance Agency (CalHFA)

CalHFA MyHome Assistance Program

- **Assistance Amount**: Up to 3.5% of the lesser of the purchase price or appraised value.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer and complete a homebuyer education course.

CalHFA ZIP Extra

- **Assistance Amount**: Up to 3% of the loan amount.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be combined with a CalHFA first mortgage.

CalHFA School Teacher and Employee Assistance Program (School Program)

- **Assistance Amount**: Up to 4% of the loan amount.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be employed in a California K-12 public school.

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Lenders for Statewide Programs (California Housing Finance Agency Programs)

- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)
- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **LoanDepot**
  - Website: LoanDepot
  - Phone: (1-888-983-3240)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Golden State Finance Authority (GSFA)**
  - Website: GSFA
  - Phone: (1-855-740-8422)
- **Quicken Loans (Rocket Mortgage)**
  - Website: Rocket Mortgage
  - Phone: (1-888-452-8179)

City-Specific Programs

Anaheim

Anaheim First-Time Homebuyer Program

- **Assistance Amount**: Up to $80,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Los Angeles

LIPA (Low Income Purchase Assistance)

- Assistance Amount: Up to $140,000 for down payment and closing costs.
- Credit Score: Minimum 620.
- Income Limit: 80% of AMI.
- Other Requirements: Must complete a homebuyer education course and the property must be within city limits.

MIPA (Moderate Income Purchase Assistance)

- **Assistance Amount**: Up to $75,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Oakland

Oakland Down Payment Assistance Program

- **Assistance Amount**: Up to $75,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Sacramento

Sacramento Housing and Redevelopment Agency (SHRA) CalHome First-Time Homebuyer Mortgage Assistance Program

- **Assistance Amount**: Up to $40,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

San Diego

San Diego Housing Commission (SDHC) First-Time Homebuyer Program

- **Assistance Amount**: Up to 17% of the purchase price for down payment and up to 4% for closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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San Francisco

San Francisco Mayor's Office of Housing and Community Development (MOHCD) Downpayment Assistance Loan Program (DALP)

- **Assistance Amount**: Up to $375,000 for down payment.
- **Credit Score**: Minimum 640.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

San Francisco Below Market Rate (BMR) Ownership Program

- **Assistance Amount**: Varies, typically offers homes at below market rates.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by household size.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Los Angeles

- **City of Los Angeles Housing and Community Investment Department**
  - Website: HCIDLA
  - Phone: (1-866-557-7368)
- **Neighborhood Housing Services of Los Angeles County**
  - Website: NHS LA County
  - Phone: (1-888-895-2647)

San Francisco

- **San Francisco Housing Development Corporation**
  - Website: SFHDC
  - Phone: (1-415-822-1022)
- **Mayor's Office of Housing and Community Development**
  - Website: MOHCD
  - Phone: (1-415-701-5500)

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San Diego

- **San Diego Housing Commission**
  - Website: SDHC
  - Phone: (1-619-231-9400)
- **Community HousingWorks**
  - Website: Community HousingWorks
  - Phone: (1-619-282-6647)

Sacramento

- **Sacramento Housing and Redevelopment Agency**
  - Website: SHRA
  - Phone: (1-916-440-1390)
- **NeighborWorks HomeOwnership Center Sacramento Region**
  - Website: NeighborWorks Sacramento
  - Phone: (1-916-452-5356)

Oakland

- **Oakland Housing Authority**
  - Website: Oakland Housing Authority
  - Phone: (1-510-874-1653)
- **Neighborhood Housing Services of the East Bay**
  - Website: NHSEB
  - Phone: (1-510-237-6459)

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Colorado

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Statewide Programs

Colorado Housing and Finance Authority (CHFA)

CHFA Down Payment Assistance Grant

- **Assistance Amount**: Up to 4% of the first mortgage loan amount.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a CHFA-approved homebuyer education course.

CHFA Down Payment Assistance Second Mortgage Loan

- **Assistance Amount**: Up to 5% of the first mortgage loan amount.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a CHFA-approved homebuyer education course.

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Lenders for Statewide Programs (Colorado Housing and Finance Authority Programs)

- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **U.S. Bank Home Mortgage**
  - Website: U.S. Bank
  - Phone: (1-888-291-2334)
- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)
- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Fairway Independent Mortgage Corporation**
  - Website: Fairway Mortgage
  - Phone: (1-877-699-0353)
- **FirstBank**
  - Website: FirstBank
  - Phone: (1-800-964-3444)

City-Specific Programs

Aurora

Aurora Home Ownership Assistance Program (HOAP)

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Boulder

Boulder Homeownership Program

- **Assistance Amount**: Up to $50,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies, typically 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Boulder Permanently Affordable Homes Program

- **Assistance Amount**: Homes sold at below-market rates.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by household size.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Colorado Springs

Colorado Springs Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Denver

Denver Metro Mortgage Assistance Plus Program

- **Assistance Amount**: Up to 4% of the loan amount.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Denver Housing Authority (DHA) Down Payment Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Fort Collins

Fort Collins Homebuyer Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Lakewood

Lakewood First-Time Homebuyer Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Denver

- **Denver Community Credit Union**
  - Website: Denver Community Credit Union
  - Phone: (1-303-573-1170)
- **Bellco Credit Union**
  - Website: Bellco Credit Union
  - Phone: (1-800-235-5261)

Colorado Springs

- **Ent Credit Union**
  - Website: Ent Credit Union
  - Phone: (1-800-525-9623)
- **Air Academy Federal Credit Union**
  - Website: AAFCU
  - Phone: (1-800-223-1983)

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Aurora

- **Aurora Federal Credit Union**
  - Website: Aurora Federal Credit Union
  - Phone: (1-303-755-2572)
- **Credit Union of Colorado**
  - Website: Credit Union of Colorado
  - Phone: (1-800-444-4816)

Fort Collins

- **Elevations Credit Union**
  - Website: Elevations Credit Union
  - Phone: (1-800-429-7626)
- **Blue Federal Credit Union**
  - Website: Blue Federal Credit Union
  - Phone: (1-800-368-9328)

Boulder

- **Elevations Credit Union**
  - Website: Elevations Credit Union
  - Phone: (1-800-429-7626)
- **Premier Members Credit Union**
  - Website: Premier Members Credit Union
  - Phone: (1-303-657-7000)

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Connecticut

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Statewide Programs

Connecticut Housing Finance Authority (CHFA)

CHFA Downpayment Assistance Program (DAP)

- **Assistance Amount**: Up to 3.5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by town and household size.
- **Other Requirements**: Must be a first-time homebuyer or not have owned a home in the past three years, and must complete a homebuyer education course.

CHFA Homebuyer Mortgage Program

- **Assistance Amount**: Below-market interest rate loans with options for down payment assistance.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by town and household size.
- **Other Requirements**: Must be a first-time homebuyer or not have owned a home in the past three years, and must complete a homebuyer education course.

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Lenders for Statewide Programs (Connecticut Housing Finance Authority Programs)

- **Webster Bank**
  - Website: Webster Bank
  - Phone: (1-800-325-2424)
- **People's United Bank**
  - Website: People's United Bank
  - Phone: (1-800-894-0300)
- **Liberty Bank**
  - Website: Liberty Bank
  - Phone: (1-888-570-0773)
- **First World Mortgage Corporation**
  - Website: First World Mortgage Corporation
  - Phone: (1-860-233-5626)
- **Essex Savings Bank**
  - Website: Essex Savings Bank
  - Phone: (1-877-377-3922)
- **Ion Bank**
  - Website: Ion Bank
  - Phone: (1-203-729-4442)
- **Fairfield County Bank**
  - Website: Fairfield County Bank
  - Phone: (1-203-431-7431)

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City-Specific Programs

Bridgeport

Bridgeport Down Payment Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Hartford

Hartford Homeownership Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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New Haven

New Haven Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Stamford

Stamford Down Payment Assistance Program

- **Assistance Amount**: Up to $25,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Waterbury

Waterbury Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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City-Specific Programs

Bridgeport

- **People's United Bank**
  - Website: People's United Bank
  - Phone: (1-800-894-0300)
- **First World Mortgage Corporation**
  - Website: First World Mortgage Corporation
  - Phone: (1-860-233-5626)

Hartford

- **Liberty Bank**
  - Website: Liberty Bank
  - Phone: (1-888-570-0773)
- **Webster Bank**
  - Website: Webster Bank
  - Phone: (1-800-325-2424)

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New Haven

- **New Haven Bank**
  - Website: New Haven Bank
  - Phone: (1-203-787-8558)
- **Start Community Bank**
  - Website: Start Community Bank
  - Phone: (1-203-285-6490)

Stamford

- **Fairfield County Bank**
  - Website: Fairfield County Bank
  - Phone: (1-203-431-7431)
- **Webster Bank**
  - Website: Webster Bank
  - Phone: (1-800-325-2424)

Waterbury

- **Ion Bank**
  - Website: Ion Bank
  - Phone: (1-203-729-4442)
- **Liberty Bank**
  - Website: Liberty Bank
  - Phone: (1-888-570-0773)

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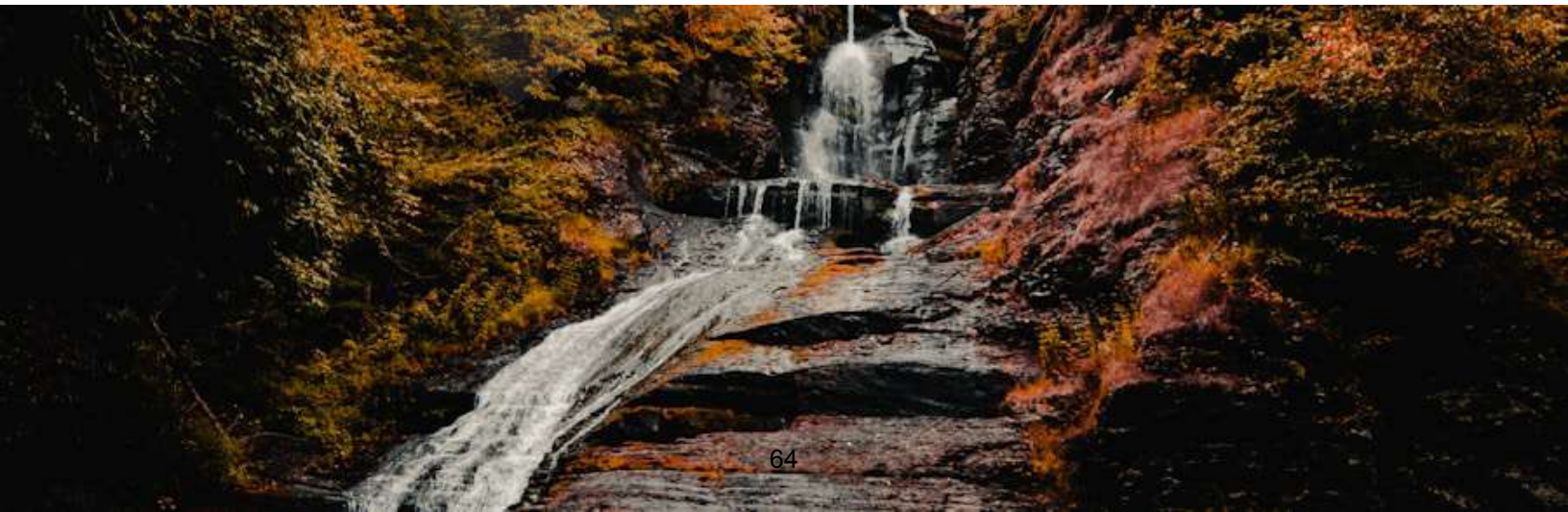
Delaware



Statewide Programs

Delaware State Housing Authority (DSHA)

DSHA Preferred Plus

- **Assistance Amount**: 2-5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

DSHA Homeownership Loan Program

- **Assistance Amount**: Low-interest rate mortgages with down payment and closing cost assistance.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

DSHA Second Mortgage Assistance Loan (SMAL)

- **Assistance Amount**: Up to $8,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

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Lenders for Statewide Programs (Delaware State Housing Authority Programs)

- **WSFS Bank**
  - Website: WSFS Bank
  - Phone: (1-888-973-7226)
- **M&T Bank**
  - Website: M&T Bank
  - Phone: (1-800-724-2440)
- **TD Bank**
  - Website: TD Bank
  - Phone: (1-888-751-9000)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)

City-Specific Programs

Dover

Dover Down Payment Assistance Program

- **Assistance Amount:** Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Newark

Newark Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Wilmington

Wilmington Down Payment and Settlement Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Wilmington

- **WSFS Bank**
  - Website: WSFS Bank
  - Phone: (1-888-973-7226)
- **TD Bank**
  - Website: TD Bank
  - Phone: (1-888-751-9000)

Dover

- **M&T Bank**
  - Website: M&T Bank
  - Phone: (1-800-724-2440)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)

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Newark

- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)

Middletown

- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)
- **WSFS Bank**
  - Website: WSFS Bank
  - Phone: (1-888-973-7226)

Milford

- **M&T Bank**
  - Website: M&T Bank
  - Phone: (1-800-724-2440)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)

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District of Columbia



Programs in the District of Columbia

DC Department of Housing and Community Development (DHCD)

- **Home Purchase Assistance Program (HPAP)**
  - **Assistance Amount**: Up to $202,000 for down payment assistance and closing costs.
  - **Credit Score**: Minimum 640.
  - **Income Limit**: Varies by household size (e.g., up to $91,200 for a household of one).
  - **Other Requirements**: Must be a first-time homebuyer and a resident of the District of Columbia for at least one year prior to applying. Must complete a homebuyer education course. The assistance is a 0% interest loan, and repayment is deferred for the first five years.
- **Negotiated Employee Assistance Home Purchase Program (NEAHP)**
  - **Assistance Amount**: Up to $26,500 for down payment assistance and closing costs.
  - **Credit Score**: Minimum 640.
  - **Income Limit**: No specific income limit, but the applicant must be a full-time DC government employee.
  - **Other Requirements**: Must be a first-time homebuyer and a current DC government employee. Must complete a homebuyer education course. The assistance is a 0% interest loan, and repayment is deferred for the first five years.

Employer Assisted Housing Program (EAHP)

Assistance Amount: Up to $20,000 for down payment assistance and closing costs, plus a matching funds grant of up to $5,000.

Credit Score: Minimum 640.

Income Limit: No specific income limit, but the applicant must be a full-time DC government employee.

Other Requirements: Must be a first-time homebuyer and a current DC government employee. Must complete a homebuyer education course. The assistance is a 0% interest loan, and repayment is deferred for the first five years.

DC Open Doors

Assistance Amount: Up to 3% of the loan amount for down payment and closing costs.

Credit Score: Minimum 640.

Income Limit: $140,640 for an individual or a couple.

Other Requirements: Available for first-time and repeat homebuyers. Must complete a homebuyer education course. The assistance is a 0% interest deferred loan, forgiven after five years.

HPAP Super Grant

Assistance Amount: Up to $80,000 for down payment and closing costs.

Credit Score: Minimum 640.

Income Limit: Varies by household size (e.g., up to $91,200 for a household of one).

Other Requirements: Must be a first-time homebuyer and a resident of the District of Columbia for at least one year prior to applying. Must complete a homebuyer education course. The assistance is a 0% interest loan, and repayment is deferred for the first five years.

Lenders for Programs Administered by DHCD

- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)
- **George Mason Mortgage**
  - Website: George Mason Mortgage
  - Phone: (1-800-867-6859)
- **Prosperity Home Mortgage**
  - Website: Prosperity Home Mortgage
  - Phone: (1-855-449-7144)
- **Primelending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Sandy Spring Bank**
  - Website: Sandy Spring Bank
  - Phone: (1-800-399-5919)
- **EagleBank**
  - Website: EagleBank
  - Phone: (1-301-986-1800)
- **M&T Bank**
  - Website: M&T Bank
  - Phone: (1-800-724-2440)
- **Truist (formerly BB&T and SunTrust)**
  - Website: Truist
  - Phone: (1-844-487-8478)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)
- **U.S. Bank**
  - Website: U.S. Bank
  - Phone: (1-800-872-2657)
- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)

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Florida

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Statewide Programs

Florida Housing Finance Corporation (FHFC)

Florida Assist (FL Assist)

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

HFA Preferred and HFA Advantage PLUS Second Mortgage

- **Assistance Amount**: Up to 3%, 4%, or 5% of the loan amount.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

Salute Our Soldiers Military Loan Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be active duty military or a veteran and complete a homebuyer education course.

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Lenders for Statewide Programs (Florida Housing Finance Corporation Programs)

- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Chase Bank**
  - Website: Chase Bank
  - Phone: (1-800-873-6577)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **SunTrust now Truist**
  - Website: Truist
  - Phone: (1-800-226-5228)
- **Regions Mortgage**
  - Website: Regions Mortgage
  - Phone: (1-800-986-2462)
- **Fifth Third Bank**
  - Website: Fifth Third Bank
  - Phone: (1-800-972-3030)

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City-Specific Programs

Fort Lauderdale

Fort Lauderdale Homebuyer Purchase Assistance Program

- **Assistance Amount**: Up to $40,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Jacksonville

Head Start to HOME Ownership (H2H) Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 140% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

DEEDAcademy

Miami

Miami-Dade County Homebuyer Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

Orlando

Orlando Down Payment Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Tallahassee

Tallahassee Lenders' Consortium Down Payment Assistance Program

- **Assistance Amount**: Up to $7,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Tampa

Tampa Down Payment Assistance Program

- Assistance Amount: Up to $15,000 for down payment and closing costs.
- Credit Score: Minimum 640.
- Income Limit: 80% of AMI.
- Other Requirements: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Jacksonville

- **VyStar Credit Union**
  - Website: VyStar Credit Union
  - Phone: (1-904-777-6000)
- **Jax Federal Credit Union**
  - Website: Jax Federal Credit Union
  - Phone: (1-904-475-8000)

Miami

- **City National Bank of Florida**
  - Website: City National Bank of Florida
  - Phone: (1-800-435-8839)
- **U.S. Century Bank**
  - Website: U.S. Century Bank
  - Phone: (1-305-715-5200)

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Orlando

- **Fairwinds Credit Union**
  - Website: Fairwinds Credit Union
  - Phone: (1-407-277-5045)
- **Space Coast Credit Union**
  - Website: Space Coast Credit Union
  - Phone: (1-800-447-7228)

Tampa

- **Suncoast Credit Union**
  - Website: Suncoast Credit Union
  - Phone: (1-800-999-5887)
- **Tampa Bay Federal Credit Union**
  - Website: Tampa Bay Federal Credit Union
  - Phone: (1-813-247-4414)

Tallahassee

- **Prime Meridian Bank**
  - Website: Prime Meridian Bank
  - Phone: (1-850-907-2300)
- **First Commerce Credit Union**
  - Website: First Commerce Credit Union
  - Phone: (1-800-533-5772)

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Georgia

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Statewide Programs

Georgia Department of Community Affairs (DCA)

Georgia Dream Homeownership Program

- **Standard Assistance**
  - **Assistance Amount**: $7,500 for down payment and closing costs.
  - **Credit Score**: Minimum 640.
  - **Income Limit**: Varies by county and household size.
  - **Other Requirements**: Must be a first-time homebuyer or have not owned a home in the past three years, and must complete a homebuyer education course.

Pen

- **Assistance Amount**: $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to protectors, educators, and healthcare workers, must be a first-time homebuyer or have not owned a home in the past three years, and must complete a homebuyer education course.

Choice

- **Assistance Amount**: $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to households with members who are disabled, must be a first-time homebuyer or have not owned a home in the past three years, and must complete a homebuyer education course.

