

Down Payment Assistance For All 50 States

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Note: This isn't an all-inclusive guide. There are likely programs that I've missed. But this gives you a good idea of where to start.

I spent about a week making sure the links go to the right place, but the city/state might update their website and move things around, which will make the links worthless if that happens.

I hope you find this useful. Reach out to me with any questions.

Sam

Alabama

Huntsville

Down Payment Assistance Program (DAP)

- **Assistance:** Provides up to \$10,000 toward down payment and closing costs, based on individual needs.
- **Eligibility:** First-time homebuyers who meet income qualifications. Applicants must commit to living in the property as their primary residence for at least five years.
- **Additional Requirements:** Completion of a homebuyer education course through the Family Services Center.
- **Contact:** For more information, email comdev@huntsvilleal.gov
- **Website:** <https://www.huntsvilleal.gov/residents/neighborhoods/housing/>

Birmingham

Down Payment Assistance Program

- **Assistance:** Offers up to \$10,000 toward closing costs for homes purchased within Birmingham city limits.
- **Eligibility:** Specific criteria apply; interested individuals should contact the program administrators for detailed information.
- 5-year forgivable loan at 0% interest rate.
- **Website:** <https://cobcd.com/ready-to-own/>

Alabama Housing Finance Authority (AHFA) Programs

1. Step Up Program

- **Assistance:** Provides up to 4% of the sales price, capped at \$10,000, to assist with down payment and closing costs.
- **Eligibility:** Available to homebuyers with an income of \$159,200 or less, a minimum credit score of 640, and a debt-to-income ratio not exceeding 45%.
- **Repayment:** Assistance is structured as a 10-year second mortgage combined with a 30-year fixed-rate first mortgage.
- **Website:** <https://www.ahfa.com/homebuyers/programs-available/step-up>

2. Affordable Income Subsidy Grant

- **Assistance:** Offers a grant ranging from 0.5% to 1% of the mortgage amount to eligible borrowers.

- **Eligibility:** Applicants must meet specific income limits, which vary based on the property's location.
- **Note:** This grant is available only to those using HFA Advantage conventional loans.
- **Website:** <https://www.ahfa.com/homebuyers/programs-available/affordable-income-subsidy-grant>

3. Mortgage Credit Certificates (MCC)

- **Benefit:** Provides a tax credit of up to 50% of the mortgage interest paid per year, with a maximum of \$2,000 annually.
- **Eligibility:** First-time homebuyers purchasing a property in Alabama who meet income and purchase price limits.
- **Website:** <https://www.ahfa.com/homebuyers/programs-available/mccs>

Mobile County

• Down Payment Assistance Program

- **Assistance:** Offers grants between \$1,000 and \$25,000 to eligible first-time homebuyers for down payment and closing costs.
- **Eligibility:** Applicants must meet income requirements and other program criteria.
- **Website:** mobilecountyal.gov

Decatur

• H.O.M.E. Program

- **Assistance:** Provides financial assistance for closing costs and covers 50% of the minimum down payment.
- **Eligibility:** Low-income families who have not owned a home in the last three years and meet other program criteria.
- **Note:** Applicants must work with a Preferred Decatur HOME realtor and complete a housing counseling course.
- **Website:** <https://www.cityofdecatural.com/departments/community-development/home-program/>

Jefferson County

• Fairway Mortgage Settlement

- **Assistance:** As part of a settlement, Fairway Mortgage has committed to providing \$7 million for a loan subsidy program to offer affordable home

purchase, refinance, and home improvement loans in Birmingham's majority-Black neighborhoods.

- **Eligibility:** Specific criteria apply; interested individuals should contact Fairway Mortgage for detailed information.
- **Website:**
<https://www.justice.gov/opa/pr/justice-department-secures-8m-fairway-independent-mortgage-corporation-address-redlining>

Opelika:

- *Homeownership Loan Program:* Offers down payment and closing cost assistance to low-to-moderate-income individuals and families purchasing a home within the city limits. The program aims to make homeownership more affordable for eligible participants.
opelika-al.gov

Alaska

Alaska Housing Finance Corporation (AHFC) - First Home Limited Program

- **What It Offers:** Provides up to **4% of the home's purchase price** as down payment assistance.
- **Who Qualifies:** First-time homebuyers with a **minimum credit score of 640**.
- **Income Limits:** Varies by location and household size.
- **Repayment:** Assistance is structured as a **second mortgage with a low-interest rate**.
- **Website:** <https://www.ahfc.us>

Alaska Housing Home Opportunity Program (HOP)

- **What It Offers:** Provides **grants** for down payment and closing costs.
- **Who Qualifies:** Low to moderate-income households.
- **Income Limits:** Based on **area median income (AMI)**.
- **Repayment:** **No repayment** required if program conditions are met.
- **Where to Apply:** Through **participating lenders and housing agencies**.