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Lenders for Statewide Programs (Georgia Department of Community Affairs Programs)

- **Ameris Bank**
  - Website: Ameris Bank
  - Phone: (1-866-616-6020)
- **Synovus Mortgage Corp**
  - Website: Synovus
  - Phone: (1-888-796-6887)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Regions Mortgage**
  - Website: Regions Mortgage
  - Phone: (1-800-986-2462)

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City-Specific Programs

Atlanta

Atlanta Affordable Homeownership Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Atlanta Housing Authority (AHA) Homeownership Program

- **Assistance Amount**: Varies based on individual eligibility and need.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and be a current AHA resident or participant in AHA programs.

Augusta

Augusta-Richmond County Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

Columbus

Columbus Consolidated Government Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Macon

Macon-Bibb County Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

Savannah

Savannah First-Time Homebuyer Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Lenders for City-Specific Programs

Atlanta

- **Invest Atlanta**
  - Website: Invest Atlanta
  - Phone: (1-404-880-4100)
- **Synovus Mortgage Corp**
  - Website: Synovus
  - Phone: (1-888-796-6887)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)

Augusta

- **Augusta Housing and Community Development Department**
  - Website: Augusta HCDD
  - Phone: (1-706-821-1797)
- **Georgia Bank & Trust**
  - Website: Georgia Bank & Trust
  - Phone: (1-706-738-6990)

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Columbus

- **Synovus Mortgage Corp**
  - Website: Synovus
  - Phone: (1-888-796-6887)
- **Columbus Bank and Trust Company**
  - Website: Columbus Bank & Trust
  - Phone: (1-800-262-7175)

Macon

- **Macon-Bibb County Department of Community Affairs**
  - Website: Macon-Bibb County DCA
  - Phone: (1-478-751-7190)
- **Cadence Bank**
  - Website: Cadence Bank
  - Phone: (1-800-636-7622)

Savannah

- **Savannah Home Ownership Program**
  - Website: City of Savannah
  - Phone: (1-912-651-6926)
- **Carver State Bank**
  - Website: Carver State Bank
  - Phone: (1-912-447-4200)

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Hawaii



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Statewide Programs

Hawaii Housing Finance and Development Corporation (HHFDC)

Hula Mae Mortgage Loan Program

- **Assistance Amount**: Below-market interest rate mortgages with options for down payment assistance.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or not have owned a home in the past three years, and must complete a homebuyer education course.

Hula Mae Down Payment Assistance Program

- **Assistance Amount**: Up to 5% of the purchase price or appraised value (whichever is lower).
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be used in conjunction with the Hula Mae Mortgage Loan Program.

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Lenders for Statewide Programs (Hawaii Housing Finance and Development Corporation Programs)

- **American Savings Bank**
  - Website: American Savings Bank
  - Phone: (1-800-272-2566)
- **Bank of Hawaii**
  - Website: Bank of Hawaii
  - Phone: (1-888-643-3888)
- **Central Pacific Bank**
  - Website: Central Pacific Bank
  - Phone: (1-800-342-8422)
- **First Hawaiian Bank**
  - Website: First Hawaiian Bank
  - Phone: (1-888-844-4444)
- **Hawaii State Federal Credit Union**
  - Website: Hawaii State FCU
  - Phone: (1-888-586-1056)
- **Honolulu HomeLoans**
  - Website: Honolulu HomeLoans
  - Phone: (1-808-681-7500)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)

City-Specific Programs

Honolulu

Honolulu Down Payment Loan Program

- **Assistance Amount**: Up to $40,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Honolulu Affordable Housing Fund

- **Assistance Amount**: Varies, generally provides low-interest loans for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Maui

- **Maui County Down Payment Assistance Program**
- **Assistance Amount**: Up to $30,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

Maui Workforce Housing Assistance Program

- **Assistance Amount**: Varies, typically low-interest loans for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 140% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

Kauai

Kauai County Home Buyer Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

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Hawaii (Big Island)

Hawaii County Home Buyer Assistance Program

- **Assistance Amount**: Up to $25,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

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Lenders for City-Specific Programs

Honolulu

- **American Savings Bank**
  - Website: American Savings Bank
  - Phone: (1-800-272-2566)
- **Bank of Hawaii**
  - Website: Bank of Hawaii
  - Phone: (1-888-643-3888)

Maui

- **American Savings Bank**
  - Website: American Savings Bank
  - Phone: (1-800-272-2566)
- **First Hawaiian Bank**
  - Website: First Hawaiian Bank
  - Phone: (1-888-844-4444)

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Kauai

- **Bank of Hawaii**
  - Website: Bank of Hawaii
  - Phone: (1-888-643-3888)
- **First Hawaiian Bank**
  - Website: First Hawaiian Bank
  - Phone: (1-888-844-4444)

Hawaii (Big Island)

- **Hawaii Community Federal Credit Union**
  - Website: Hawaii Community FCU
  - Phone: (1-808-930-7700)
- **Bank of Hawaii**
  - Website: Bank of Hawaii
  - Phone: (1-888-643-3888)

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Idaho

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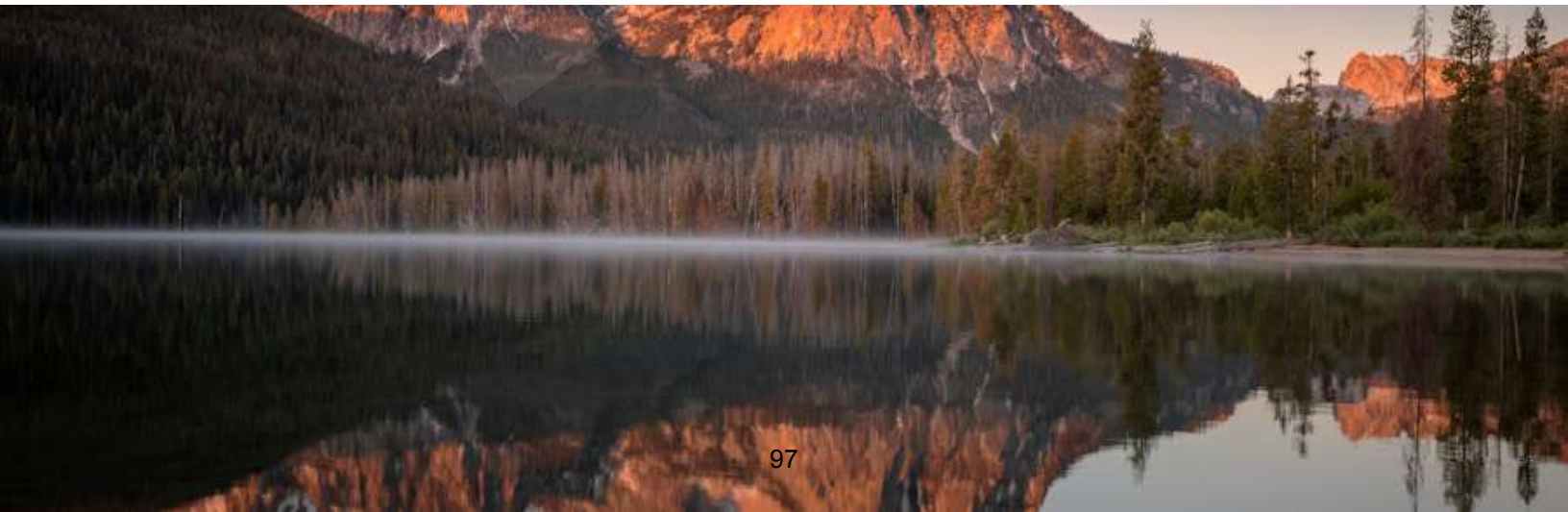

Statewide Programs

Idaho Housing and Finance Association (IHFA)

Idaho Housing Down Payment Assistance Program

- **Assistance Amount**: Up to 3.5% of the loan amount.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or not have owned a home in the past three years, and must complete a homebuyer education course.

IHFA First Loan Program

- **Assistance Amount**: Provides below-market interest rate loans with options for down payment assistance.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

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Lenders for Statewide Programs (Idaho Housing and Finance Association Programs)

- **Idaho Central Credit Union (ICCU)**
  - Website: Idaho Central Credit Union
  - Phone: (1-800-456-5067)
- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **Mountain West Bank**
  - Website: Mountain West Bank
  - Phone: (1-800-641-5401)
- **Zions Bank**
  - Website: Zions Bank
  - Phone: (1-800-974-8800)
- **Academy Mortgage Corporation**
  - Website: Academy Mortgage
  - Phone: (1-800-660-8664)
- **HomeStreet Bank**
  - Website: HomeStreet Bank
  - Phone: (1-800-719-8080)
- **First Mortgage Company**
  - Website: First Mortgage Company
  - Phone: (1-208-375-5626)

City-Specific Programs

Boise

Boise Down Payment Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Boise City/Ada County Housing Authority (BCACHA) Homeownership Assistance Program

- **Assistance Amount**: Varies, typically low-interest loans for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must be a current BCACHA resident or participant in BCACHA programs and complete a homebuyer education course.

DEED Academy

Coeur d'Alene

Coeur d'Alene Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Idaho Falls

Idaho Falls Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Pocatello

Pocatello Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Lenders for City-Specific Programs

Boise

- **Idaho Central Credit Union (ICCU)**
  - Website: Idaho Central Credit Union
  - Phone: (1-800-456-5067)
- **Mountain West Bank**
  - Website: Mountain West Bank
  - Phone: (1-800-641-5401)

Coeur d'Alene

- **Mountain West Bank**
  - Website: Mountain West Bank
  - Phone: (1-800-641-5401)
- **STCU (Spokane Teachers Credit Union)**
  - Website: STCU
  - Phone: (1-800-858-3750)

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Idaho Falls

- **Bank of Idaho**
  - Website: Bank of Idaho
  - Phone: (1-888-396-8757)
- **Westmark Credit Union**
  - Website: Westmark Credit Union
  - Phone: (1-800-574-5626)

Pocatello

- **Idaho Central Credit Union (ICCU)**
  - Website: Idaho Central Credit Union
  - Phone: (1-800-456-5067)
- **Citizens Community Bank**
  - Website: Citizens Community Bank
  - Phone: (1-208-232-5373)

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Illinois



Statewide Programs

Illinois Housing Development Authority (IHDA)

IHDAccess Forgivable

- **Assistance Amount**: Up to $6,000, forgiven over 10 years.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

IHDAccess Deferred

- **Assistance Amount**: Up to $7,500, deferred until the home is sold or refinanced.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

IHDAccess Repayable

- **Assistance Amount**: Up to $10,000, repayable over 10 years at 0% interest.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

1stHomeIllinois

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available in certain counties, must be a first-time homebuyer or not have owned a home in the past three years, and must complete a homebuyer education course.

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Lenders for Statewide Programs (Illinois Housing Development Authority Programs)

- **Guaranteed Rate**
  - Website: Guaranteed Rate
  - Phone: (1-866-934-7283)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Chase Bank**
  - Website: Chase Bank
  - Phone: (1-800-873-6577)
- **BMO Harris Bank**
  - Website: BMO Harris Bank
  - Phone: (1-888-340-2265)
- **U.S. Bank Home Mortgage**
  - Website: U.S. Bank
  - Phone: (1-888-291-2334)
- **Key Mortgage Services**
  - Website: Key Mortgage Services
  - Phone: (1-877-342-5397)
- **First Midwest Bank**
  - Website: First Midwest Bank
  - Phone: (1-800-322-3623)

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City-Specific Programs

Aurora

Aurora Homeownership Assistance Program

- **Assistance Amount**: Up to $3,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Chicago

Chicago Home Buyer Assistance Program

- **Assistance Amount**: Up to 7% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by household size.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Neighborhood Lift Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Joliet

Joliet Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Rockford

Rockford Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Springfield

Springfield Homeownership Program

- **Assistance Amount**: Up to $3,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Lenders for City-Specific Programs

Aurora

- **Old Second National Bank**
  - Website: Old Second National Bank
  - Phone: (1-877-866-0202)
- **Paramount Residential Mortgage Group (PRMG)**
  - Website: PRMG
  - Phone: (1-866-366-3863)

Chicago

- **Wintrust Mortgage**
  - Website: Wintrust Mortgage
  - Phone: (1-800-999-2649)
- **Neighborhood Housing Services of Chicago**
  - Website: NHS Chicago
  - Phone: (1-773-329-4111)
- **Byline Bank**
  - Website: Byline Bank
  - Phone: (1-773-244-7000)
- **Bridgeview Bank Group**
  - Website: Bridgeview Bank
  - Phone: (1-800-794-2070)

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Joliet

- **Heartland Bank and Trust Company**
  - Website: Heartland Bank
  - Phone: (1-888-897-2276)
- **NuMark Credit Union**
  - Website: NuMark Credit Union
  - Phone: (1-815-729-3211)

Rockford

- **Illinois Bank & Trust**
  - Website: Illinois Bank & Trust
  - Phone: (1-815-637-7000)
- **Rockford Mutual Mortgage Company**
  - Website: Rockford Mutual
  - Phone: (1-815-229-5300)

Springfield

- **Town and Country Bank**
  - Website: Town and Country Bank
  - Phone: (1-866-787-3100)
- **Illinois National Bank (INB)**
  - Website: INB
  - Phone: (1-877-771-2316)

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Indiana



Statewide Programs

Indiana Housing and Community Development Authority (IHCDA)

First Place Program

- **Assistance Amount**: Up to 6% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer and complete a homebuyer education course.

Next Home Program

- **Assistance Amount**: Up to 3.5% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to first-time and repeat homebuyers, must complete a homebuyer education course.

Helping To Own (H2O) Program

- **Assistance Amount**: Up to 3.5% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

Mortgage Credit Certificate (MCC) Program

- **Assistance Amount**: Federal tax credit of up to $2,000 per year.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer and complete a homebuyer education course.

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Lenders for Statewide Programs (Indiana Housing and Community Development Authority Programs)

- **Ruoff Mortgage**
  - Website: Ruoff Mortgage
  - Phone: (1-800-627-8633)
- **Fairway Independent Mortgage Corporation**
  - Website: Fairway Mortgage
  - Phone: (1-877-699-0353)
- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)
- **Centier Bank**
  - Website: Centier Bank
  - Phone: (1-888-236-8437)
- **Fifth Third Bank**
  - Website: Fifth Third Bank
  - Phone: (1-800-972-3030)
- **Old National Bank**
  - Website: Old National Bank
  - Phone: (1-800-731-2265)
- **Union Savings Bank**
  - Website: Union Savings Bank
  - Phone: (1-866-872-1866)

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City-Specific Programs

Bloomington

Bloomington Down Payment and Closing Cost Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Evansville

Evansville Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Fort Wayne

Fort Wayne Down Payment Assistance Program

- **Assistance Amount**: Up to $8,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Gary

Gary Homeownership Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Indianapolis

Indianapolis Neighborhood Housing Partnership (INHP) Homeownership Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Indy Affordable Homeownership Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

PEED Academy

South Bend

South Bend Down Payment Assistance Program

- **Assistance Amount**: Up to $8,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Bloomington

- **IU Credit Union**
  - Website: IU Credit Union
  - Phone: (1-888-855-6928)
- **German American Bank**
  - Website: German American Bank
  - Phone: (1-800-482-1314)

Evansville

- **Old National Bank**
  - Website: Old National Bank
  - Phone: (1-800-731-2265)
- **Heritage Federal Credit Union**
  - Website: Heritage Federal Credit Union
  - Phone: (1-812-253-6928)

Fort Wayne

- **3Rivers Federal Credit Union**
  - Website: 3Rivers FCU
  - Phone: (1-800-825-3641)
- **STAR Financial Bank**
  - Website: STAR Financial Bank
  - Phone: (1-800-395-STAR)

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Gary

- **Centier Bank**
  - Website: Centier Bank
  - Phone: (1-888-236-8437)
- **Providence Bank & Trust**
  - Website: Providence Bank & Trust
  - Phone: (1-888-923-5664)

Indianapolis

- **Ruoff Mortgage**
  - Website: Ruoff Mortgage
  - Phone: (1-800-627-8633)
- **Fairway Independent Mortgage Corporation**
  - Website: Fairway Mortgage
  - Phone: (1-877-699-0353)
- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)
- **The National Bank of Indianapolis**
  - Website: The National Bank of Indianapolis
  - Phone: (1-317-261-9000)

South Bend

- **1st Source Bank**
  - Website: 1st Source Bank
  - Phone: (1-800-513-2360)
- **Teachers Credit Union (TCU)**
  - Website: TCU
  - Phone: (1-800-552-4745)

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Iowa

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Statewide Programs

Iowa Finance Authority (IFA)

FirstHome Program

- **Assistance Amount**: Up to 5% of the purchase price or $2,500, whichever is less, for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer and complete a homebuyer education course.

Homes for Iowans Program

- **Assistance Amount**: Up to $2,500 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to both first-time and repeat homebuyers, must complete a homebuyer education course.

Military Homeownership Assistance Program

- **Assistance Amount**: $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a current or former member of the Armed Forces, and must complete a homebuyer education course.

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Lenders for Statewide Programs (Iowa Finance Authority Programs)

- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-669-6607)
- **U.S. Bank Home Mortgage**
  - Website: U.S. Bank
  - Phone: (1-888-291-2334)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **MidWestOne Bank**
  - Website: MidWestOne Bank
  - Phone: (1-800-247-4418)
- **Great Southern Bank**
  - Website: Great Southern Bank
  - Phone: (1-800-749-7113)
- **HomeServices Lending**
  - Website: HomeServices Lending
  - Phone: (1-866-719-1424)

City-Specific Programs

Cedar Rapids

Cedar Rapids First Time Home Buyer Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Davenport

Davenport Dream Project

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Des Moines

Des Moines Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

DEED Academy

Dubuque

Dubuque First-Time Homebuyer Loan Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Iowa City

Iowa City Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Sioux City

Sioux City Down Payment Assistance Program

1. **Assistance Amount**: Up to $10,000 for down payment and closing costs.
2. **Credit Score**: Minimum 620.
3. **Income Limit**: 80% of AMI.
4. **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Lenders for City-Specific Programs

Cedar Rapids

- **Collins Community Credit Union**
  - Website: Collins Community Credit Union
  - Phone: (1-800-475-1150)
- **Cedar Rapids Bank & Trust**
  - Website: Cedar Rapids Bank & Trust
  - Phone: (1-319-862-2728)

Davenport

- **IH Mississippi Valley Credit Union**
  - Website: IH Mississippi Valley Credit Union
  - Phone: (1-800-722-0333)
- **Quad City Bank & Trust**
  - Website: Quad City Bank & Trust
  - Phone: (1-563-388-3436)

Des Moines

- **Bankers Trust**
  - Website: Bankers Trust
  - Phone: (1-800-362-1688)
- **Lincoln Savings Bank**
  - Website: Lincoln Savings Bank
  - Phone: (1-800-588-7551)

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Dubuque

- **American Trust & Savings Bank**
  - Website: American Trust
  - Phone: (1-800-373-1841)
- **Dubuque Bank and Trust**
  - Website: Dubuque Bank and Trust
  - Phone: (1-800-373-1842)

Iowa City

- **MidWestOne Bank**
  - Website: MidWestOne Bank
  - Phone: (1-800-247-4418)
- **GreenState Credit Union**
  - Website: GreenState Credit Union
  - Phone: (1-800-475-6728)

Sioux City

- **Security National Bank**
  - Website: Security National Bank
  - Phone: (1-712-277-6500)
- **Siouxland Federal Credit Union**
  - Website: Siouxland Federal Credit Union
  - Phone: (1-712-252-4424)

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Kansas



Statewide Programs

Kansas Housing Resources Corporation (KHRC)

First Time Homebuyer Program

- **Assistance Amount**: Up to 20% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must be a first-time homebuyer or not have owned a home in the past three years, and must complete a homebuyer education course.