Anchorage Area

Administered by Cook Inlet Lending Center (CILC)

- **Assistance:** Provides down payment and closing cost assistance options for homebuyers in the Anchorage area.
- **Eligibility:** Applicants must meet specific income and credit requirements.
- **Repayment:** Terms vary; it's advisable to contact CILC directly for detailed information.
- **Contact:**
 - Address: 3600 Spenard Road, Suite 100, Anchorage, AK 99503
 - Phone: 907-793-3058
 - Website: <https://www.cookinletlending.com/dpaloon>

Southcentral Alaska (excluding Anchorage)

Administered by Alaska Community Development Corporation (ACDC)

- **Assistance:** Offers down payment assistance to eligible homebuyers in the Southcentral region.
- **Eligibility:** Applicants must meet income and other program-specific requirements.

- **Repayment:** Details vary; contacting ACDC is recommended for current information.
- **Contact:**
 - Address: 1517 S. Industrial Way, Suite 8, Palmer, AK 99645
 - Phone: 907-746-5680
 - Website: <https://www.alaskacdc.org/home-opportunity-program.html>

Fairbanks Area

Administered by Fairbanks Neighborhood Housing Services (FNHS) and Interior Regional Housing Authority (IRHA)

- **FNHS Assistance:** Provides down payment assistance programs for homebuyers in Fairbanks.
 - Contact:
 - Address: 1427 Gillam Way, Fairbanks, AK 99701
 - Phone: 907-451-7230
 - Website: <https://fnhs.org/wp-content/uploads/2019/05/LTS-Application.pdf>

Juneau

Administered by the City and Borough of Juneau

- **Manufactured Home Down Payment Assistance Program**
 - **Assistance:** Provides low-interest loans to qualified residents for up to 50% of the down payment on a manufactured home.
 - **Eligibility:** Applicants must meet income and other program-specific requirements.
 - **Repayment:** Loans are low-interest; specific terms should be confirmed with the program administrators.
 - **Contact:**
 - Website: [Juneau Manufactured Home Down Payment Assistance](#)

Note: Program availability, eligibility criteria, and assistance amounts can change. It's recommended to contact the respective organizations directly to obtain the most current information and application procedures.

Arizona

Home Plus Down Payment Assistance Program

- **What It Offers:** Provides up to 5% of the loan amount for down payment and closing costs.
- **Who Qualifies:** First-time and repeat homebuyers with a minimum credit score of 640.
- **Income Limits:** Must not exceed \$126,351.
- **Repayment:** Assistance is a forgivable loan with a three-year term.
- **Website:** <https://homeplusaz.com/>

Pima Tucson Homebuyer's Solution

- **What It Offers:** Provides 3% to 5% in down payment assistance.
- **Who Qualifies:** Homebuyers purchasing in Pima County and Tucson.
- **Income Limits:** Based on area median income (AMI).
- **Repayment:** Forgivable after a set period.
- **Where to Apply:**
<https://pimaida.org/programs-and-impact/pima-tucson-homebuyers-solution/>

Pathway to Purchase Down Payment Assistance

- **What It Offers:** Provides up to \$20,000 in down payment assistance.
- **Who Qualifies:** Homebuyers purchasing in designated cities.
- **Income Limits:** Based on program-specific guidelines.
- **Repayment:** A second mortgage forgiven over time.
- **Website:**
<https://www.downpaymentassistancearizona.com/programs/pathway-to-purchase/>

Arizona Is Home Mortgage Assistance Program

- **Coverage:** Available in all Arizona counties except Maricopa and Pima.
- **Assistance:** Provides a below-market 30-year fixed-rate mortgage combined with 4% down payment and closing cost assistance.
- **Eligibility:** First-time homebuyers with annual incomes at or below 80% of the Area Median Income (AMI).
- **Website:** <https://housing.az.gov/general-public/programs-homebuyers>