Kansas Individual Development Account (IDA) Program

- **Assistance Amount**: Up to $2,000 in matching funds for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 200% of the federal poverty level.
- **Other Requirements**: Must complete a financial education program and save for at least six months.

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Lenders for Statewide Programs (Kansas Housing Resources Corporation Programs)

- **Capitol Federal Savings Bank**
  - Website: Capitol Federal Savings Bank
  - Phone: (1-888-822-7333)
- **U.S. Bank Home Mortgage**
  - Website: U.S. Bank
  - Phone: (1-888-291-2334)
- **Commerce Bank**
  - Website: Commerce Bank
  - Phone: (1-800-453-2265)
- **Intrust Bank**
  - Website: Intrust Bank
  - Phone: (1-800-895-2265)
- **Bank of the West**
  - Website: Bank of the West
  - Phone: (1-800-488-2265)

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City-Specific Programs

Kansas City

Kansas City First-Time Homebuyer Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Lawrence

Lawrence First Time Homebuyer Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Topeka

Topeka Opportunity to Own Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Wichita

Wichita HOMEownership 80 Program

- **Assistance Amount**: Up to 20% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Wichita Habitat for Humanity Homeownership Program

- **Assistance Amount**: Varies, typically provides low-interest mortgages with options for down payment assistance.
- **Credit Score**: Minimum 620.
- **Income Limit**: 30-60% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and contribute “sweat equity” hours in building the home.

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Lenders for City-Specific Programs

Kansas City

- **CommunityAmerica Credit Union**
  - Website: CommunityAmerica Credit Union
  - Phone: (1-800-892-7957)
- **Central Bank of the Midwest**
  - Website: Central Bank of the Midwest
  - Phone: (1-877-331-2265)
- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)

Lawrence

- **Lawrence Community Housing Trust**
  - Website: Lawrence Community Housing Trust
  - Phone: (1-785-842-5494)
- **Meritrust Credit Union**
  - Website: Meritrust Credit Union
  - Phone: (1-800-342-9278)

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Topeka

- **Capitol Federal Savings Bank**
  - Website: Capitol Federal Savings Bank
  - Phone: (1-888-822-7333)
- **Envista Credit Union**
  - Website: Envista Credit Union
  - Phone: (1-877-968-6828)

Wichita

- **INTRUST Bank**
  - Website: INTRUST Bank
  - Phone: (1-800-895-2265)
- **Credit Union of America**
  - Website: Credit Union of America
  - Phone: (1-316-265-3272)
- **Emprise Bank**
  - Website: Emprise Bank
  - Phone: (1-855-383-4301)

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Kentucky

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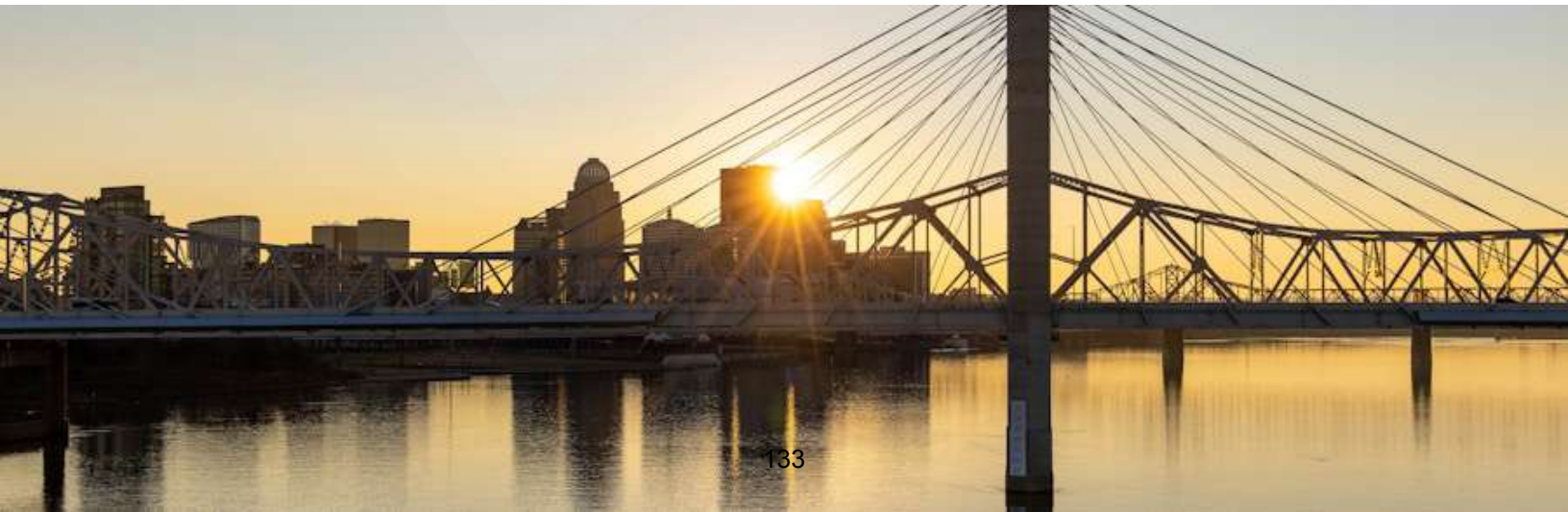

Statewide Programs

Kentucky Housing Corporation (KHC)

Regular Down Payment Assistance Program (DAP)

- **Assistance Amount**: Up to $6,000.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. The assistance is a repayable second mortgage over 10 years at a 1% interest rate.

Affordable Down Payment Assistance Program (DAP)

- **Assistance Amount**: Up to $7,500.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. The assistance is a repayable second mortgage over 10 years at a 1% interest rate.

HOME Special Program

- **Assistance Amount**: Up to $10,000.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The assistance is a forgivable loan over five years if the homebuyer remains in the home.

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Lenders for Statewide Programs (Kentucky Housing Corporation Programs)

- **Republic Bank**
  - Website: Republic Bank
  - Phone: (1-888-584-3600)
- **Stock Yards Bank & Trust**
  - Website: Stock Yards Bank
  - Phone: (1-800-625-9066)
- **Fifth Third Bank**
  - Website: Fifth Third Bank
  - Phone: (1-800-972-3030)
- **BB&T now Truist**
  - Website: Truist
  - Phone: (1-800-226-5228)
- **Central Bank**
  - Website: Central Bank
  - Phone: (1-800-637-6884)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)
- **First Financial Bank**
  - Website: First Financial Bank
  - Phone: (1-877-322-9530)

City-Specific Programs

Bowling Green

Bowling Green Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Covington

Covington Homebuyer Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Lexington

Lexington Homeownership Initiative

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Louisville

Louisville Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Louisville Metro Government Homeownership Assistance Program (HAP)

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Owensboro

Owensboro Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Bowling Green

- **American Bank & Trust**
  - Website: American Bank & Trust
  - Phone: (1-270-796-8444)
- **South Central Bank**
  - Website: South Central Bank
  - Phone: (1-888-651-7466)

Covington

- **Heritage Bank**
  - Website: Heritage Bank
  - Phone: (1-800-344-7048)
- **Fifth Third Bank**
  - Website: Fifth Third Bank
  - Phone: (1-800-972-3030)

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Lexington

- **Central Bank**
  - Website: Central Bank
  - Phone: (1-800-637-6884)
- **Traditional Bank**
  - Website: Traditional Bank
  - Phone: (1-800-498-0414)

Louisville

- **Republic Bank**
  - Website: Republic Bank
  - Phone: (1-888-584-3600)
- **Stock Yards Bank & Trust**
  - Website: Stock Yards Bank
  - Phone: (1-800-625-9066)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)

Owensboro

- **Independence Bank**
  - Website: Independence Bank
  - Phone: (1-877-621-1776)
- **U.S. Bank**
  - Website: U.S. Bank
  - Phone: (1-800-872-2657)

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Louisiana



Statewide Programs

Louisiana Housing Corporation (LHC)

LHC Market Rate GNMA Program

- **Assistance Amount**: Up to 4% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by parish and household size.
- **Other Requirements**: Must complete a homebuyer education course.

LHC Mortgage Revenue Bond (MRB) Assisted Program

- **Assistance Amount**: Up to 4% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by parish and household size.
- **Other Requirements**: Must complete a homebuyer education course.

LHC Soft Second Program

- **Assistance Amount**: Up to 20% of the purchase price, capped at $30,000.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. This is a forgivable loan after 10 years of occupancy.

LHC MRB Home Program

- **Assistance Amount**: Up to 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by parish and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers only.

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Lenders for Statewide Programs (LHC Programs)

- **GMFS Mortgage**
  - Website: GMFS Mortgage
  - Phone: (225) 214-5000
- **Eustis Mortgage Corporation**
  - Website: Eustis Mortgage
  - Phone: (504) 586-0075
- **Assurance Financial**
  - Website: Assurance Financial
  - Phone: (844) 825-1081
- **NOLA Lending Group**
  - Website: NOLA Lending Group
  - Phone: (866) 641-7300
- **Gulf Coast Bank & Trust Company**
  - Website: Gulf Coast Bank
  - Phone: (800) 223-2060
- **Home Bank**
  - Website: Home Bank
  - Phone: (337) 237-1960
- **Resource Bank**
  - Website: Resource Bank
  - Phone: (985) 801-1888

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City-Specific Programs

Baton Rouge

East Baton Rouge Parish Office of Community Development Homebuyer Assistance Program

- **Assistance Amount**: Up to $25,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within parish limits.

Lafayette

Lafayette Consolidated Government Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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New Orleans

Finance Authority of New Orleans (FANO) Homebuyer Assistance Program

- **Assistance Amount**: Up to 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by household size.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

New Orleans Soft Second Mortgage Program

- **Assistance Amount**: Up to $65,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. This is a forgivable loan after 10 years of occupancy.

Shreveport

Shreveport Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Baton Rouge

- **Essential Federal Credit Union**
  - Website: Essential Federal Credit Union
  - Phone: (888) 369-2207
- **Neighbors Federal Credit Union**
  - Website: Neighbors FCU
  - Phone: (225) 819-2178

Lafayette

- **Lafayette Schools Credit Union**
  - Website: LSCU
  - Phone: (337) 237-7667
- **Gulf Coast Bank**
  - Website: Gulf Coast Bank
  - Phone: (800) 223-2060

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New Orleans

- **Liberty Bank and Trust**
  - Website: Liberty Bank
  - Phone: (888) 961-5242
- **Home Bank**
  - Website: Home Bank
  - Phone: (504) 378-3600
- **Bank of New Orleans**
  - Website: Bank of New Orleans
  - Phone: (504) 834-1190
- **NOLA Lending Group**
  - Website: NOLA Lending Group
  - Phone: (866) 641-7300

Shreveport

- **Barksdale Federal Credit Union**
  - Website: Barksdale FCU
  - Phone: (318) 549-8240
- **Red River Bank**
  - Website: Red River Bank
  - Phone: (318) 675-2900

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Maine



Statewide Programs

MaineHousing

First Home Loan Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available to first-time homebuyers and those who have not owned a home in the past three years.

MaineHousing Advantage

- **Assistance Amount**: Up to $3,500 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Must be combined with a MaineHousing First Home Loan.

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Lenders for Statewide Programs (MaineHousing Programs)

- **Bangor Savings Bank**
  - Website: Bangor Savings Bank
  - Phone: (1-877-226-4671)
- **Camden National Bank**
  - Website: Camden National Bank
  - Phone: (1-800-860-8821)
- **Kennebec Savings Bank**
  - Website: Kennebec Savings Bank
  - Phone: (207-622-5801)
- **Machias Savings Bank**
  - Website: Machias Savings Bank
  - Phone: (1-866-416-9302)
- **Norway Savings Bank**
  - Website: Norway Savings Bank
  - Phone: (1-888-725-2207)
- **Atlantic Federal Credit Union**
  - Website: Atlantic Federal Credit Union
  - Phone: (1-800-834-0432)
- **University Credit Union**
  - Website: University Credit Union
  - Phone: (1-800-696-8628)
- **Franklin Savings Bank**
  - Website: Franklin Savings Bank
  - Phone: (1-877-372-3921)

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City-Specific Programs

Bangor

Bangor Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Lewiston

Lewiston Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Portland

Portland Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

South Portland

South Portland Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Bangor

- **Bangor Savings Bank**
  - Website: Bangor Savings Bank
  - Phone: (1-877-226-4671)
- **Katahdin Trust Company**
  - Website: Katahdin Trust Company
  - Phone: (1-855-331-3221)

Lewiston

- **Androscoggin Bank**
  - Website: Androscoggin Bank
  - Phone: (1-800-966-9172)
- **Mechanics Savings Bank**
  - Website: Mechanics Savings Bank
  - Phone: (1-800-325-7553)

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Portland

- **Gorham Savings Bank**
  - Website: Gorham Savings Bank
  - Phone: (1-800-492-8120)
- **Norway Savings Bank**
  - Website: Norway Savings Bank
  - Phone: (1-888-725-2207)

South Portland

- **Bath Savings Institution**
  - Website: Bath Savings Institution
  - Phone: (1-800-447-4559)
- **Town & Country Federal Credit Union**
  - Website: Town & Country FCU
  - Phone: (1-800-649-3495)

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Maryland



Statewide Programs

Maryland Department of Housing and Community Development (DHCD)

Maryland Mortgage Program (MMP)

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

Flex 5000 Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

Flex 3% Loan

- **Assistance Amount**: Up to 3% of the first mortgage for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

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Flex 4% Grant

- **Assistance Amount**: Up to 4% of the first mortgage for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

Partner Match Programs

- **Assistance Amount**: Matches up to $2,500 from employer or community partner contributions for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

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Lenders for Statewide Programs (Maryland Mortgage Program and others)

- **Sandy Spring Bank**
  - Website: Sandy Spring Bank
  - Phone: (1-800-399-5919)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **First Home Mortgage**
  - Website: First Home Mortgage
  - Phone: (1-800-333-3004)
- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)
- **NFM Lending**
  - Website: NFM Lending
  - Phone: (1-866-765-2100)
- **Howard Bank**
  - Website: Howard Bank
  - Phone: (1-410-750-0020)
- **Prosperity Home Mortgage**
  - Website: Prosperity Home Mortgage
  - Phone: (1-877-275-1762)
- **Embrace Home Loans**
  - Website: Embrace Home Loans
  - Phone: (1-800-620-6292)
- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)

City-Specific Programs

Baltimore

Baltimore City Employee Homeownership Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: None.
- **Other Requirements**: Must be a full-time city employee and complete a homebuyer education course.

Baltimore Homeownership Incentive Program (BHIP)

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 120% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Vacants to Value Booster Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must purchase a vacant home in a designated area and complete a homebuyer education course.

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Frederick

Frederick County Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

Montgomery County

Montgomery County Homeownership Assistance Fund

- **Assistance Amount**: Up to $25,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

Montgomery Homeownership Program II

- **Assistance Amount**: Up to 40% of the total household income, capped at $25,000.
- **Credit Score**: Minimum 640.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

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Prince George's County

Pathway to Purchase Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

My Home II Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within county limits.

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Lenders for City-Specific Programs

Baltimore

- **Bay Bank**
  - Website: Bay Bank
  - Phone: (1-800-666-4190)
- **M&T Bank**
  - Website: M&T Bank
  - Phone: (1-800-724-2440)
- **PeoplesBank**
  - Website: PeoplesBank
  - Phone: (1-888-846-1970)

Frederick

- **Frederick County Bank**
  - Website: Frederick County Bank
  - Phone: (1-301-620-1400)
- **Woodsboro Bank**
  - Website: Woodsboro Bank
  - Phone: (1-301-898-4000)

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Montgomery County

- **Sandy Spring Bank**
  - Website: Sandy Spring Bank
  - Phone: (1-800-399-5919)
- **EagleBank**
  - Website: EagleBank
  - Phone: (1-301-986-1800)

Prince George's County

- **Capital Bank, N.A.**
  - Website: Capital Bank
  - Phone: (1-800-560-8213)
- **Fulton Bank**
  - Website: Fulton Bank
  - Phone: (1-800-385-8664)

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Massachusetts



Statewide Programs

MassHousing

MassHousing Down Payment Assistance Program

- **Assistance Amount**: Up to $25,000 in Boston and Gateway Cities; up to $15,000 in other cities and towns.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by location and household size.
- **Other Requirements**: Must complete a homebuyer education course. Must be a first-time homebuyer.

MassHousing Mortgage with No MI

- **Assistance Amount**: No mortgage insurance required, potentially saving hundreds of dollars per month.
- **Credit Score**: Minimum 660.
- **Income Limit**: Varies by location and household size.
- **Other Requirements**: Must complete a homebuyer education course. Must be a first-time homebuyer.

Massachusetts Housing Partnership (MHP)

ONE Mortgage Program

- **Assistance Amount**: No private mortgage insurance (PMI) required. Offers subsidized interest rates and a second mortgage for down payment assistance.
- **Credit Score**: Minimum 640.
- **Income Limit**: 100% of Area Median Income (AMI) in most communities, up to 135% AMI in high-cost areas.
- **Other Requirements**: Must complete a homebuyer education course. Must be a first-time homebuyer.

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Lenders for Statewide Programs (MassHousing and MHP Programs)

- **Rockland Trust**
  - Website: Rockland Trust
  - Phone: (1-800-222-2299)
- **Salem Five Bank**
  - Website: Salem Five Bank
  - Phone: (1-800-850-5000)
- **Eastern Bank**
  - Website: Eastern Bank
  - Phone: (1-800-327-8376)
- **TD Bank**
  - Website: TD Bank
  - Phone: (1-888-751-9000)
- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Santander Bank**
  - Website: Santander Bank
  - Phone: (1-877-768-2265)
- **Citizen's Bank**
  - Website: Citizen's Bank
  - Phone: (1-800-922-9999)
- **Fairway Independent Mortgage Corporation**
  - Website: Fairway Mortgage
  - Phone: (1-877-699-0353)

City-Specific Programs

Boston

Boston Home Center First-Time Homebuyer Program

- **Assistance Amount**: Up to $40,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Boston Homebuyer Assistance Program (Homebuyer 101)

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Cambridge

Cambridge Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 100% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Cambridge Inclusionary Housing Program

- **Assistance Amount**: Reduced prices on designated affordable homes.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by household size.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Lawrence

Lawrence Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Springfield

Springfield Homeownership Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Worcester

Worcester Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Boston

- **Boston Private Bank**
  - Website: Boston Private
  - Phone: (1-888-322-2120)
- **Metro Credit Union**
  - Website: Metro Credit Union
  - Phone: (1-877-696-3876)
- **HarborOne Bank**
  - Website: HarborOne Bank
  - Phone: (1-800-244-7592)

Cambridge

- **Cambridge Savings Bank**
  - Website: Cambridge Savings Bank
  - Phone: (1-888-418-5626)
- **East Cambridge Savings Bank**
  - Website: East Cambridge Savings Bank
  - Phone: (1-866-354-3272)

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Lawrence

- **Enterprise Bank**
  - Website: Enterprise Bank
  - Phone: (1-978-459-9000)
- **Merrimack Valley Credit Union**
  - Website: Merrimack Valley CU
  - Phone: (1-800-356-0067)

Springfield

- **Freedom Credit Union**
  - Website: Freedom Credit Union
  - Phone: (1-800-821-0160)
- **United Bank**
  - Website: United Bank
  - Phone: (1-866-959-2265)

Worcester

- **UniBank**
  - Website: UniBank
  - Phone: (1-800-578-4270)
- **Bay State Savings Bank**
  - Website: Bay State Savings Bank
  - Phone: (1-508-890-9000)

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Michigan



Statewide Programs

Michigan State Housing Development Authority (MSHDA)

MI Home Loan

- **Assistance Amount**: Up to $7,500 for down payment, closing costs, and prepaid expenses.
- **Credit Score**: Minimum 640 for FHA, minimum 660 for conventional loans.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer (defined as not having owned a home in the past three years) or purchasing in a targeted area. Must complete a homebuyer education course.