Maricopa County

- **Home in Five Advantage Program**
 - **Assistance:** Offers up to 6% of the loan amount for down payment and closing costs.
 - **Eligibility:** Homebuyers must have a minimum credit score of 640 and meet income limits. Additional assistance is available for teachers, first responders, military personnel, and veterans.
 - **Website:** <https://homein5advantage.com/>

City of Tucson

- **Down Payment Assistance Program**
 - **Assistance:** Offers financial aid to eligible homebuyers purchasing within the City of Tucson and Pima County, excluding Tribal lands.
 - **Eligibility:** Specific criteria apply; interested individuals should contact the program administrators for detailed information.
 - **Website:** <https://www.tucsonaz.gov/Departments/Housing-and-Community-Development/Advancing-Affordable-Housing/Down-Payment-Assistance-Program>

Coconino County

- **Housing Solutions of Northern Arizona – Pre-Purchase Assistance**
 - **Assistance:** Combines pre-purchase counseling with financial assistance for down payment or matched savings programs to help eligible, low-income, first-time homebuyers.
 - **Eligibility:** Applicants must meet specific income and program requirements.
 - **Website:** <https://www.housingnaz.org/prepurchase>

Phoenix

Open Doors Homeownership Program

- **Assistance:** Provides up to \$15,000 toward down payment and/or closing costs.
- **Eligibility:** Applicants must meet specific income requirements and other criteria.
- **Repayment:** Details about repayment terms are not specified; it's advisable to contact the program administrators for more information.
- **Website:** <https://www.phoenix.gov/housing/buying-affordable-housing>

Flagstaff

Community Homebuyer Assistance Program (CHAP)

- **Assistance:** Offers up to \$20,000 in matching funds for down payment and closing costs.
- **Eligibility:** Designed for households that meet specific income requirements and other criteria.
- **Repayment:** Details about repayment terms are not specified; it's advisable to contact the program administrators for more information.
- **Website:** <https://www.flagstaff.az.gov/4376/Homebuying-Assistance>

Note: Program availability, eligibility criteria, and assistance amounts can change. It's recommended to contact the respective city offices or program administrators directly to obtain the most current information and application procedures.

Arkansas

Arkansas Development Finance Authority (ADFA) Down Payment Assistance (DPA) Program

- **Assistance:** Offers between \$1,000 and \$15,000 to eligible homebuyers for down payment and closing costs.
- **Eligibility:** Applicants must qualify for an ADFA first mortgage, such as the "ADFA Move-Up" or "ADFA StartSmart" programs.
- **Repayment:** The assistance is structured as a second mortgage with a 10-year term, matching the interest rate of the first mortgage.
- **Website:** <https://homeloans.arkansas.gov/dpa>

Crawford-Sebastian Homeownership Center

- **Coverage:** Serves Crawford and Sebastian counties.
- **Assistance:** Offers various programs to help with down payment and closing costs.
- **Eligibility:** Applicants must meet specific income and program requirements.
- **Website:** <https://www.cscdc.net/down-payment-closing-assistance/>

City of Little Rock Down Payment Assistance Program

- **Coverage:** City of Little Rock.
- **Assistance:** Provides up to \$5,000 to qualifying low- and moderate-income first-time homebuyers through a forgivable second loan.
- **Eligibility:** Applicants must meet income requirements and other program criteria.
- **Website:** <https://www.littlerock.gov/media/5193/dpa-flyer.pdf>

Jonesboro Homeownership Assistance Program

- **Coverage:** City of Jonesboro.
- **Assistance:** Offers funds to cover some or all of the down payment and closing costs associated with purchasing a home.
- **Eligibility:** Applicants must meet income requirements and complete a HUD-approved homebuyer education course.
- **Website:** <https://www.jonesboro.org/155/Homeownership-Assistance>

Pine Bluff

Down Payment Assistance Program

- **Assistance:** Provides grants to eligible homebuyers to assist with down payment and closing costs.
- **Eligibility:** Applicants must meet specific income and program requirements.
- **Repayment:** Details about repayment terms are not specified; it's advisable to contact the program administrators for more information.
- **Website:** https://www.cityofpinebluff-ar.gov/plugins/show_image.php?id=1288