MI Home Loan Flex

- **Assistance Amount**: Up to $7,500 for down payment, closing costs, and prepaid expenses.
- **Credit Score**: Minimum 660.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to repeat homebuyers. Must complete a homebuyer education course.

MI 10K DPA Loan

- **Assistance Amount**: Up to $10,000 for down payment, closing costs, and prepaid expenses.
- **Credit Score**: Minimum 640 for FHA, minimum 660 for conventional loans.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or purchasing in a targeted area. Must complete a homebuyer education course.

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Lenders for Statewide Programs (MSHDA Programs)

- **Chemical Bank**
  - Website: Chemical Bank
  - Phone: (1-800-867-9757)
- **Independent Bank**
  - Website: Independent Bank
  - Phone: (1-800-355-0641)
- **Flagstar Bank**
  - Website: Flagstar Bank
  - Phone: (1-800-945-7700)
- **Huntington Bank**
  - Website: Huntington Bank
  - Phone: (1-800-480-2265)
- **Lake Michigan Credit Union**
  - Website: Lake Michigan Credit Union
  - Phone: (1-800-242-9790)
- **Northpointe Bank**
  - Website: Northpointe Bank
  - Phone: (1-888-672-5626)
- **Mercantile Bank of Michigan**
  - Website: Mercantile Bank
  - Phone: (1-800-453-8700)
- **Dart Bank**
  - Website: Dart Bank
  - Phone: (1-517-676-3661)

City-Specific Programs

Ann Arbor

Ann Arbor Down Payment Assistance Program

- **Assistance Amount**: Up to $25,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Detroit

Detroit Home Mortgage Program

- **Assistance Amount**: Additional financing for the gap between appraised value and sale price, plus up to $15,000 for down payment assistance.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Detroit Down Payment Assistance Program

- **Assistance Amount**: Up to $25,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Grand Rapids

Grand Rapids Homebuyer Assistance Fund

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Lansing

Lansing First-Time Homebuyer Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Pontiac

Pontiac Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Saginaw

Saginaw Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Ann Arbor

- **Ann Arbor State Bank**
  - Website: Ann Arbor State Bank
  - Phone: (1-734-418-0586)
- **Old National Bank**
  - Website: Old National Bank
  - Phone: (1-800-731-2265)

Detroit

- **Detroit Home Mortgage**
  - Website: Detroit Home Mortgage
  - Phone: (1-313-237-7339)
- **TCF Bank**
  - Website: TCF Bank
  - Phone: (1-800-823-2265)
- **Liberty Bank**
  - Website: Liberty Bank
  - Phone: (1-586-774-7600)
- **Fifth Third Bank**
  - Website: Fifth Third Bank
  - Phone: (1-800-972-3030)

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Grand Rapids

- **Mercantile Bank of Michigan**
  - Website: Mercantile Bank
  - Phone: (1-800-453-8700)
- **Independent Bank**
  - Website: Independent Bank
  - Phone: (1-800-355-0641)

Lansing

- **Dart Bank**
  - Website: Dart Bank
  - Phone: (1-517-676-3661)
- **LAFCU Credit Union**
  - Website: LAFCU
  - Phone: (1-800-748-0228)

Pontiac

- **Level One Bank**
  - Website: Level One Bank
  - Phone: (1-888-880-5663)
- **Credit Union ONE**
  - Website: Credit Union ONE
  - Phone: (1-800-451-4292)

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Saginaw

- **Wildfire Credit Union**
  - Website: Wildfire Credit Union
  - Phone: (1-800-227-2328)
- **Jolt Credit Union**
  - Website: Jolt Credit Union
  - Phone: (1-800-798-2328)

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Minnesota



Statewide Programs

Minnesota Housing Finance Agency (MHFA)

Start Up Program

- **Assistance Amount**: Up to $17,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer and complete a homebuyer education course.

Step Up Program

- **Assistance Amount**: Up to $17,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to repeat homebuyers. Must complete a homebuyer education course.

Monthly Payment Loan

- **Assistance Amount**: Up to $17,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be used in conjunction with a Minnesota Housing first mortgage loan. Must complete a homebuyer education course.

Deferred Payment Loan

- **Assistance Amount**: Up to $12,500 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must be used in conjunction with a Minnesota Housing first mortgage loan. Must complete a homebuyer education course.

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Lenders for Statewide Programs (Minnesota Housing Finance Agency Programs)

- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **U.S. Bank Home Mortgage**
  - Website: U.S. Bank
  - Phone: (1-888-291-2334)
- **Bremer Bank**
  - Website: Bremer Bank
  - Phone: (1-800-908-2265)
- **Bell Bank Mortgage**
  - Website: Bell Bank Mortgage
  - Phone: (1-800-450-8949)
- **DHI Mortgage**
  - Website: DHI Mortgage
  - Phone: (1-866-804-3724)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Fairway Independent Mortgage Corporation**
  - Website: Fairway Mortgage
  - Phone: (1-877-699-0353)
- **CrossCountry Mortgage**
  - Website: CrossCountry Mortgage
  - Phone: (1-877-351-3400)

City-Specific Programs

Duluth

Duluth Homeownership Incentive Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Minneapolis

City of Lakes Community Land Trust (CLCLT) Homebuyer Initiated Program (HIP)

- **Assistance Amount**: Varies, typically provides affordability gap assistance.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Minneapolis Homes Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Saint Paul

Saint Paul Downpayment Assistance Program

- **Assistance Amount**: Up to $40,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Rondo Community Land Trust Homebuyer Assistance

- **Assistance Amount**: Varies, typically provides affordability gap assistance.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Rochester

Rochester Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Duluth

- **Members Cooperative Credit Union**
  - Website: MCCU
  - Phone: (1-800-296-8871)
- **North Shore Bank of Commerce**
  - Website: North Shore Bank
  - Phone: (1-218-727-8560)

Minneapolis

- **Twin Cities Habitat for Humanity**
  - Website: Twin Cities Habitat for Humanity
  - Phone: (1-612-331-4090)
- **City of Lakes Community Land Trust**
  - Website: City of Lakes CLT
  - Phone: (1-612-594-7150)

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Saint Paul

- **Rondo Community Land Trust**
  - Website: Rondo CLT
  - Phone: (1-651-221-9884)
- **Neighborhood Development Alliance (NeDA)**
  - Website: NeDA
  - Phone: (1-651-292-0131)

Rochester

- **First Alliance Credit Union**
  - Website: First Alliance Credit Union
  - Phone: (1-800-866-8199)
- **Home Federal Savings Bank**
  - Website: Home Federal Savings Bank
  - Phone: (1-888-489-5355)

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Mississippi



Statewide Programs

Mississippi Home Corporation (MHC)

Smart Solution Mortgage

- **Assistance Amount**: Up to 4% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or not have owned a home in the past three years. Must complete a homebuyer education course.

Smart Solution Plus

- **Assistance Amount**: Up to 3% of the loan amount as a non-repayable grant.
- **Credit Score**: Minimum 660.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or purchasing in a targeted area. Must complete a homebuyer education course.

Mortgage Revenue Bond 7 (MRB7)

- **Assistance Amount**: Up to $7,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or purchasing in a targeted area. Must complete a homebuyer education course.

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Lenders for Statewide Programs (Mississippi Home Corporation Programs)

- **BancorpSouth Bank**
  - Website: BancorpSouth Bank
  - Phone: (1-888-797-7711)
- **Trustmark National Bank**
  - Website: Trustmark Bank
  - Phone: (1-800-844-2000)
- **Renasant Bank**
  - Website: Renasant Bank
  - Phone: (1-800-680-1601)
- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)
- **Cadence Bank**
  - Website: Cadence Bank
  - Phone: (1-800-636-7622)
- **Community Bank**
  - Website: Community Bank
  - Phone: (1-800-414-5788)
- **First Bank**
  - Website: First Bank
  - Phone: (1-877-634-5151)

City-Specific Programs

Gulfport

Gulfport Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Jackson

Jackson First-Time Homebuyer Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Jackson Homebuyer Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Hattiesburg

Hattiesburg Homebuyer Assistance Program

- Assistance Amount: Up to $10,000 for down payment and closing costs.
- Credit Score: Minimum 620.
- Income Limit: 80% of AMI.
- Other Requirements: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Gulfport

- **Hancock Whitney Bank**
  - Website: Hancock Whitney Bank
  - Phone: (1-800-448-8812)
- **Gulf Coast Community Federal Credit Union**
  - Website: Gulf Coast Community FCU
  - Phone: (1-800-588-1849)

Jackson

- **BankPlus**
  - Website: BankPlus
  - Phone: (1-800-811-7587)
- **Hope Credit Union**
  - Website: Hope Credit Union
  - Phone: (1-877-654-4673)
- **Trustmark National Bank**
  - Website: Trustmark Bank
  - Phone: (1-800-844-2000)

Hattiesburg

- **First Bank**
  - Website: First Bank
  - Phone: (1-877-634-5151)
- **The First, A National Banking Association**
  - Website: The First Bank
  - Phone: (1-866-362-6477)

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Missouri



Statewide Programs

Missouri Housing Development Commission (MHDC)

First Place Loan Program

- **Assistance Amount**: Up to 4% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or not have owned a home in the past three years. Must complete a homebuyer education course.

Next Step Program

- **Assistance Amount**: Up to 4% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to both first-time and repeat homebuyers. Must complete a homebuyer education course.

Mortgage Credit Certificate (MCC)

- **Assistance Amount**: Federal tax credit of up to 25% of the mortgage interest paid, with a maximum of $2,000 per year.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or purchasing in a targeted area. Must complete a homebuyer education course.

PLED Academy

Lenders for Statewide Programs (Missouri Housing Development Commission Programs)

- **Central Bank**
  - Website: Central Bank
  - Phone: (1-800-274-4482)
- **Commerce Bank**
  - Website: Commerce Bank
  - Phone: (1-800-453-2265)
- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **First State Bank**
  - Website: First State Bank
  - Phone: (1-877-955-3722)
- **Flat Branch Home Loans**
  - Website: Flat Branch Home Loans
  - Phone: (1-866-508-4326)
- **USA Mortgage**
  - Website: USA Mortgage
  - Phone: (1-888-932-7759)

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City-Specific Programs

Columbia

Columbia Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Independence

Independence Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Kansas City NeighborhoodLIFT Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Springfield

Springfield Homebuyer Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

St. Louis

St. Louis Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

Beyond Housing Homeownership Assistance

- **Assistance Amount**: Varies, typically up to $3,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within city limits.

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Lenders for City-Specific Programs

Columbia

- **Flat Branch Home Loans**
  - Website: Flat Branch Home Loans
  - Phone: (1-866-508-4326)
- **Central Bank of Boone County**
  - Website: Central Bank of Boone County
  - Phone: (1-800-274-4482)

Independence

- **CommunityAmerica Credit Union**
  - Website: CommunityAmerica Credit Union
  - Phone: (1-800-892-7957)
- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)

Kansas City

- **Central Bank of Kansas City**
  - Website: Central Bank of Kansas City
  - Phone: (1-816-483-1210)
- **NBKC Bank**
  - Website: NBKC Bank
  - Phone: (1-888-905-2165)

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Springfield

- **Great Southern Bank**
  - Website: Great Southern Bank
  - Phone: (1-800-749-7113)
- **OakStar Bank**
  - Website: OakStar Bank
  - Phone: (1-417-877-2020)

St. Louis

- **First Bank**
  - Website: First Bank
  - Phone: (1-800-760-2265)
- **Midwest BankCentre**
  - Website: Midwest BankCentre
  - Phone: (1-800-894-1350)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)
- **Beyond Housing**
  - Website: Beyond Housing
  - Phone: (1-314-533-0600)

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Montana



Statewide Programs

Montana Housing (Montana Board of Housing)

MBOH Plus 0% Deferred Down Payment Assistance Program

- **Assistance Amount**: Up to 5% of the purchase price.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or purchasing in a targeted area. Must complete a homebuyer education course.

Regular Bond Program with Down Payment Assistance

- **Assistance Amount**: Up to $6,500.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course

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Lenders for Statewide Programs (Montana Housing Programs)

- **First Interstate Bank**
  - Website: First Interstate Bank
  - Phone: (1-855-342-3400)
- **Stockman Bank**
  - Website: Stockman Bank
  - Phone: (1-877-300-9369)
- **Valley Bank of Helena**
  - Website: Valley Bank of Helena
  - Phone: (1-406-442-2470)
- **Glacier Bank**
  - Website: Glacier Bank
  - Phone: (1-406-756-4200)
- **Opportunity Bank of Montana**
  - Website: Opportunity Bank of Montana
  - Phone: (1-888-750-2265)

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City-Specific Programs in Montana

Billings

Billings First Time Home Buyer Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within the Billings city limits.

Bozeman

Bozeman HRDC Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within the Bozeman city limits.

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Great Falls

Great Falls HOME Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within the Great Falls city limits.

Missoula

Missoula HomeNow Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within the Missoula city limits.

Missoula Housing Authority Down Payment Assistance Program

- **Assistance Amount**: Up to $25,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within the Missoula city limits.

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Lenders for City-Specific Programs

Billings

- **First Interstate Bank**
  - Website: First Interstate Bank
  - Phone: (1-855-342-3400)
- **Stockman Bank**
  - Website: Stockman Bank
  - Phone: (1-877-300-9369)

Bozeman

- **First Security Bank**
  - Website: First Security Bank
  - Phone: (1-406-585-3800)
- **Glacier Bank**
  - Website: Glacier Bank
  - Phone: (1-406-756-4200)

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Great Falls

- **Stockman Bank**
  - Website: Stockman Bank
  - Phone: (1-877-300-9369)
- **Opportunity Bank of Montana**
  - Website: Opportunity Bank of Montana
  - Phone: (1-888-750-2265)

Missoula

- **First Interstate Bank**
  - Website: First Interstate Bank
  - Phone: (1-855-342-3400)
- **Glacier Bank**
  - Website: Glacier Bank
  - Phone: (1-406-756-4200)

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Nebraska

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Statewide Programs

Nebraska Investment Finance Authority (NIFA)

Homebuyer Assistance (HBA) Program

- **Assistance Amount**: 5% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or purchasing in a targeted area. Must complete a homebuyer education course.

Military Home Program

- **Assistance Amount**: 5% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to active military personnel, veterans, or spouses. Must complete a homebuyer education course.

First Home Plus Program

- **Assistance Amount**: Up to $2,500 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or purchasing in a targeted area. Must complete a homebuyer education course.

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Lenders for Statewide Programs (Nebraska Investment Finance Authority Programs)

- **First National Bank of Omaha**
  - Website: First National Bank of Omaha
  - Phone: (1-800-642-0014)
- **Pinnacle Bank**
  - Website: Pinnacle Bank
  - Phone: (1-877-759-7939)
- **Union Bank & Trust**
  - Website: Union Bank & Trust
  - Phone: (1-800-297-2837)
- **West Gate Bank**
  - Website: West Gate Bank
  - Phone: (1-402-434-3456)
- **Great Western Bank**
  - Website: Great Western Bank
  - Phone: (1-800-952-2043)
- **Bank of the West**
  - Website: Bank of the West
  - Phone: (1-800-488-2265)

City-Specific Programs

Bellevue

Bellevue Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Bellevue city limits.

Grand Island

Grand Island Community Development Block Grant (CDBG) Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Grand Island city limits.

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Lincoln

Lincoln Down Payment Assistance Program

- **Assistance Amount**: Up to $7,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Lincoln city limits.

Lincoln Urban Development Department (UDD) Down Payment Assistance

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Lincoln city limits.

Omaha

Omaha Community Development Block Grant (CDBG) Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Omaha city limits.

Omaha Housing Authority Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Omaha city limits.

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City-Specific Programs

Bellevue

- **American National Bank**
  - Website: American National Bank
  - Phone: (1-800-279-0007)
- **Mutual of Omaha Mortgage**
  - Website: Mutual of Omaha Mortgage
  - Phone: (1-800-247-2837)

Grand Island

- **Home Federal Bank**
  - Website: Home Federal Bank
  - Phone: (1-308-382-4000)
- **Pathway Bank**
  - Website: Pathway Bank
  - Phone: (1-308-382-3136)

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Lincoln

- **Union Bank & Trust**
  - Website: Union Bank & Trust
  - Phone: (1-800-297-2837)
- **West Gate Bank**
  - Website: West Gate Bank
  - Phone: (1-402-434-3456)

Omaha

- **First National Bank of Omaha**
  - Website: First National Bank of Omaha
  - Phone: (1-800-642-0014)
- **Pinnacle Bank**
  - Website: Pinnacle Bank
  - Phone: (1-877-759-7939)
- **American National Bank**
  - Website: American National Bank
  - Phone: (1-800-279-0007)

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Nevada



Statewide Programs

Nevada Housing Division (NHD)

Home Is Possible (HIP) Program

- **Assistance Amount**: Up to 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: $105,000 statewide.
- **Other Requirements**: Must complete a homebuyer education course. Must be purchasing a primary residence.

Home Is Possible for Heroes Program

- **Assistance Amount**: Up to 4% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: $105,000 statewide.
- **Other Requirements**: Available to veterans, active military, and surviving spouses. Must complete a homebuyer education course.

Home Is Possible for Teachers Program

- **Assistance Amount**: $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 660.
- **Income Limit**: $105,000 statewide.
- **Other Requirements**: Available to licensed full-time K-12 public school teachers in Nevada. Must complete a homebuyer education course.

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Lenders for Statewide Programs (Nevada Housing Division Programs)

- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **U.S. Bank Home Mortgage**
  - Website: U.S. Bank
  - Phone: (1-888-291-2334)
- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Quicken Loans (Rocket Mortgage)**
  - Website: Rocket Mortgage
  - Phone: (1-888-452-8179)
- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)

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City-Specific Programs

Carson City

Carson City First-Time Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Carson City limits.

Henderson

Henderson Homebuyer Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Henderson city limits.

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Las Vegas

Las Vegas Neighborhood Housing Services (Nevada HAND)

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Las Vegas city limits.

Las Vegas Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Las Vegas city limits.

North Las Vegas

North Las Vegas First-Time Homebuyer Program

- **Assistance Amount**: Up to $14,999 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within North Las Vegas city limits.

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Lenders for City-Specific Programs

Carson City

- **Greater Nevada Mortgage**
  - Website: Greater Nevada Mortgage
  - Phone: (1-800-526-6999)
- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)

Henderson

- **Nevada State Bank**
  - Website: Nevada State Bank
  - Phone: (1-888-635-4800)
- **AmeriFirst Financial, Inc.**
  - Website: AmeriFirst Financial
  - Phone: (1-877-276-1974)

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Las Vegas

- **Bank of Nevada**
  - Website: Bank of Nevada
  - Phone: (1-702-248-4200)
- **HomeBridge Financial Services**
  - Website: HomeBridge Financial Services
  - Phone: (1-866-933-6342)
- **LoanDepot**
  - Website: LoanDepot
  - Phone: (1-888-983-3240)

North Las Vegas

- **Greater Nevada Mortgage**
  - Website: Greater Nevada Mortgage
  - Phone: (1-800-526-6999)
- **Neighborhood Housing Services of Southern Nevada**
  - Website: NHS of Southern Nevada
  - Phone: (1-702-649-0998)

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New Hampshire



Statewide Programs

New Hampshire Housing Finance Authority (NHHFA)

Home Flex Plus Program

- **Assistance Amount**: 3% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course.

Home Preferred Program

- **Assistance Amount**: Up to 4% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 680.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers and repeat buyers purchasing a primary residence.

Down Payment Assistance Program (DPA)

- **Assistance Amount**: Up to 3% of the purchase price or appraised value, whichever is lower.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers.

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Lenders for Statewide Programs (New Hampshire Housing Finance Authority Programs)

- **New Hampshire Housing Finance Authority**
  - Website: New Hampshire Housing
  - Phone: (1-800-640-7239)
- **Merrimack County Savings Bank**
  - Website: The Merrimack
  - Phone: (1-800-541-0006)
- **St. Mary's Bank**
  - Website: St. Mary's Bank
  - Phone: (1-888-786-2791)
- **Granite State Credit Union**
  - Website: Granite State Credit Union
  - Phone: (1-800-645-4728)
- **Northeast Credit Union**
  - Website: Northeast Credit Union
  - Phone: (1-888-436-1847)
- **Bank of New Hampshire**
  - Website: Bank of New Hampshire
  - Phone: (1-800-832-0912)
- **Service Credit Union**
  - Website: Service Credit Union
  - Phone: (1-800-936-7730)

City-Specific Programs

Concord

Concord First-Time Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Concord city limits.

Manchester

Manchester Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Manchester city limits.

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Nashua

Nashua First-Time Homebuyer Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Nashua city limits.

Portsmouth

Portsmouth Down Payment Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Portsmouth city limits.

Rochester

Rochester Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Rochester city limits.

DEED Academy

Lenders for City-Specific Programs

Concord

- **Merrimack County Savings Bank**
  - Website: The Merrimack
  - Phone: (1-800-541-0006)
- **Northeast Credit Union**
  - Website: Northeast Credit Union
  - Phone: (1-888-436-1847)

Manchester

- **St. Mary's Bank**
  - Website: St. Mary's Bank
  - Phone: (1-888-786-2791)
- **Granite State Credit Union**
  - Website: Granite State Credit Union
  - Phone: (1-800-645-4728)

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Nashua

- **Triangle Credit Union**
  - Website: Triangle Credit Union
  - Phone: (1-800-276-2470)
- **St. Mary's Bank**
  - Website: St. Mary's Bank
  - Phone: (1-888-786-2791)

Portsmouth

- **Service Credit Union**
  - Website: Service Credit Union
  - Phone: (1-800-936-7730)
- **Northeast Credit Union**
  - Website: Northeast Credit Union
  - Phone: (1-888-436-1847)

Rochester

- **Holy Rosary Credit Union**
  - Website: HRCU
  - Phone: (1-877-895-6840)
- **Northeast Credit Union**
  - Website: Northeast Credit Union
  - Phone: (1-888-436-1847)

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New Jersey



Statewide Programs

New Jersey Housing and Mortgage Finance Agency (NJHMFA)

NJHMFA Down Payment Assistance Program (DPA)

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or purchasing in a targeted area. Must complete a homebuyer education course. The assistance is a forgivable loan if the buyer stays in the home for five years.

Police and Firemen's Retirement System Mortgage Program

- **Assistance Amount**: Up to 5% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: None, but must be a member of the Police and Firemen's Retirement System.
- **Other Requirements**: Must be a member of the Police and Firemen's Retirement System and the property must be a primary residence.

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Lenders for Statewide Programs (New Jersey Housing and Mortgage Finance Agency Programs)

- **TD Bank**
  - Website: TD Bank
  - Phone: (1-888-751-9000)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Valley National Bank**
  - Website: Valley National Bank
  - Phone: (1-800-522-4100)
- **Santander Bank**
  - Website: Santander Bank
  - Phone: (1-877-768-2265)
- **M&T Bank**
  - Website: M&T Bank
  - Phone: (1-800-724-2440)
- **Investors Bank**
  - Website: Investors Bank
  - Phone: (1-855-422-6548)

City-Specific Programs

Camden

Camden Home Improvement Program (CHIP)

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Camden city limits.

Camden Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Camden city limits.

Jersey City

Jersey City Homebuyer Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Jersey City limits.

DEEDAcademy

Newark

Newark Homebuyer Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Newark city limits.

Newark Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Newark city limits.

Paterson

Paterson Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Paterson city limits.

Trenton

Trenton Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Trenton city limits.

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Lenders for City-Specific Programs

Camden

- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **TD Bank**
  - Website: TD Bank
  - Phone: (1-888-751-9000)

Jersey City

- **Valley National Bank**
  - Website: Valley National Bank
  - Phone: (1-800-522-4100)
- **Investors Bank**
  - Website: Investors Bank
  - Phone: (1-855-422-6548)

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Newark

- **Santander Bank**
  - Website: Santander Bank
  - Phone: (1-877-768-2265)
- **M&T Bank**
  - Website: M&T Bank
  - Phone: (1-800-724-2440)

Paterson

- **Valley National Bank**
  - Website: Valley National Bank
  - Phone: (1-800-522-4100)
- **TD Bank**
  - Website: TD Bank
  - Phone: (1-888-751-9000)

Trenton

- **Investors Bank**
  - Website: Investors Bank
  - Phone: (1-855-422-6548)
- **Santander Bank**
  - Website: Santander Bank
  - Phone: (1-877-768-2265)

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New Mexico



Statewide Programs

New Mexico Mortgage Finance Authority (MFA)

FIRSTHome Program

- **Assistance Amount**: Up to $8,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer. Must complete a homebuyer education course. The assistance is a 30-year, fixed-rate mortgage with a low interest rate.

NEXTHome Program

- **Assistance Amount**: 3% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: No income limits.
- **Other Requirements**: Available to first-time and repeat homebuyers. Must complete a homebuyer education course. The assistance is a 30-year, fixed-rate mortgage with a low interest rate.

HomeNow Program

- **Assistance Amount**: Up to $7,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must be a first-time homebuyer. Must complete a homebuyer education course.

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Lenders for Statewide Programs (New Mexico Mortgage Finance Authority Programs)

- **Bank of Albuquerque**
  - Website: Bank of Albuquerque
  - Phone: (1-800-583-0709)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **U.S. Bank Home Mortgage**
  - Website: U.S. Bank
  - Phone: (1-888-291-2334)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **First National 1870**
  - Website: First National 1870
  - Phone: (1-800-980-3321)
- **New Mexico Bank & Trust**
  - Website: New Mexico Bank & Trust
  - Phone: (1-800-399-8802)

City-Specific Programs

Albuquerque

Albuquerque Down Payment Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Albuquerque city limits.

Las Cruces

Las Cruces Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Las Cruces city limits.

Rio Rancho

Rio Rancho Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Rio Rancho city limits.

Santa Fe

Santa Fe Down Payment Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Santa Fe city limits.

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City-Specific Programs

Albuquerque

- **Bank of Albuquerque**
  - Website: Bank of Albuquerque
  - Phone: (1-800-583-0709)
- **Legacy Mortgage**
  - Website: Legacy Mortgage
  - Phone: (1-866-501-2345)

Las Cruces

- **First Light Federal Credit Union**
  - Website: First Light FCU
  - Phone: (1-800-351-1670)
- **Western Heritage Bank**
  - Website: Western Heritage Bank
  - Phone: (1-575-556-3000)

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Rio Rancho

- **Rio Grande Credit Union**
  - Website: Rio Grande Credit Union
  - Phone: (1-505-262-1401)
- **Nusenda Credit Union**
  - Website: Nusenda Credit Union
  - Phone: (1-800-347-2838)

Santa Fe

- **First National 1870**
  - Website: First National 1870
  - Phone: (1-800-980-3321)
- **Century Bank**
  - Website: Century Bank
  - Phone: (1-505-995-1200)

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New York



Statewide Programs

New York State Homes and Community Renewal (HCR)

State of New York Mortgage Agency (SONYMA) Programs

Achieving the Dream Program

- **Assistance Amount**: Up to 3% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers.

Low Interest Rate Program

- **Assistance Amount**: Up to 3% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers.

Graduate to Homeownership Program

- **Assistance Amount**: Up to 3% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must have graduated within the past 48 months. Must complete a homebuyer education course.

Neighborhood Revitalization Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must purchase a home in a SONYMA-targeted neighborhood. Must complete a homebuyer education course.

Homes for Veterans Program

- **Assistance Amount**: Up to 3% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to veterans, active duty, National Guard, and reservists. Must complete a homebuyer education course.
- Lenders for Statewide Programs (SONYMA Programs)**Bank of America**Website: Bank of

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Lenders for Statewide Programs (SONYMA Programs)

- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Chase Bank**
  - Website: Chase Bank
  - Phone: (1-800-935-9935)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Citibank**
  - Website: Citibank
  - Phone: (1-800-374-9700)
- **M&T Bank**
  - Website: M&T Bank
  - Phone: (1-800-724-2440)
- **HSBC Bank USA**
  - Website: HSBC Bank
  - Phone: (1-800-975-4722)
- **TD Bank**
  - Website: TD Bank
  - Phone: (1-888-751-9000)
- **Quicken Loans (Rocket Mortgage)**
  - Website: Rocket Mortgage
  - Phone: (1-888-452-8179)

City-Specific Programs

Albany

Albany Community Development Agency (ACDA) First-Time Homebuyer Program

- **Assistance Amount**: Up to $14,900 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Albany city limits.

Buffalo

Buffalo Urban Renewal Agency (BURA) First-Time Homebuyer Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Buffalo city limits.

New York City

HomeFirst Down Payment Assistance Program

- **Assistance Amount**: Up to $100,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within New York City limits.

Neighborhood Housing Services of New York City (NHSNYC)

- **Assistance Amount**: Varies, typically up to $25,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within New York City limits.

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Rochester

Rochester Home Purchase Assistance Program (HPAP)

- **Assistance Amount**: Up to $8,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Rochester city limits.

Syracuse

- Syracuse Homeownership Assistance Program (SHAP)
- **Assistance Amount**: Up to $3,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Syracuse city limits.

Yonkers

Yonkers First-Time Homebuyer Program

- **Assistance Amount**: Up to $25,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Yonkers city limits.

DEED Academy

Lenders for City-Specific Programs

Albany

- **KeyBank**
  - Website: KeyBank
  - Phone: (1-800-539-2968)
- **SEFCU**
  - Website: SEFCU
  - Phone: (1-800-727-3328)

Buffalo

- **Evans Bank**
  - Website: Evans Bank
  - Phone: (1-716-926-2000)
- **M&T Bank**
  - Website: M&T Bank
  - Phone: (1-800-724-2440)

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New York City

- **Chase Bank**
  - Website: Chase Bank
  - Phone: (1-800-935-9935)
- **Citibank**
  - Website: Citibank
  - Phone: (1-800-374-9700)
- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Neighborhood Housing Services of New York City (NHSNYC)**
  - Website: NHSNYC
  - Phone: (1-212-519-2500)

Rochester

- **ESL Federal Credit Union**
  - Website: ESL Federal Credit Union
  - Phone: (1-800-848-2265)
- **Genesee Regional Bank**
  - Website: Genesee Regional Bank
  - Phone: (1-585-249-1540)

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Syracuse

- **Empower Federal Credit Union**
  - Website: Empower FCU
  - Phone: (1-800-462-5000)
- **Solvay Bank**
  - Website: Solvay Bank
  - Phone: (1-315-484-2201)

Yonkers

- **Hudson Valley Credit Union**
  - Website: Hudson Valley Credit Union
  - Phone: (1-845-463-3011)
- **People's United Bank**
  - Website: People's United Bank
  - Phone: (1-800-894-0300)

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North Carolina



Statewide Programs

North Carolina Housing Finance Agency (NCHFA)

NC Home Advantage Mortgage™

- **Assistance Amount**: Up to 5% of the loan amount for down payment assistance.
- **Credit Score**: Minimum 640.
- **Income Limit**: $126,000 statewide.
- **Other Requirements**: Must be a first-time homebuyer or purchasing in a targeted area. Must complete a homebuyer education course. Available for 30-year, fixed-rate FHA, VA, USDA, and conventional loans.

NC 1st Home Advantage Down Payment

- **Assistance Amount**: $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: $96,000 for a household of 1-2 people, $112,000 for a household of 3 or more.
- **Other Requirements**: Must be a first-time homebuyer or military veteran purchasing in specific counties. Must complete a homebuyer education course. The assistance is a deferred, forgivable loan, forgiven at 20% per year after year 11.

NC Home Advantage Tax Credit

- **Assistance Amount**: Tax credit of up to 30% of mortgage interest for eligible first-time homebuyers.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. The tax credit is available for the life of the loan.

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Lenders for Statewide Programs (North Carolina Housing Finance Agency Programs)

- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Quicken Loans (Rocket Mortgage)**
  - Website: Rocket Mortgage
  - Phone: (1-888-452-8179)
- **Truist (formerly BB&T and SunTrust)**
  - Website: Truist
  - Phone: (1-844-487-8478)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)
- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)

City-Specific Programs

Charlotte

HouseCharlotte Down Payment Assistance Program

- **Assistance Amount**: Up to $17,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Charlotte city limits.

Durham

Durham First-Time Homebuyer Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Durham city limits.

Greensboro

Greensboro Homebuyer Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Greensboro city limits.

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Raleigh

Raleigh Homebuyer Assistance Program

- **Assistance Amount**: Up to $30,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Raleigh city limits.

Winston-Salem

Winston-Salem Homebuyer Assistance Program

- **Assistance Amount**: Up to $14,900 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Winston-Salem city limits.

DEED Academy

Lenders for City-Specific Programs

Charlotte

- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)

Durham

- **Self-Help Credit Union**
  - Website: Self-Help Credit Union
  - Phone: (1-800-966-7353)
- **First Citizens Bank**
  - Website: First Citizens Bank
  - Phone: (1-888-323-4732)

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Greensboro

- **Truliant Federal Credit Union**
  - Website: Truliant Federal Credit Union
  - Phone: (1-800-822-0382)
- **First National Bank**
  - Website: First National Bank
  - Phone: (1-800-555-5455)

Raleigh

- **SECU (State Employees' Credit Union)**
  - Website: SECU
  - Phone: (1-888-732-8562)
- **Coastal Credit Union**
  - Website: Coastal Credit Union
  - Phone: (1-800-868-4262)

Winston-Salem

- **Truist (formerly BB&T and SunTrust)**
  - Website: Truist
  - Phone: (1-844-487-8478)
- **Allegacy Federal Credit Union**
  - Website: Allegacy Federal Credit Union
  - Phone: (1-336-774-3400)

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North Dakota



Statewide Programs

North Dakota Housing Finance Agency (NDHFA)

Start Program

- **Assistance Amount**: Up to 3% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers and repeat buyers purchasing a primary residence.

DCA Program (Downpayment and Closing Cost Assistance)

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer. Must complete a homebuyer education course. The assistance is a deferred, forgivable loan.

HomeAccess Program

- **Assistance Amount**: Up to $8,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to single parents, veterans, and individuals with disabilities. Must complete a homebuyer education course.

Lenders for Statewide Programs (North Dakota Housing Finance Agency Programs)

- **Gate City Bank**
  - Website: Gate City Bank
  - Phone: (1-800-423-3344)
- **Bank of North Dakota**
  - Website: Bank of North Dakota
  - Phone: (1-800-472-2166)
- **Choice Financial**
  - Website: Choice Financial
  - Phone: (1-888-894-1357)
- **First International Bank & Trust**
  - Website: First International Bank & Trust
  - Phone: (1-800-359-8092)
- **Dakota Community Bank & Trust**
  - Website: Dakota Community Bank & Trust
  - Phone: (1-800-764-7619)
- **Western State Bank**
  - Website: Western State Bank
  - Phone: (1-701-277-5003)

City-Specific Programs

Bismarck

Bismarck Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Bismarck city limits.

Fargo

Fargo Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Fargo city limits.

Grand Forks

Grand Forks Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Grand Forks city limits.

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Minot

Minot Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Minot city limits.

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Lenders for City-Specific Programs

Bismarck

- **BNC National Bank**
  - Website: BNC National Bank
  - Phone: (1-800-262-2265)
- **American Bank Center**
  - Website: American Bank Center
  - Phone: (1-800-486-8173)

Fargo

- **Bell Bank**
  - Website: Bell Bank
  - Phone: (1-800-450-8949)
- **First International Bank & Trust**
  - Website: First International Bank & Trust
  - Phone: (1-800-359-8092)

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Grand Forks

- **Alerus Financial**
  - Website: Alerus Financial
  - Phone: (1-800-279-3200)
- **Bremer Bank**
  - Website: Bremer Bank
  - Phone: (1-800-908-2265)

Minot

- **First Western Bank & Trust**
  - Website: First Western Bank & Trust
  - Phone: (1-800-488-2951)
- **United Community Bank of North Dakota**
  - Website: United Community Bank
  - Phone: (1-701-839-3500)

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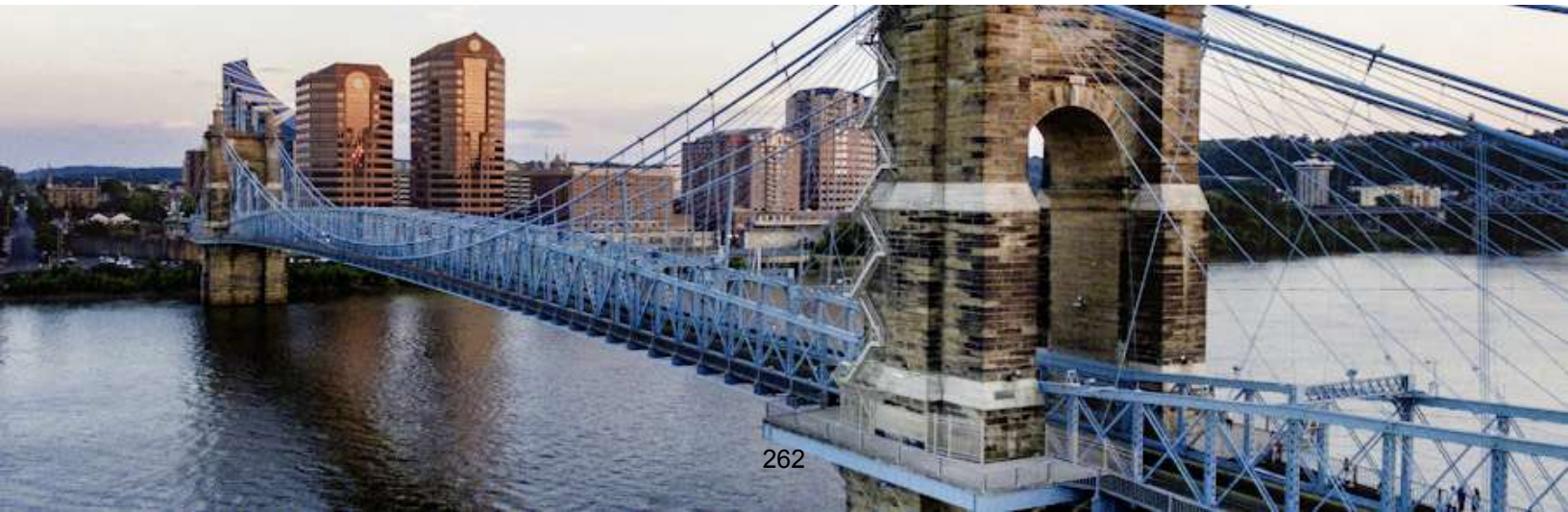
Ohio



Statewide Programs

Ohio Housing Finance Agency (OHFA)

Your Choice! Down Payment Assistance

- **Assistance Amount**: 2.5% or 5% of the home purchase price.
- **Credit Score**: Minimum 640 for FHA, VA, and USDA-RD loans; 660 for conventional loans.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers and repeat buyers.