California

MyHome Assistance Program

- **Administered by:** California Housing Finance Agency (CalHFA)
- **Assistance:** Offers a deferred-payment junior loan of up to 3% of the purchase price or appraised value to assist with down payment and/or closing costs.
- **Eligibility:** First-time homebuyers who meet CalHFA income limits and other requirements.
- **Website:** CalHFA MyHome Assistance Program
<https://www.calhfa.ca.gov/homebuyer/programs/myhome.htm>

GSFA Platinum Program

- **Administered by:** Golden State Finance Authority (GSFA)
- **Assistance:** Provides down payment and/or closing cost assistance, which can be forgiven under certain conditions.
- **Eligibility:** No first-time homebuyer requirement; various mortgage loan types available.
- **Website:** GSFA Platinum Program
<https://www.gsfahome.org/programs/dpa/platinum.shtml>

Los Angeles County

- **Affordable Homeownership Program**
 - **Assistance:** Offers down payment assistance loans to low- and moderate-income households.
 - **Eligibility:** Applicants must meet specific income and purchase price limits.
 - **Website:** <https://housing.lacounty.gov/ProgramInfo.html>

San Diego County

- **Down Payment / CalHome Program**
 - **Assistance:** Provides up to 17% of the total property price for down payment assistance and up to 4% (maximum \$10,000) for closing costs.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:**
<https://www.sandiegocounty.gov/content/sdc/sdhcd/home-buyers-owners/payment-assistance.html>

Monterey County

- **Down Payment Assistance Program**
 - **Assistance:** Offers loans up to 5.5% of the 1st mortgage.
 - **Eligibility:** Employees of Monterey County.
 - **Website:** <https://www.gsfahome.org/programs/platinum/ato-county-resources/monterey/resources.shtml>

City of Emeryville

- **First Time Homebuyer Loan Program**
 - **Assistance:** Offers down payment assistance to households at or below moderate income.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:** <https://www.ci.emeryville.ca.us/265/Homebuyer-Programs>

City of Santa Ana

- **Downpayment Assistance Program**
 - **Assistance:** Provides eligible applicants up to \$120,000 for down payment assistance.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:** <https://www.santa-ana.org/my-first-home/>

Central Valley Counties

- **Self-Help Enterprises Down Payment Assistance**
 - **Assistance:** Operates homebuyer assistance programs in cooperation with various Valley cities and counties.
 - **Eligibility:** Applicants must meet income and other program requirements.
 - **Website:** <https://www.selfhelpenterprises.org/programs/financial-assistance-programs/down-payment-assistance/>

City of Los Angeles

Low Income Purchase Assistance (LIPA) Program

- **Assistance:** Provides deferred payment loans of up to \$161,000 to low-income, first-time homebuyers for down payment, acquisition, and closing costs.
- **Eligibility:** Applicants must meet income limits, be first-time homebuyers, and occupy the purchased property as their primary residence.

- **Repayment:** The loan is due upon sale, title transfer, first mortgage repayment, or if the borrower ceases to occupy the property as their primary residence.
- **Website:** <https://housing.lacity.gov/housing/helping-low-income-first-time-homebuyers>

City of San Francisco

Downpayment Assistance Loan Program (DALP)

- **Assistance:** Offers a deferred payment loan up to \$500,000 to qualified low- to middle-income first-time homebuyers for down payment and closing costs.
- **Eligibility:** Applicants must meet income limits, be first-time homebuyers, and purchase a property within San Francisco.
- **Repayment:** The loan is due upon sale, title transfer, or if the borrower ceases to occupy the property as their primary residence.
- **Website:** <https://www.sf.gov/reports--december-2024--downpayment-assistance-loan-program-dal>
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City of Oakland

First Time Homebuyer Mortgage Assistance Program (MAP)

- **Assistance:** Provides a deferred-payment loan of up to \$100,000 or 30% of the purchase price, whichever is less, to low- and moderate-income first-time homebuyers.
- **Eligibility:** Applicants must meet income limits, be first-time homebuyers, and purchase a property within Oakland.
- **Repayment:** The loan is due upon sale, title transfer, or if the borrower ceases to occupy the property as their primary residence.
- **Website:** <https://www.oaklandca.gov/topics/first-time-homebuyer-mortgage-assistance-program-m>
[ap](#)
- *Currently suspended for lack of funds *2/3/2025*