Grants for Grads

- **Assistance Amount**: 2.5% or 5% of the home purchase price.
- **Credit Score**: Minimum 640 for FHA, VA, and USDA-RD loans; 660 for conventional loans.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a recent graduate within the last 48 months. Must complete a homebuyer education course. The assistance is a forgivable grant if the buyer remains in the home for 5 years.

Ohio Heroes

- **Assistance Amount**: 2.5% or 5% of the home purchase price.
- **Credit Score**: Minimum 640 for FHA, VA, and USDA-RD loans; 660 for conventional loans.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to teachers, active military, veterans, first responders, healthcare workers, and others in specific professions. Must complete a homebuyer education course.

REDAcademy

Lenders for Statewide Programs (Ohio Housing Finance Agency Programs)

- **Huntington Bank**
  - Website: Huntington Bank
  - Phone: (1-800-480-2265)
- **Fifth Third Bank**
  - Website: Fifth Third Bank
  - Phone: (1-800-972-3030)
- **Chase Bank**
  - Website: Chase Bank
  - Phone: (1-800-935-9935)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **US Bank Home Mortgage**
  - Website: US Bank
  - Phone: (1-888-291-2334)
- **Union Savings Bank**
  - Website: Union Savings Bank
  - Phone: (1-800-582-9700)
- **KeyBank**
  - Website: KeyBank
  - Phone: (1-800-539-2968)

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City-Specific Programs

Akron

Akron Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Akron city limits.

Cincinnati

Cincinnati Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Cincinnati city limits.

Cleveland

Cleveland Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Cleveland city limits.

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Columbus

Columbus Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Columbus city limits.

Dayton

Dayton Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Dayton city limits.

Toledo

Toledo Down Payment Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course and the property must be within Toledo city limits.

DEED Academy

Lenders for City-Specific Programs

Akron

- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)
- **Huntington Bank**
  - Website: Huntington Bank
  - Phone: (1-800-480-2265)

Cincinnati

- **Fifth Third Bank**
  - Website: Fifth Third Bank
  - Phone: (1-800-972-3030)
- **Union Savings Bank**
  - Website: Union Savings Bank
  - Phone: (1-800-582-9700)

Cleveland

- **KeyBank**
  - Website: KeyBank
  - Phone: (1-800-539-2968)
- **Huntington Bank**
  - Website: Huntington Bank
  - Phone: (1-800-480-2265)

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Columbus

- **Chase Bank**
  - Website: Chase Bank
  - Phone: (1-800-935-9935)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)

Dayton

- **Wright-Patt Credit Union**
  - Website: Wright-Patt Credit Union
  - Phone: (1-800-762-0047)
- **Fifth Third Bank**
  - Website: Fifth Third Bank
  - Phone: (1-800-972-3030)

Toledo

- **Huntington Bank**
  - Website: Huntington Bank
  - Phone: (1-800-480-2265)
- **KeyBank**
  - Website: KeyBank
  - Phone: (1-800-539-2968)

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Oklahoma



Statewide Programs

Oklahoma Housing Finance Agency (OHFA)

OHFA Homebuyer Down Payment Assistance

- **Assistance Amount**: 3.5% of the loan amount.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be used with OHFA's 30-year fixed-rate mortgage. Available for first-time and repeat homebuyers. Must complete a homebuyer education course.

OHFA Gold Program

- **Assistance Amount**: Up to 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be used with OHFA's 30-year fixed-rate mortgage. Must complete a homebuyer education course.

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Lenders for Statewide Programs (Oklahoma Housing Finance Agency Programs)

- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)
- **Bank of Oklahoma**
  - Website: Bank of Oklahoma
  - Phone: (1-800-234-6181)
- **First United Bank**
  - Website: First United Bank
  - Phone: (1-800-924-4427)
- **MidFirst Bank**
  - Website: MidFirst Bank
  - Phone: (1-888-643-3477)
- **Prosperity Bank**
  - Website: Prosperity Bank
  - Phone: (1-800-531-1401)
- **SpiritBank**
  - Website: SpiritBank
  - Phone: (1-918-712-9292)

City-Specific Programs

Oklahoma City

Oklahoma City Down Payment Assistance Program

- **Assistance Amount**: Up to $14,999 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Oklahoma City limits.

Tulsa

Tulsa Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Tulsa city limits.

Norman

Norman Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Norman city limits.

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Lawton

Lawton Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Lawton city limits.

Broken Arrow

Broken Arrow Down Payment Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Broken Arrow city limits.

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Lenders for City-Specific Programs

Oklahoma City

- **MidFirst Bank**
  - Website: MidFirst Bank
  - Phone: (1-888-643-3477)
- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)

Tulsa

- **BOK Financial**
  - Website: BOK Financial
  - Phone: (1-800-234-6181)
- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)

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Norman

- **First United Bank**
  - Website: First United Bank
  - Phone: (1-800-924-4427)
- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)

Lawton

- **City National Bank & Trust**
  - Website: City National Bank & Trust
  - Phone: (1-866-385-3444)
- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)

Broken Arrow

- **First National Bank & Trust Co.**
  - Website: First National Bank & Trust Co.
  - Phone: (1-918-251-5371)
- **Arvest Bank**
  - Website: Arvest Bank
  - Phone: (1-866-952-9523)

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Oregon

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Statewide Programs

Oregon Housing and Community Services (OHCS)

Oregon Bond Residential Loan Program

- **Assistance Amount**: Up to 4% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640 for conventional loans; 620 for FHA loans.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers or those purchasing in targeted areas. Includes a low fixed interest rate.

Oregon Bond Loan Program – Cash Advantage

- **Assistance Amount**: No direct assistance, but offers below-market interest rates.
- **Credit Score**: Minimum 640 for conventional loans; 620 for FHA loans.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers or those purchasing in targeted areas.

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Lenders for Statewide Programs (Oregon Housing and Community Services Programs)

- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **Umpqua Bank**
  - Website: Umpqua Bank
  - Phone: (1-866-486-7782)
- **HomeStreet Bank**
  - Website: HomeStreet Bank
  - Phone: (1-800-719-8080)
- **US Bank Home Mortgage**
  - Website: US Bank
  - Phone: (1-888-291-2334)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Fairway Independent Mortgage Corporation**
  - Website: Fairway Mortgage
  - Phone: (1-877-699-0353)

City-Specific Programs

Bend

City of Bend Affordable Housing Program

- **Assistance Amount**: Varies based on available funding and individual needs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Typically up to 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Bend city limits.

Eugene

Eugene Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Eugene city limits.

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Portland

Portland Housing Bureau Down Payment Assistance Loan (DPAL)

- **Assistance Amount**: Up to $80,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 100% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Portland city limits. The assistance is a forgivable loan after 10 years of occupancy.

Salem

Salem First-Time Homebuyer Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Salem city limits.

Springfield

Springfield Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Springfield city limits.

Lenders for City-Specific Programs

Bend

- **Umpqua Bank**
  - Website: Umpqua Bank
  - Phone: (1-866-486-7782)
- **Evergreen Home Loans**
  - Website: Evergreen Home Loans
  - Phone: (1-800-659-2241)

Eugene

- **Summit Funding**
  - Website: Summit Funding
  - Phone: (1-877-771-4773)
- **Oregon Community Credit Union**
  - Website: Oregon Community Credit Union
  - Phone: (1-800-365-1111)

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Portland

- **OnPoint Community Credit Union**
  - Website: OnPoint Community Credit Union
  - Phone: (1-800-527-3932)
- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)

Salem

- **Willamette Valley Bank**
  - Website: Willamette Valley Bank
  - Phone: (1-866-294-9518)
- **Homebridge Financial Services**
  - Website: Homebridge Financial Services
  - Phone: (1-866-933-6342)

Springfield

- **Selco Community Credit Union**
  - Website: Selco Community Credit Union
  - Phone: (1-800-445-4483)
- **Summit Funding**
  - Website: Summit Funding
  - Phone: (1-877-771-4773)

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Pennsylvania



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Statewide Programs

Pennsylvania Housing Finance Agency (PHFA)

HOMEstead Downpayment and Closing Cost Assistance Loan

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size; generally up to 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The assistance is a deferred, forgivable loan that is forgiven at 20% per year over five years.

Keystone Advantage Assistance Loan Program

- **Assistance Amount**: Up to 4% of the purchase price or market value (whichever is lower) or a maximum of $6,000.
- **Credit Score**: Minimum 660.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be used with a PHFA first mortgage loan.

Mortgage Credit Certificate (MCC) Program

- **Assistance Amount**: Tax credit of up to 30% of mortgage interest paid per year.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer, unless purchasing in a targeted area. Must complete a homebuyer education course.

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Lenders for Statewide Programs (Pennsylvania Housing Finance Agency Programs)

- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)
- **Citizens Bank**
  - Website: Citizens Bank
  - Phone: (1-800-922-9999)
- **Quicken Loans (Rocket Mortgage)**
  - Website: Rocket Mortgage
  - Phone: (1-888-452-8179)
- **Truist (formerly BB&T and SunTrust)**
  - Website: Truist
  - Phone: (1-844-487-8478)
- **TD Bank**
  - Website: TD Bank
  - Phone: (1-888-751-9000)

City-Specific Programs

Allentown

Allentown Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Allentown city limits.

Erie

Erie Down Payment Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Erie city limits.

Harrisburg

Harrisburg Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Harrisburg city limits.

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Philadelphia

Philly First Home Program

- **Assistance Amount**: Up to $10,000 or 6% of the purchase price (whichever is lower) for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 120% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Philadelphia city limits.

Pittsburgh

Pittsburgh Homebuyer Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Pittsburgh city limits.

Reading

Reading Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Reading city limits.

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Lenders for City-Specific Programs

Allentown

- **Fulton Bank**
  - Website: Fulton Bank
  - Phone: (1-800-385-8664)
- **KeyBank**
  - Website: KeyBank
  - Phone: (1-800-539-2968)

Erie

- **Northwest Bank**
  - Website: Northwest Bank
  - Phone: (1-877-672-5678)
- **Marquette Savings Bank**
  - Website: Marquette Savings Bank
  - Phone: (1-814-455-4481)

Harrisburg

- **Mid Penn Bank**
  - Website: Mid Penn Bank
  - Phone: (1-866-642-7736)
- **Members 1st Federal Credit Union**
  - Website: Members 1st FCU
  - Phone: (1-800-237-7288)

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Philadelphia

- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Univest Bank and Trust Co.**
  - Website: Univest
  - Phone: (1-877-723-5571)

Pittsburgh

- **Dollar Bank**
  - Website: Dollar Bank
  - Phone: (1-800-242-2265)
- **First National Bank**
  - Website: First National Bank
  - Phone: (1-800-555-5455)

Reading

- **Tompkins VIST Bank**
  - Website: Tompkins VIST Bank
  - Phone: (1-888-238-3330)
- **Santander Bank**
  - Website: Santander Bank
  - Phone: (1-877-768-2265)

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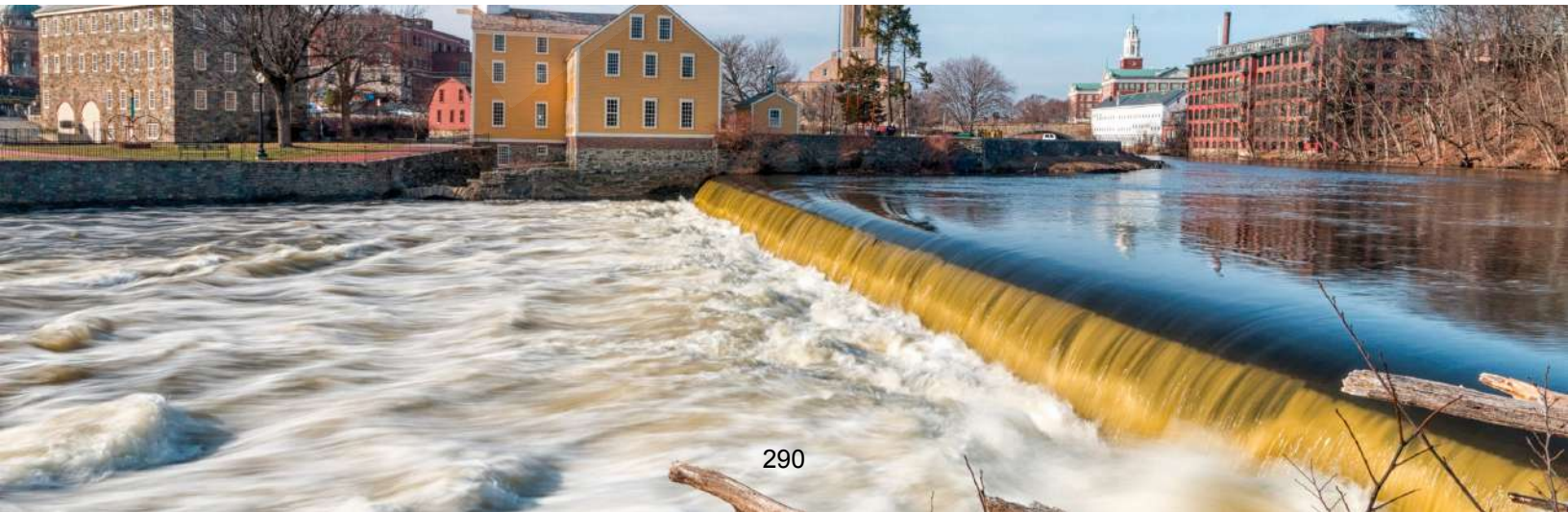
Rhode Island



Statewide Programs

Rhode Island Housing (RIHousing)

First Down Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: $112,555.
- **Other Requirements**: Must be a first-time homebuyer. Must complete a homebuyer education course. The assistance is a forgivable loan if the buyer remains in the home for 5 years.

Extra Assistance Loan Program

- **Assistance Amount**: Up to 6% of the purchase price or appraised value (whichever is lower) for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by household size and location.
- **Other Requirements**: Must be used in conjunction with a RIHousing mortgage. Must complete a homebuyer education course.

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Lenders for Statewide Programs (Rhode Island Housing Programs)

- **Citizens Bank**
  - Website: Citizens Bank
  - Phone: (1-800-922-9999)
- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)
- **Santander Bank**
  - Website: Santander Bank
  - Phone: (1-877-768-2265)
- **Washington Trust**
  - Website: Washington Trust
  - Phone: (1-800-475-2265)
- **Navigant Credit Union**
  - Website: Navigant Credit Union
  - Phone: (1-401-233-4700)
- **Coastway Community Bank (now HarborOne Bank)**
  - Website: HarborOne Bank
  - Phone: (1-800-244-7592)

City-Specific Programs

Providence

Providence Homebuyer Assistance Program

- **Assistance Amount**: Up to $25,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 120% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Providence city limits.

Pawtucket

Pawtucket Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Pawtucket city limits.

Warwick

Warwick Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Warwick city limits.

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Cranston

Cranston Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Cranston city limits.

Woonsocket

Woonsocket Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Woonsocket city limits.

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Lenders for City-Specific Programs

Providence

- **Citizens Bank**
  - Website: Citizens Bank
  - Phone: (1-800-922-9999)
- **Washington Trust**
  - Website: Washington Trust
  - Phone: (1-800-475-2265)

Pawtucket

- **Navigant Credit Union**
  - Website: Navigant Credit Union
  - Phone: (1-401-233-4700)
- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)

Warwick

- **Coastway Community Bank (now HarborOne Bank)**
  - Website: HarborOne Bank
  - Phone: (1-800-244-7592)
- **Santander Bank**
  - Website: Santander Bank
  - Phone: (1-877-768-2265)

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Cranston

- **Washington Trust**
  - Website: Washington Trust
  - Phone: (1-800-475-2265)
- **Citizens Bank**
  - Website: Citizens Bank
  - Phone: (1-800-922-9999)

Woonsocket

- **Navigant Credit Union**
  - Website: Navigant Credit Union
  - Phone: (1-401-233-4700)
- **Santander Bank**
  - Website: Santander Bank
  - Phone: (1-877-768-2265)

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South Carolina

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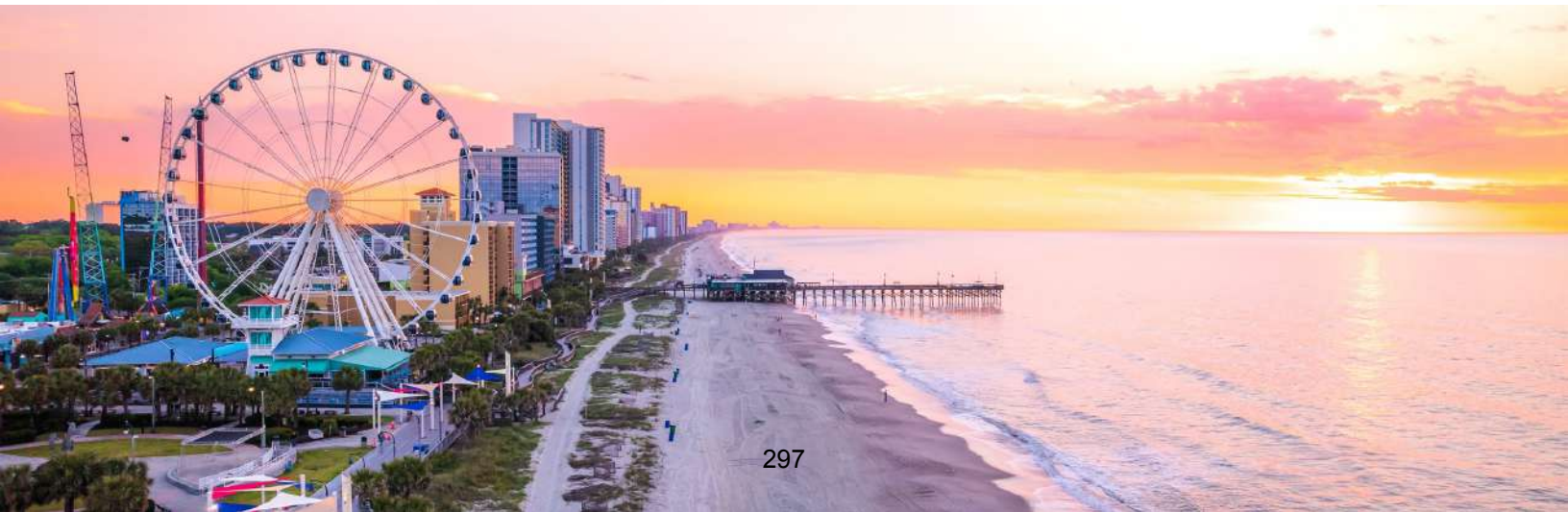

Statewide Programs

South Carolina State Housing Finance and Development Authority (SC Housing)

SC Housing Homebuyer Program

- **Assistance Amount**: Up to $8,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size; generally up to 115% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers and certain repeat buyers.

Palmetto Heroes Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to law enforcement officers, correctional officers, teachers, firefighters, EMS personnel, nurses, and veterans. Must complete a homebuyer education course.

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Lenders for Statewide Programs (South Carolina State Housing Finance and Development Authority Programs)

- **South State Bank**
  - Website: South State Bank
  - Phone: (1-800-277-2175)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Truist (formerly BB&T and SunTrust)**
  - Website: Truist
  - Phone: (1-844-487-8478)
- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)

City-Specific Programs

Charleston

Charleston First-Time Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Charleston city limits.