Pathway to Home Closing Cost Assistance Grant Program

- **Administered by:** California Association of REALTORS® Housing Affordability Fund (HAF)
- **Assistance:** Provides grants of up to \$10,000 to first-time homebuyers who are members of underserved communities, including persons with disabilities.
- **Eligibility:** Applicants must be first-time homebuyers, members of an underserved community (which includes individuals with disabilities), and meet income requirements (no more than 120% of the Area Median Income).
- **Repayment:** This is a true grant with no repayment required.
- **Website:** <https://www.car.org/difference/haf/hafclosingcostgrantprogram>

California Dream For All Shared Appreciation Loan

Also offered by CalHFA, this program provides down payment assistance for first-time homebuyers to be used in conjunction with the Dream For All Conventional first mortgage. The assistance is structured as a shared appreciation loan, meaning repayment is based on a percentage of the home's appreciation upon sale or refinance.

<https://www.calhfa.ca.gov/dream/>

Colorado

Metro Down Payment Assistance Program

- **What It Offers:** Provides **grants up to 5%** of the loan amount.
- **Who Qualifies:** Homebuyers purchasing within participating **metro areas**.
- **Income Limits:** Based on **area median income (AMI)**.
- **Repayment:** **No repayment required** if conditions are met.
- **Where to Apply:** <http://www.metrodpa.org/>

Colorado Housing and Finance Authority (CHFA) Down Payment Assistance

- **Assistance:**
 - **Down Payment Assistance Grant:** Up to 3% of the first mortgage loan amount. Does not require repayment.
 - **Second Mortgage Loan:** Up to 4% of the first mortgage loan amount as a **0% interest, deferred-payment loan**, repayable upon sale or refinance.
- **Eligibility:** Must meet **income and credit requirements** and complete a **CHFA-approved homebuyer education course**.
- **Website:** <https://www.chfainfo.com/homeownership/down-payment-assistance>

Boulder County

- **Boulder County Down Payment Assistance Program**
 - **Assistance:** Provides down payment and closing cost assistance to **first-time homebuyers** purchasing a home in Boulder County, excluding the city of Boulder.
 - **Eligibility:** Applicants must meet **income requirements** and other criteria.
 - **Website:** <https://longmontcolorado.gov/housing-and-community-investment/boulder-county-down-payment-assistance/>

Grand County

- **Grand County Housing Authority Down Payment Assistance Program**
 - **Assistance:** Provides **low-interest loans** for **down payment and closing costs** to qualified homebuyers in Grand County.
 - **Eligibility:** Must meet **income requirements** and other criteria.
 - **Website:** <https://www.co.grand.co.us/1155/Down-Payment-Assistance>

Eagle County

- **Eagle County Down Payment Assistance Program**
 - **Assistance:** Offers **down payment assistance loans** to eligible homebuyers in Eagle County.
 - **Eligibility:** Must meet **income and program requirements**.
 - **Website:**
https://www.eaglecounty.us/departments_services/housing/down_payment_assistance.php

Larimer County

- **Impact Development Fund Down Payment Assistance**
 - **Assistance:** Provides assistance up to **20% of the contract purchase price** for **first-time homebuyers** with **income at or below 80% of the Area Median Income (AMI)** in **Larimer County**.
 - **Eligibility:** Must meet **income and first-time homebuyer requirements**.
 - **Website:** <https://impactdf.org/larimer-county/>

City of Aurora

Home Ownership Assistance Program (HOAP)

- **Assistance:** Provides up to **\$10,000** in **down payment and closing cost assistance** for **first-time homebuyers**.
- **Eligibility:** Must meet **income requirements**, **complete a HUD-approved homebuyer education course**, and **purchase a home within Aurora city limits**.
- **Repayment:** **0% interest, deferred-payment loan, forgiven over a period if conditions are met**.
- **Website:**
https://www.auroragov.org/residents/home_improvement/down_payment_assistance