Columbia

Columbia Homeownership Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Columbia city limits.

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Greenville

1. **Greenville Homebuyer Assistance Program**
    1. **Assistance Amount**: Up to $10,000 for down payment and closing costs.
    2. **Credit Score**: Minimum 620.
    3. **Income Limit**: 80% of AMI.
    4. **Other Requirements**: Must complete a homebuyer education course. The property must be within Greenville city limits.

North Charleston

North Charleston Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within North Charleston city limits.

Spartanburg

Spartanburg Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Spartanburg city limits.

DEED Academy

Lenders for City-Specific Programs

Charleston

- **South State Bank**
  - Website: South State Bank
  - Phone: (1-800-277-2175)
- **First Citizens Bank**
  - Website: First Citizens Bank
  - Phone: (1-888-323-4732)

Columbia

- **South State Bank**
  - Website: South State Bank
  - Phone: (1-800-277-2175)
- **TD Bank**
  - Website: TD Bank
  - Phone: (1-888-751-9000)

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Greenville

- **United Community Bank**
  - Website: United Community Bank
  - Phone: (1-800-822-2651)
- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)

North Charleston

- **South State Bank**
  - Website: South State Bank
  - Phone: (1-800-277-2175)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)

Spartanburg

- **South State Bank**
  - Website: South State Bank
  - Phone: (1-800-277-2175)
- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)

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South Dakota



Statewide Programs

South Dakota Housing Development Authority (SDHDA)

Governor's House Program

- **Assistance Amount**: Purchase price reductions on specific homes built by the state program.
- **Credit Score**: No specific requirement, but must meet lender requirements.
- **Income Limit**: $54,600 for households of 1-2 people; $62,790 for households of 3 or more.
- **Other Requirements**: Must complete a homebuyer education course. Targeted at low- to moderate-income families.

Fixed Rate Plus Loan Program

- **Assistance Amount**: 3% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or meet specific criteria if a repeat buyer. Must complete a homebuyer education course.

Community Home Improvement Program (CHIP)

- **Assistance Amount**: Low-interest loans for home improvements.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must own and occupy the home as a primary residence. Home must meet certain condition requirements.

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Lenders for Statewide Programs (South Dakota Housing Development Authority Programs)

- **First PREMIER Bank**
  - Website: First PREMIER Bank
  - Phone: (1-800-501-6535)
- **Great Western Bank**
  - Website: Great Western Bank
  - Phone: (1-800-952-2043)
- **Dacotah Bank**
  - Website: Dacotah Bank
  - Phone: (1-800-881-5611)
- **BankWest**
  - Website: BankWest
  - Phone: (1-800-253-0362)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **First Bank & Trust**
  - Website: First Bank & Trust
  - Phone: (1-800-843-1552)

City-Specific Programs

Sioux Falls

Sioux Falls Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Sioux Falls city limits.

Rapid City

Rapid City Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Rapid City limits.

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Aberdeen

Aberdeen Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Aberdeen city limits.

Brookings

Brookings Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Brookings city limits.

Watertown

Watertown Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Watertown city limits.

DEED Academy

Lenders for City-Specific Programs

Sioux Falls

- **First PREMIER Bank**
  - Website: First PREMIER Bank
  - Phone: (1-800-501-6535)
- **Great Western Bank**
  - Website: Great Western Bank
  - Phone: (1-800-952-2043)

Rapid City

- **Black Hills Federal Credit Union**
  - Website: BHFCU
  - Phone: (1-800-482-2428)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)

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Aberdeen

- **Dacotah Bank**
  - Website: Dacotah Bank
  - Phone: (1-800-881-5611)
- **Great Western Bank**
  - Website: Great Western Bank
  - Phone: (1-800-952-2043)

Brookings

- **First Bank & Trust**
  - Website: First Bank & Trust
  - Phone: (1-800-843-1552)
- **BankStar Financial**
  - Website: BankStar Financial
  - Phone: (1-605-692-3636)

Watertown

- **Reliabank**
  - Website: Reliabank
  - Phone: (1-800-843-6817)
- **Dacotah Bank**
  - Website: Dacotah Bank
  - Phone: (1-800-881-5611)

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Tennessee

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Statewide Programs in Tennessee

Tennessee Housing Development Agency (THDA)

Great Choice Home Loan Program

- **Assistance Amount**: 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers and repeat buyers purchasing in targeted areas.

Homeownership for the Brave Program

- **Assistance Amount**: 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to active duty military personnel, veterans, and members of the National Guard and Reserves. Must complete a homebuyer education course.

DED Academy

Lenders for Statewide Programs (Tennessee Housing Development Agency Programs)

- **FirstBank**
  - Website: FirstBank
  - Phone: (1-800-413-4211)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)
- **Pinnacle Financial Partners**
  - Website: Pinnacle Financial Partners
  - Phone: (1-800-264-3613)
- **Guaranty Trust Mortgage**
  - Website: Guaranty Trust
  - Phone: (1-800-467-3032)
- **Bank of America**
  - Website: Bank of America
  - Phone: (1-800-432-1000)

City-Specific Programs

Chattanooga

Chattanooga Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Chattanooga city limits.

Clarksville

Clarksville Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Clarksville city limits.

Knoxville

Knoxville Down Payment Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Knoxville city limits.

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Memphis

Memphis Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Memphis city limits.

Nashville

Nashville Down Payment Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Nashville city limits.

Murfreesboro

Murfreesboro Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Murfreesboro city limits.

DEED Academy

Lenders for City-Specific Programs

Chattanooga

- **FirstBank**
  - Website: FirstBank
  - Phone: (1-800-413-4211)
- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)

Clarksville

- **Legends Bank**
  - Website: Legends Bank
  - Phone: (1-931-503-1234)
- **First Advantage Bank**
  - Website: First Advantage Bank
  - Phone: (1-800-552-9291)

Knoxville

- **Home Federal Bank of Tennessee**
  - Website: Home Federal Bank
  - Phone: (1-800-489-1405)
- **ORNL Federal Credit Union**
  - Website: ORNL FCU
  - Phone: (1-800-676-5328)

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Memphis

- **Tri-State Bank of Memphis**
  - Website: Tri-State Bank
  - Phone: (1-901-525-0384)
- **Pinnacle Financial Partners**
  - Website: Pinnacle Financial Partners
  - Phone: (1-800-264-3613)

Nashville

- **FirstBank**
  - Website: FirstBank
  - Phone: (1-800-413-4211)
- **Regions Bank**
  - Website: Regions Bank
  - Phone: (1-800-734-4667)

Murfreesboro

- **Wilson Bank & Trust**
  - Website: Wilson Bank & Trust
  - Phone: (1-615-444-2265)
- **Franklin Synergy Bank**
  - Website: Franklin Synergy Bank
  - Phone: (1-615-236-2265)

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Texas



Statewide Programs

Texas State Affordable Housing Corporation (TSAHC)

Homes for Texas Heroes Program

- **Assistance Amount**: Up to 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to teachers, firefighters, EMS personnel, police officers, correctional officers, and veterans. Must complete a homebuyer education course.

Home Sweet Texas Home Loan Program

- **Assistance Amount**: Up to 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to low and moderate-income homebuyers. Must complete a homebuyer education course.

Texas Department of Housing and Community Affairs (TDHCA)

My First Texas Home

- **Assistance Amount**: Up to 5% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or a veteran. Must complete a homebuyer education course.

Texas Mortgage Credit Certificate (MCC) Program

- **Assistance Amount**: Tax credit of up to $2,000 per year.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or a veteran. Must complete a homebuyer education course.

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Lenders for Statewide Programs (TSAHC and TDHCA Programs)

- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **Fairway Independent Mortgage Corporation**
  - Website: Fairway Mortgage
  - Phone: (1-877-699-0353)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Supreme Lending**
  - Website: Supreme Lending
  - Phone: (1-877-350-5225)
- **AmCap Mortgage**
  - Website: AmCap Mortgage
  - Phone: (1-800-289-0001)
- **Envoy Mortgage**
  - Website: Envoy Mortgage
  - Phone: (1-877-232-2461)

DFEDAcademy

City-Specific Programs

Austin

Austin Homebuyer Assistance Program

- **Assistance Amount**: Up to $40,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Austin city limits.

Dallas

Dallas Homebuyer Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Dallas city limits.

El Paso

El Paso First Time Homebuyer Program

- **Assistance Amount**: Up to $35,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within El Paso city limits.

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Fort Worth

Fort Worth Homebuyer Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Fort Worth city limits.

Houston

Houston Homebuyer Assistance Program

- **Assistance Amount**: Up to $30,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Houston city limits.

San Antonio

San Antonio Homebuyer Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within San Antonio city limits.

PEER Academy

Lenders for City-Specific Programs

Austin

- **Austin Capital Mortgage**
  - Website: Austin Capital Mortgage
  - Phone: (1-512-891-0778)
- **HomeVantage Mortgage**
  - Website: HomeVantage Mortgage
  - Phone: (1-512-807-3400)

Dallas

- **North Dallas Bank & Trust Co.**
  - Website: North Dallas Bank & Trust Co.
  - Phone: (1-972-716-7100)
- **Highlands Residential Mortgage**
  - Website: Highlands Residential Mortgage
  - Phone: (1-866-881-3629)

El Paso

1. **Rocky Mountain Mortgage Company**
   1. Website: Rocky Mountain Mortgage Company
   2. Phone: (1-915-593-3111)
2. **GECU Mortgage**
   1. Website: GECU Mortgage
   2. Phone: (1-800-772-4328)

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Fort Worth

- **Southwest Bank**
  - Website: Southwest Bank
  - Phone: (1-817-298-5614)
- **Colonial Savings**
  - Website: Colonial Savings
  - Phone: (1-800-937-6002)

Houston

- **Cornerstone Home Lending, Inc.**
  - Website: Cornerstone Home Lending
  - Phone: (1-800-965-9910)
- **Allegiance Bank**
  - Website: Allegiance Bank
  - Phone: (1-281-894-3200)

San Antonio

- **SWBC Mortgage**
  - Website: SWBC Mortgage
  - Phone: (1-800-460-6990)
- **Lone Star Capital Bank**
  - Website: Lone Star Capital Bank
  - Phone: (1-800-292-5641)

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Utah



Statewide Programs

Utah Housing Corporation (UHC)

FirstHome Loan

- **Assistance Amount**: Up to 6% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 660.
- **Income Limit**: $119,400.
- **Other Requirements**: Must be a first-time homebuyer or veteran. Must complete a homebuyer education course.

HomeAgain Loan

- **Assistance Amount**: Up to 6% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 660.
- **Income Limit**: $119,400.
- **Other Requirements**: Available for first-time and repeat homebuyers. Must complete a homebuyer education course.

Score Loan

- **Assistance Amount**: Up to 4% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: $119,400.
- **Other Requirements**: Available for homebuyers with lower credit scores. Must complete a homebuyer education course.

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Lenders for Statewide Programs (Utah Housing Corporation Programs)

- **Academy Mortgage Corporation**
  - Website: Academy Mortgage
  - Phone: (1-800-660-8664)
- **Primary Residential Mortgage, Inc. (PRMI)**
  - Website: Primary Residential Mortgage
  - Phone: (1-800-255-2792)
- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **Intercap Lending**
  - Website: Intercap Lending
  - Phone: (1-801-590-4788)
- **SecurityNational Mortgage Company**
  - Website: SecurityNational Mortgage
  - Phone: (1-800-296-4740)
- **Zions Bank**
  - Website: Zions Bank
  - Phone: (1-800-789-2265)

City-Specific Programs

Salt Lake City

Salt Lake City Down Payment Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Salt Lake City limits.

Provo

Provo Home Purchase Plus Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Provo city limits.

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Ogden

Own in Ogden Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Ogden city limits.

West Valley City

West Valley City Down Payment Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within West Valley City limits.

DEED Academy

Lenders for City-Specific Programs

Salt Lake City

- **America First Credit Union**
  - Website: America First Credit Union
  - Phone: (1-800-999-3961)
- **Altabank**
  - Website: Altabank
  - Phone: (1-800-815-2265)

Provo

- **Central Bank**
  - Website: Central Bank
  - Phone: (1-801-375-1000)
- **Mountain America Credit Union**
  - Website: Mountain America Credit Union
  - Phone: (1-800-748-4302)

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Ogden

- **Goldenwest Credit Union**
  - Website: Goldenwest Credit Union
  - Phone: (1-800-283-4550)
- **Wasatch Peaks Credit Union**
  - Website: Wasatch Peaks Credit Union
  - Phone: (1-801-627-8700)

West Valley City

- **Utah First Credit Union**
  - Website: Utah First Credit Union
  - Phone: (1-800-234-0729)
- **Cyprus Credit Union**
  - Website: Cyprus Credit Union
  - Phone: (1-801-260-7600)

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Vermont



Statewide Programs

Vermont Housing Finance Agency (VHFA)

ASSIST Second Mortgage Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer. Must complete a homebuyer education course. The loan is interest-free and payment-free until the home is sold, refinanced, or the first mortgage is paid off.

MCC (Mortgage Credit Certificate) Program

- **Assistance Amount**: Federal tax credit of up to $2,000 per year.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be a first-time homebuyer or purchasing in a targeted area. Must complete a homebuyer education course.

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Lenders for Statewide Programs (Vermont Housing Finance Agency Programs)

- **Union Bank**
  - Website: Union Bank
  - Phone: (1-800-753-4343)
- **Northfield Savings Bank**
  - Website: Northfield Savings Bank
  - Phone: (1-800-NSB-CASH)
- **New England Federal Credit Union (NEFCU)**
  - Website: NEFCU
  - Phone: (1-800-400-8790)
- **Vermont Federal Credit Union**
  - Website: Vermont Federal Credit Union
  - Phone: (1-888-252-0202)
- **People's United Bank**
  - Website: People's United Bank
  - Phone: (1-800-894-0300)
- **Community National Bank**
  - Website: Community National Bank
  - Phone: (1-800-870-6318)

City-Specific Programs

Burlington

Champlain Housing Trust (CHT) Shared Equity Program

- **Assistance Amount**: Varies based on the individual property and buyer needs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Typically 100% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Burlington city limits. Buyers share equity appreciation with CHT upon resale.

Burlington Lead Program

- **Assistance Amount**: Up to $10,000 for addressing lead hazards in the home.
- **Credit Score**: No minimum requirement.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Burlington city limits and must have lead hazards.

Montpelier

Montpelier Homebuyer Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Montpelier city limits.

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Lenders for City-Specific Programs

Burlington

- **NorthCountry Federal Credit Union**
  - Website: NorthCountry Federal Credit Union
  - Phone: (1-800-660-3258)
- **Opportunities Credit Union**
  - Website: Opportunities Credit Union
  - Phone: (1-800-865-8328)

Montpelier

- **Vermont State Employees Credit Union (VSECU)**
  - Website: VSECU
  - Phone: (1-800-371-5162)
- **Mascoma Bank**
  - Website: Mascoma Bank
  - Phone: (1-888-627-2662)

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Virginia



Statewide Programs

Virginia Housing Development Authority (VHDA)

VHDA Down Payment Assistance Grant

- **Assistance Amount**: Up to 2.5% of the purchase price.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by area and household size.
- **Other Requirements**: Must complete a VHDA homebuyer class. Available for first-time homebuyers.

VHDA Plus Second Mortgage

- **Assistance Amount**: Up to 5% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by area and household size.
- **Other Requirements**: Must complete a VHDA homebuyer class. Available for first-time homebuyers.

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Lenders for Statewide Programs (Virginia Housing Development Authority Programs)

- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)
- **PrimeLending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Atlantic Bay Mortgage Group**
  - Website: Atlantic Bay Mortgage Group
  - Phone: (1-757-213-1660)
- **TowneBank Mortgage**
  - Website: TowneBank Mortgage
  - Phone: (1-888-637-6548)

City-Specific Programs

Alexandria

Alexandria Flexible Homeownership Assistance Program (AFHAP)

- **Assistance Amount**: Up to $50,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Alexandria city limits.

Arlington

Arlington County Moderate Income Purchase Assistance Program (MIPAP)

- **Assistance Amount**: Up to 25% of the purchase price for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Arlington County limits.

Chesapeake

Chesapeake Homebuyer Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Chesapeake city limits.

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Norfolk

Norfolk Down Payment Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Norfolk city limits.

Richmond

Richmond Down Payment Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Richmond city limits.

Virginia Beach

Virginia Beach Down Payment Assistance Program

- **Assistance Amount**: Up to $35,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Virginia Beach city limits.

DEED Academy

Lenders for City-Specific Programs

Alexandria

- **BB&T (now Truist)**
  - Website: Truist
  - Phone: (1-844-487-8478)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)

Arlington

- **M&T Bank**
  - Website: M&T Bank
  - Phone: (1-800-724-2440)
- **EagleBank**
  - Website: EagleBank
  - Phone: (1-301-986-1800)

Chesapeake

- **TowneBank Mortgage**
  - Website: TowneBank Mortgage
  - Phone: (1-888-637-6548)
- **Atlantic Bay Mortgage Group**
  - Website: Atlantic Bay Mortgage Group
  - Phone: (1-757-213-1660)

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Norfolk

- **BB&T (now Truist)**
  - Website: Truist
  - Phone: (1-844-487-8478)
- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)

Richmond

- **SunTrust Mortgage (now Truist)**
  - Website: Truist
  - Phone: (1-844-487-8478)
- **Union Bank & Trust (now Atlantic Union Bank)**
  - Website: Atlantic Union Bank
  - Phone: (1-800-990-4828)

Virginia Beach

- **TowneBank Mortgage**
  - Website: TowneBank Mortgage
  - Phone: (1-888-637-6548)
- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)

DEED Academy
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Washington



Statewide Programs

Washington State Housing Finance Commission (WSHFC)

Home Advantage Downpayment Assistance Loan Program

- **Assistance Amount**: Up to 4% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time and repeat homebuyers. Deferred payment loan with 0% interest, due upon sale or refinancing of the home.

House Key Opportunity Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers. Deferred payment loan with 1% interest, due upon sale or refinancing of the home.

Veterans Downpayment Assistance Loan Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Available to veterans and active duty military personnel. Must complete a homebuyer education course. Deferred payment loan with 3% interest, due upon sale or refinancing of the home.

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Lenders for Statewide Programs (Washington State Housing Finance Commission Programs)

- **Guild Mortgage**
  - Website: Guild Mortgage
  - Phone: (1-800-365-4441)
- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)
- **HomeStreet Bank**
  - Website: HomeStreet Bank
  - Phone: (1-800-719-8080)
- **Fairway Independent Mortgage Corporation**
  - Website: Fairway Mortgage
  - Phone: (1-877-699-0353)
- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)

DEDAcademy

City-Specific Programs

Bellevue

Bellevue Down Payment Assistance Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Bellevue city limits.

Seattle

Seattle Down Payment Assistance Program

- **Assistance Amount**: Up to $55,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Seattle city limits. Deferred payment loan with 3% interest, due upon sale or refinancing of the home.

Spokane

Spokane Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Spokane city limits.

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Tacoma

Tacoma Down Payment Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Tacoma city limits.

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Lenders for City-Specific Programs

Bellevue

- **Umpqua Bank**
  - Website: Umpqua Bank
  - Phone: (1-866-486-7782)
- **Banner Bank**
  - Website: Banner Bank
  - Phone: (1-800-272-9933)

Seattle

- **BECU (Boeing Employees Credit Union)**
  - Website: BECU
  - Phone: (1-800-233-2328)
- **KeyBank**
  - Website: KeyBank
  - Phone: (1-800-539-2968)

Spokane

- **Numerica Credit Union**
  - Website: Numerica Credit Union
  - Phone: (1-800-433-1837)
- **Washington Trust Bank**
  - Website: Washington Trust Bank
  - Phone: (1-800-788-4578)

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Tacoma

- **Sound Credit Union**
  - Website: Sound Credit Union
  - Phone: (1-800-562-8130)
- **Heritage Bank**
  - Website: Heritage Bank
  - Phone: (1-800-455-6126)

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Washington D.C.