City of Pueblo

Pueblo County Homeownership Program

- **Assistance:** Offers **down payment and closing cost assistance** to **first-time homebuyers purchasing within Pueblo city and county limits**.
- **Eligibility:** Must meet **income requirements**, **complete a homebuyer education course**, and **purchase a property within the designated area**.
- **Website:**
<https://county.pueblo.org/departments/housing-and-human-services/homeownership-program>

Connecticut

Connecticut Housing Finance Authority (CHFA) Down Payment Assistance Program

- **What It Offers:** Provides **low-interest second mortgage loans** to help cover **down payment and closing costs**.
- **Who Qualifies:** **First-time homebuyers** and those purchasing in **targeted areas**.
- **Income Limits:** Based on **area median income (AMI)**.
- **Repayment:** Structured as a **second mortgage with low interest**.
- **Website:**
<https://www.chfa.org/homebuyers-homeowners/homebuyers/downpayment-assistance-program-dap-loan/>

HDF SmartMove Down Payment Assistance Program

- **What It Offers:** Provides **up to \$25,000** in down payment assistance.
- **Who Qualifies:** **First-time homebuyers** meeting income requirements.
- **Income Limits:** Varies based on **family size and county**.
- **Repayment:** **Low-interest or forgivable loans** depending on program guidelines.
- **Where to Apply:** <https://hdfconnects.org/downpayment-closing-costs-assistance/>

Time To Own - Forgivable Down Payment Assistance Loan

- **Assistance:** Provides a 0% interest loan with no monthly payments, covering up to 20% of the down payment and up to 5% of closing costs. Loan amounts are up to \$25,000.
- **Eligibility:** Applicants must be Connecticut residents for at least the past three years and qualify for a CHFA first mortgage.
- **Repayment:** 10% of the principal is forgiven annually over ten years, provided the borrower remains in the home.
- **Website:**
<https://www.chfa.org/homebuyers-homeowners/homebuyers/time-to-own-down-payment-assistance-program-loan/>

Town of Fairfield

- **First Time Homebuyer Assistance Program**

- **Assistance:** Provides financial aid to income-eligible, first-time homebuyers for purchasing owner-occupied, single-family dwellings.
- **Website:**
https://www.fairfieldct.org/service/community__economic_development/community_development/homebuyer_assistance_program.php

City of Bridgeport

Down Payment & Closing Cost Assistance Program

- **Assistance:** Offers financial assistance to eligible first-time homebuyers to cover down payment and closing costs.
- **Eligibility:** Applicants must meet specific income and residency requirements.
- **Website:**
<https://www.bridgeportct.gov/government/departments/housing-community-development/first-time-homebuyer-down-payment-closing-cost-assistance-program>

Note: Program availability, eligibility criteria, and assistance amounts can change. It's recommended to contact the respective city housing departments or program administrators directly to obtain the most current information and application procedures.

Delaware

Delaware State Housing Authority (DSHA) Preferred Plus Program

- **What It Offers:** Provides **down payment assistance** in the form of a **no-interest second mortgage**.
- **Who Qualifies:** **First-time and repeat homebuyers** meeting **income and credit requirements**.
- **Income Limits:** Varies by **county**.
- **Repayment:** The loan is **forgiven after 10 years** if the buyer remains in the home.
- **Website:**
<https://www.destatehousing.com/wp-content/uploads/2024/04/2024B-Program-Notice-Final-1.pdf>.

New Castle County

- **Down Payment and Settlement Assistance Program (DPS):** Offers loans up to \$10,000 to assist with down payment and settlement costs for low- and moderate-income households. The loan term is 15 years, with payments deferred for the first two years.
 - **Contact Information:**
 - Melissa Moore, Administrator
 - Phone: (302) 395-5698
 - Email:
 - **Website:**
<https://www.newcastlede.gov/1268/Down-Payment-Settlement-Assistance-Program>

Sussex County

- **Sussex County Housing Trust Fund Homebuyer Assistance:** Provides funding to assist qualifying households with the purchase of a home in Sussex County. Funds are available on a first-come, first-served basis.
 - **Website:** <https://sussexcountyde.gov/Housing-Trust-Fund-Homebuyers>

City of Wilmington

- **First Start Homebuyer Program**
 - **Assistance:** Provides financial assistance to eligible first-time homebuyers for down payment and closing costs.

- **Eligibility:** Applicants must meet income requirements and other criteria.
- **Website:**
<https://www.wilmingtonde.gov/Home/Components/News/News/6662/225>

City of Newark

- **Home Buyer Assistance Program**

- **Assistance:** Offers deferred loans to assist with down payment and settlement costs for first-time homebuyers purchasing within Newark city limits.
- **Eligibility:** Applicants must meet income guidelines and complete a homebuyer counseling course.
- **Website:**
<https://newarkde.gov/285/Resident-Assistance-Programs#:~:text=Home%20Buyer%20Incentive%20Program%20%2D%20The.within%20the%20City%20of%20Newark.>

Note: Program availability, eligibility criteria, and assistance amounts can change. It's recommended to contact the respective city housing departments or program administrators directly to obtain the most current information and application procedures.

Florida

Florida Housing Finance Corporation (FHFC) First Time Homebuyer Program

- **What It Offers:** Provides up to **\$10,000** in down payment assistance in the form of a **second mortgage**.
- **Who Qualifies:** **First-time homebuyers** with a **minimum credit score of 640**.
- **Income Limits:** Varies by **county**.
- **Repayment:** The second mortgage is **deferred** until the home is **sold, refinanced, or paid off**.
- **Website:** <https://www.floridahousing.org/programs/homebuyer-overview-page>

Orange County

- **Down Payment Assistance Program**
 - **Assistance:** Provides up to \$70,000 for eligible very low-income buyers, \$40,000 for low-income buyers, and \$10,000 for moderate-income buyers to assist with down payment and closing costs.
 - **Eligibility:** Applicants must be first-time homebuyers, meet income requirements, complete a pre-purchase homebuyer education program, and secure a first mortgage.
 - **Website:**
<https://www.orangecountyfl.net/NeighborsHousing/HomebuyerDownPaymentAssistance.aspx>

Pasco County

- **Down Payment Assistance Program (DPA)**
 - **Assistance:** Offers assistance to low- to very low-income households for down payment and closing costs.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:**
[https://www.pascocountyfl.net/services/community_development/programs/down_payment_assistance_program_\(dpa\).php](https://www.pascocountyfl.net/services/community_development/programs/down_payment_assistance_program_(dpa).php)

Alachua County

- **Down Payment Assistance Program**

- **Assistance:** Provides funding to eligible first-time homebuyers for down payment, closing costs, and necessary home repairs.
- **Eligibility:** Applicants must meet income requirements and other criteria.
- **Website:**
<https://alachuacounty.us/Depts/CSS/House/pages/downpaymentassistance.aspx>

Osceola County

- **Purchase Assistance/Down Payment Assistance**

- **Assistance:** Offers down payment and closing cost assistance to eligible low-to-moderate-income individuals or households purchasing a home in Osceola County.
- **Eligibility:** Applicants must meet income requirements and other criteria.
- **Website:**
<https://www.osceola.org/Services/Housing-Programs/SHIP/Purchase-Assistance-Down-Payment-Assistance>

Broward County

- **Homebuyer Purchase Assistance Program**

- **Assistance:** Offers deferred payment loans to assist with down payment and closing costs for eligible first-time homebuyers.
- **Eligibility:** Applicants must meet income requirements, complete a homebuyer education course, and contribute a minimum amount toward the purchase.
- **Website:** <https://www.broward.org/Housing/pages/homebuyer.aspx>

Miami-Dade County

- **Homebuyer Loan Program**

- **Assistance:** Provides down payment and closing cost assistance to low- and moderate-income first-time homebuyers.
- **Eligibility:** Applicants must meet income requirements, complete a homebuyer education course, and secure a first mortgage.
- **Website:**
<https://www.miamidade.gov/global/housing/downpayment-assistance.page>

Hillsborough County

- **Down Payment Assistance Program**
 - **Assistance:** Offers up to \$20,000 to eligible first-time homebuyers for down payment and closing costs.
 - **Eligibility:** Applicants must meet income requirements, complete a homebuyer education course, and secure a first mortgage.
 - **Website:**
<https://hcfl.gov/residents/human-services/affordable-housing-assistance/down-payment-assistance>

Palm Beach County

- **Down Payment Assistance Program**
 - **Assistance:** Provides up to \$45,000 to eligible first-time homebuyers for down payment and closing costs.
 - **Eligibility:** Applicants must meet income requirements, complete a homebuyer education course, and secure a first mortgage.
 - **Website:**
<https://discover.pbc.gov/HED/Pages/SHIP---Purchase-Assistance-Program.aspx>