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DC Department of Housing and Community Development (DHCD)

Home Purchase Assistance Program (HPAP)

- **Assistance Amount**: Up to $202,000 for down payment assistance and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by household size (e.g., up to $91,200 for a household of one).
- **Other Requirements**: Must be a first-time homebuyer and a resident of the District of Columbia for at least one year prior to applying. Must complete a homebuyer education course. The assistance is a 0% interest loan, and repayment is deferred for the first five years.

Negotiated Employee Assistance Home Purchase Program (NEAHP)

- **Assistance Amount**: Up to $26,500 for down payment assistance and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: No specific income limit, but the applicant must be a full-time DC government employee.
- **Other Requirements**: Must be a first-time homebuyer and a current DC government employee. Must complete a homebuyer education course. The assistance is a 0% interest loan, and repayment is deferred for the first five years.

Employer Assisted Housing Program (EAHP)

- **Assistance Amount**: Up to $20,000 for down payment assistance and closing costs, plus a matching funds grant of up to $5,000.
- **Credit Score**: Minimum 640.
- **Income Limit**: No specific income limit, but the applicant must be a full-time DC government employee.
- **Other Requirements**: Must be a first-time homebuyer and a current DC government employee. Must complete a homebuyer education course. The assistance is a 0% interest loan, and repayment is deferred for the first five years.

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DC Open Doors

- **Assistance Amount**: Up to 3% of the loan amount for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: $140,640 for an individual or a couple.
- **Other Requirements**: Available for first-time and repeat homebuyers. Must complete a homebuyer education course. The assistance is a 0% interest deferred loan, forgiven after five years.

HPAP Super Grant

- **Assistance Amount**: Up to $80,000 for down payment and closing costs.
- **Credit Score**: Minimum 640.
- **Income Limit**: Varies by household size (e.g., up to $91,200 for a household of one).
- **Other Requirements**: Must be a first-time homebuyer and a resident of the District of Columbia for at least one year prior to applying. Must complete a homebuyer education course. The assistance is a 0% interest loan, and repayment is deferred for the first five years.

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Lenders for DC Programs (Administered by the DC Department of Housing and Community Development (DHCD)

- **Caliber Home Loans**
  - Website: Caliber Home Loans
  - Phone: (1-800-401-6587)
- **George Mason Mortgage**
  - Website: George Mason Mortgage
  - Phone: (1-800-867-6859)
- **Prosperity Home Mortgage**
  - Website: Prosperity Home Mortgage
  - Phone: (1-855-449-7144)
- **Primelending**
  - Website: PrimeLending
  - Phone: (1-800-597-7503)
- **Sandy Spring Bank**
  - Website: Sandy Spring Bank
  - Phone: (1-800-399-5919)
- **EagleBank**
  - Website: EagleBank
  - Phone: (1-301-986-1800)
- **M&T Bank**
  - Website: M&T Bank
  - Phone: (1-800-724-2440)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Truist (formerly BB&T and SunTrust)**
  - Website: Truist
  - Phone: (1-844-487-8478)
- **PNC Bank**
  - Website: PNC Bank
  - Phone: (1-888-762-2265)
- **U.S. Bank**
  - Website: U.S. Bank
  - Phone: (1-800-872-2657)
- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)

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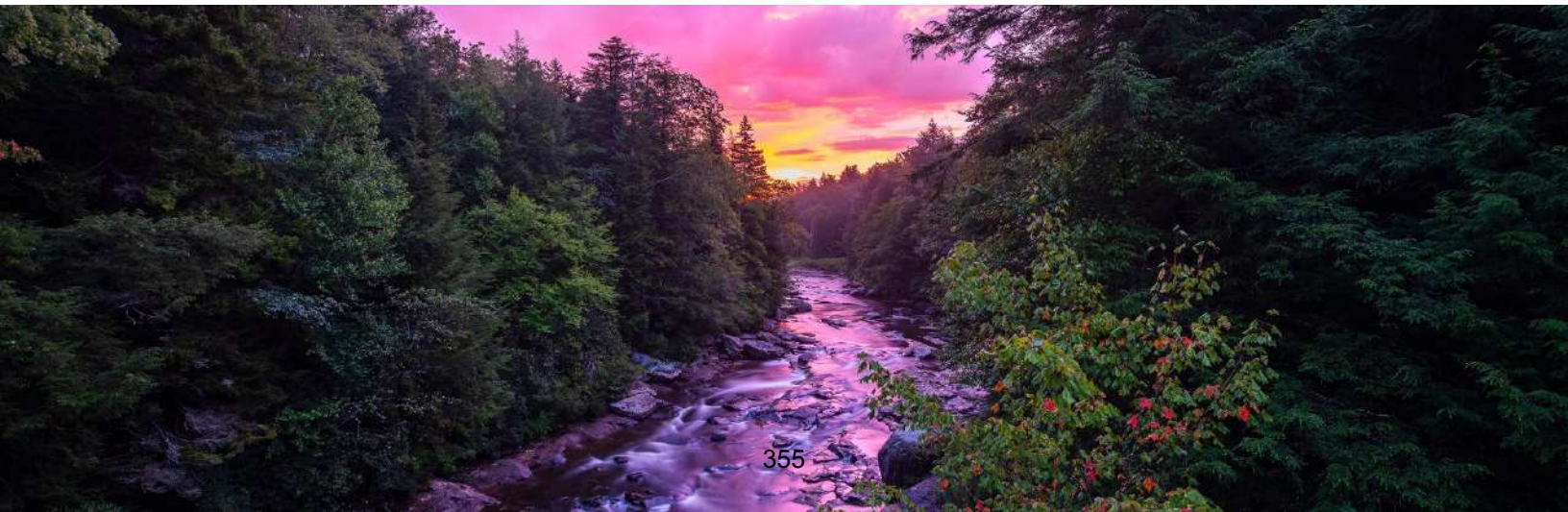
West Virginia



Statewide Programs

West Virginia Housing Development Fund (WVHDF)

Down Payment and Closing Cost Assistance Program (DPCCAP)

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: $92,100 for a one- or two-person household; $107,800 for a three- or more-person household.
- **Other Requirements**: Must complete a homebuyer education course. Available for first-time homebuyers and repeat buyers purchasing in targeted areas. The assistance is a 15-year, 2% fixed-rate loan.

Movin' Up Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: $92,100 for a one- or two-person household; $107,800 for a three- or more-person household.
- **Other Requirements**: Must complete a homebuyer education course. Designed for homebuyers who are not first-time buyers. The assistance is a 15-year, 2% fixed-rate loan.

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Lenders for Statewide Programs (West Virginia Housing Development Fund Programs)

- **BB&T (now Truist)**
  - Website: Truist
  - Phone: (1-844-487-8478)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **Huntington Bank**
  - Website: Huntington Bank
  - Phone: (1-800-480-2265)
- **United Bank**
  - Website: United Bank
  - Phone: (1-800-327-9862)
- **Movement Mortgage**
  - Website: Movement Mortgage
  - Phone: (1-855-979-1084)

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City-Specific Programs

Charleston

Charleston Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Charleston city limits.

Huntington

Huntington Homebuyer Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Huntington city limits.

Morgantown

Morgantown Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Morgantown city limits.

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Wheeling

Wheeling Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Wheeling city limits.

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Lenders for City-Specific Programs

Charleston

- **City National Bank of West Virginia**
  - Website: City National Bank
  - Phone: (1-800-776-0541)
- **Huntington Bank**
  - Website: Huntington Bank
  - Phone: (1-800-480-2265)

Huntington

- **First Sentry Bank**
  - Website: First Sentry Bank
  - Phone: (1-304-522-6400)
- **Huntington Bank**
  - Website: Huntington Bank
  - Phone: (1-800-480-2265)

Morgantown

- **Clear Mountain Bank**
  - Website: Clear Mountain Bank
  - Phone: (1-304-379-2265)
- **WesBanco**
  - Website: WesBanco
  - Phone: (1-800-905-9043)

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Wheeling

- **Main Street Bank**
  - Website: Main Street Bank
  - Phone: (1-304-232-2001)
- **WesBanco**
  - Website: WesBanco
  - Phone: (1-800-905-9043)

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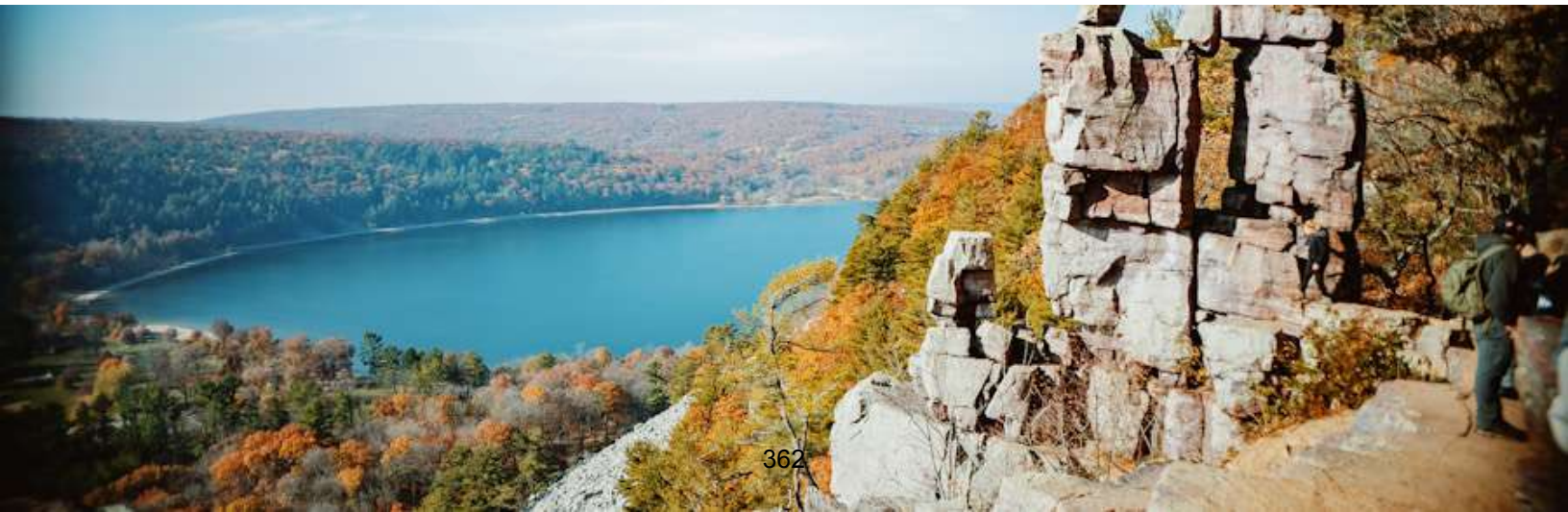
Wisconsin



Statewide Programs

Wisconsin Housing and Economic Development Authority (WHEDA)

WHEDA Easy Close Advantage

- **Assistance Amount**: Up to 6% of the purchase price or $10,000, whichever is less.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be used with a WHEDA first mortgage. No monthly payments; deferred until sale, refinance, or payoff of the first mortgage. Must complete a homebuyer education course.

WHEDA Capital Access Advantage

- **Assistance Amount**: Up to 3% of the purchase price.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must be used with a WHEDA first mortgage. The assistance is a second mortgage with deferred payments for the life of the loan or until sale or refinance. Must complete a homebuyer education course.

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Lenders for Statewide Programs (WHEDA Programs)

- **Associated Bank**
  - Website: Associated Bank
  - Phone: (1-800-236-8866)
- **BMO Harris Bank**
  - Website: BMO Harris Bank
  - Phone: (1-888-340-2265)
- **U.S. Bank**
  - Website: U.S. Bank
  - Phone: (1-800-872-2657)
- **Summit Credit Union**
  - Website: Summit Credit Union
  - Phone: (1-800-236-5560)
- **Landmark Credit Union**
  - Website: Landmark Credit Union
  - Phone: (1-800-871-2110)
- **Johnson Bank**
  - Website: Johnson Bank
  - Phone: (1-888-769-3796)

City-Specific Programs

Green Bay

Green Bay Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Green Bay city limits.

Kenosha

Kenosha Down Payment Assistance Program

- **Assistance Amount**: Up to $7,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Kenosha city limits.

Madison

City of Madison Down Payment Assistance Program

- **Assistance Amount**: Up to $20,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Madison city limits.

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Milwaukee

Milwaukee Homebuyer Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Milwaukee city limits.

Racine

Racine Down Payment Assistance Program

- **Assistance Amount**: Up to $7,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Racine city limits.

Waukesha

Waukesha Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Waukesha city limits.

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Lenders for City-Specific Programs

Green Bay

- **Nicolet National Bank**
  - Website: Nicolet National Bank
  - Phone: (1-800-369-0226)
- **Associated Bank**
  - Website: Associated Bank
  - Phone: (1-800-236-8866)

Kenosha

- **Gateway Mortgage Corporation**
  - Website: Gateway Mortgage Corporation
  - Phone: (1-262-605-9500)
- **Johnson Financial Group**
  - Website: Johnson Financial Group
  - Phone: (1-888-769-3796)

Madison

- **Summit Credit Union**
  - Website: Summit Credit Union
  - Phone: (1-800-236-5560)
- **UW Credit Union**
  - Website: UW Credit Union
  - Phone: (1-800-533-6773)

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Milwaukee

- **Associated Bank**
  - Website: Associated Bank
  - Phone: (1-800-236-8866)
- **North Shore Bank**
  - Website: North Shore Bank
  - Phone: (1-877-672-2265)

Racine

- **Educators Credit Union**
  - Website: Educators Credit Union
  - Phone: (1-800-236-5898)
- **Johnson Financial Group**
  - Website: Johnson Financial Group
  - Phone: (1-888-769-3796)

Waukesha

- **Waukesha State Bank**
  - Website: Waukesha State Bank
  - Phone: (1-262-549-8500)
- **Landmark Credit Union**
  - Website: Landmark Credit Union
  - Phone: (1-800-871-2110)

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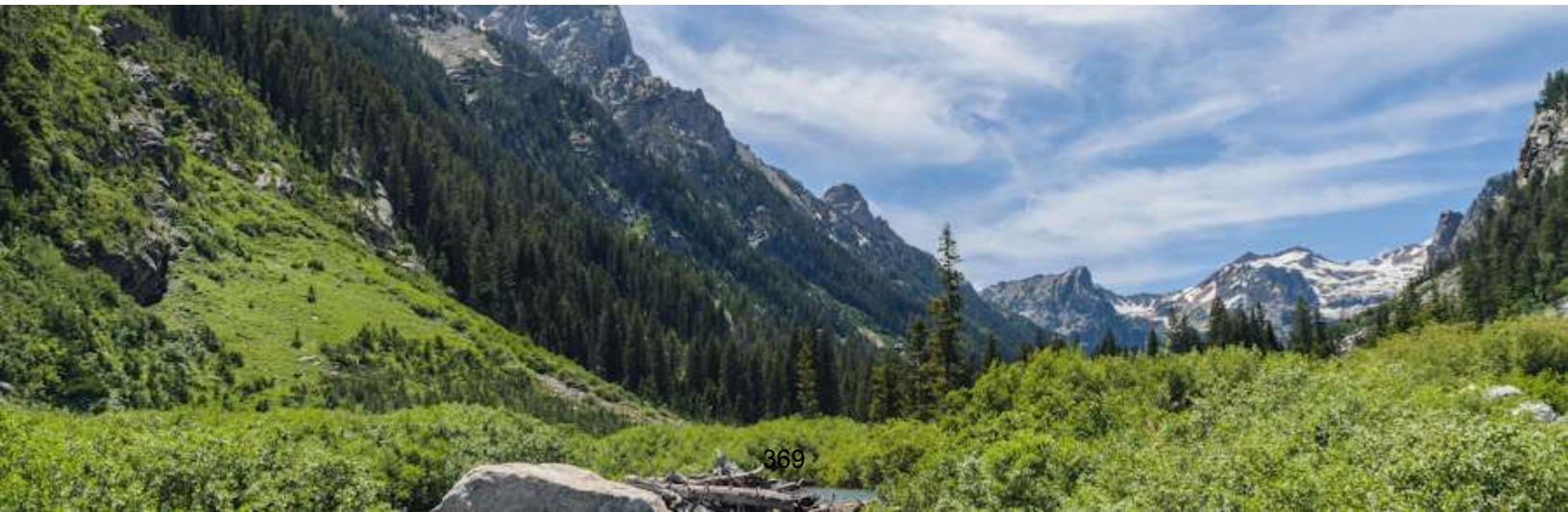
Wyoming



Statewide Programs

Wyoming Community Development Authority (WCDA)

WCDA Homestretch Down Payment Assistance Program

- **Assistance Amount**: Up to $10,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. The assistance is a second mortgage with deferred payments until sale or refinance of the home.

WCDA Homebuyer Assistance Loan Program

- **Assistance Amount**: Up to $15,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: Varies by county and household size.
- **Other Requirements**: Must complete a homebuyer education course. The assistance is a second mortgage with monthly payments.

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Lenders for Statewide Programs (Wyoming Community Development Authority Programs)

- **First Interstate Bank**
  - Website: First Interstate Bank
  - Phone: (1-855-342-3400)
- **Wells Fargo Home Mortgage**
  - Website: Wells Fargo
  - Phone: (1-800-357-6675)
- **U.S. Bank**
  - Website: U.S. Bank
  - Phone: (1-800-872-2657)
- **Pinnacle Bank**
  - Website: Pinnacle Bank
  - Phone: (1-877-759-7939)
- **Bank of the West**
  - Website: Bank of the West
  - Phone: (1-800-488-2265)

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City-Specific Programs

Casper

Casper Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of Area Median Income (AMI).
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Casper city limits.

Cheyenne

Cheyenne Homebuyer Assistance Program

- **Assistance Amount**: Up to $7,500 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Cheyenne city limits.

Gillette

Gillette Down Payment Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Gillette city limits.

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Laramie

Laramie Homebuyer Assistance Program

- **Assistance Amount**: Up to $5,000 for down payment and closing costs.
- **Credit Score**: Minimum 620.
- **Income Limit**: 80% of AMI.
- **Other Requirements**: Must complete a homebuyer education course. The property must be within Laramie city limits.

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Lenders for City-Specific Programs

Casper

- **Hilltop National Bank**
  - Website: Hilltop National Bank
  - Phone: (1-307-577-3500)
- **First Interstate Bank**
  - Website: First Interstate Bank
  - Phone: (1-855-342-3400)

Cheyenne

- **Cheyenne State Bank**
  - Website: Cheyenne State Bank
  - Phone: (1-307-634-2227)
- **Western States Bank**
  - Website: Western States Bank
  - Phone: (1-307-634-8818)

Gillette

- **Pinnacle Bank**
  - Website: Pinnacle Bank
  - Phone: (1-877-759-7939)
- **First National Bank of Gillette**
  - Website: First National Bank of Gillette
  - Phone: (1-307-682-3393)

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Laramie

- **UniWyo Federal Credit Union**
  - Website: UniWyo Federal Credit Union
  - Phone: (1-800-437-8324)
- **Western States Bank**
  - Website: Western States Bank
  - Phone: (1-307-742-2121)

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