City of Tampa

Dare to Own the Dream Homeownership Program

- **Assistance:** Provides up to \$40,000 in down payment and closing cost assistance.
- **Eligibility:** Applicants must be first-time homebuyers, meet income limits, complete a homebuyer education course, and contribute a personal financial investment toward the purchase.
- **Repayment:** The assistance is provided as a deferred-payment loan, forgiven after 10 years of ownership and occupancy.
- **Website:**
<https://www.tampa.gov/housing-and-community-development/programs/mortgage-assistance>

City of Orlando

Down Payment Assistance Program

- **Assistance:** Offers up to \$35,000 for eligible buyers to assist with down payment and closing costs.

- **Eligibility:** Applicants must be first-time homebuyers, meet income requirements, complete a homebuyer education course, and purchase a home within Orlando city limits.
- **Repayment:** The assistance is provided as a deferred loan, forgiven after 10 years if all program requirements are met.
- **Website:**
<https://www.orlando.gov/Building-Development/Housing-and-Development-Grants-Incentives-and-Assistance/Housing-Assistance-Programs/Request-Down-Payment-Assistance/About-the-Down-Payment-Assistance-Program>

City of St. Petersburg

Purchase Assistance Program

- **Assistance:** Provides up to \$40,000 for down payment and closing costs.
- **Eligibility:** Applicants must be first-time homebuyers, meet income requirements, complete a homebuyer education course, and purchase a home within St. Petersburg city limits.
- **Repayment:** The assistance is structured as a 0% interest, deferred loan, forgiven after 10 years if the property remains the primary residence.
- **Website:**
https://www.stpete.org/residents/grants_loans/purchase_assistance_program.php

Georgia

Georgia Dream Homeownership Program

- **What It Offers:** Provides up to \$10,000 in down payment assistance, or up to \$12,500 for public protectors, educators, and healthcare workers.
- **Who Qualifies:** First-time homebuyers, those purchasing in targeted areas, and specific occupations.
- **Income Limits:** Varies by county and household size.
- **Repayment:** Deferred, no-interest loan forgiven after a set period.
- **Website:** <https://georgia.gov/apply-georgia-dream-homeownership-program>

Invest Atlanta Homebuyer Assistance Program

- **What It Offers:** Provides up to \$20,000 in down payment and closing cost assistance for homebuyers in Atlanta.
- **Who Qualifies:** Homebuyers purchasing within city limits who meet income and credit requirements.
- **Income Limits:** Based on area median income (AMI).
- **Repayment:** Forgivable after living in the home for a required number of years.
- **Website:** <https://www.investatlanta.com/homebuyers/homebuyer-programs-downpayment-assistance>

Gwinnett County

- **Homestretch Down Payment Assistance Program**
 - **Assistance:** Offers up to \$10,000 as a five-year deferred payment loan with 0% interest. The loan is forgiven if the homeowner maintains the property as their primary residence for the duration.
 - **Website:** <https://www.gwinnettcounty.com/departments/financialservices/grants/hudprograms/downpaymentassistance>

Clayton County

- **Down Payment Assistance Program**

- **Assistance:** Provides financial assistance to eligible homebuyers purchasing single-family homes within Clayton County. Condos and mobile homes are excluded.
- **Website:** <https://hud.claytoncountyga.gov/down-payment-assistance-program/>

DeKalb County

- **Workforce Enhancement (WE) Down Payment Assistance Program**
 - **Assistance:** Offers a non-repayable grant equal to 3% or 4% of the initial principal balance of the mortgage.
 - **Website:** <https://www.decidedekalb.com/wedekalb/>

Atlanta

- **Atlanta Housing Down Payment Assistance Program**
 - **Assistance:** Provides up to \$20,000 to eligible first-time homebuyers.
 - **Website:** <https://www.atlantahousing.org/programs/down-payment-assistance/>

Savannah

- **Dream Maker Home Buyer Assistance Program**
 - **Assistance:** Offers different levels of down payment assistance to eligible applicants.
 - **Website:** <https://www.savannahga.gov/3401/DreamMaker-Home-Purchase-Assistance>

Columbus

- **Neighborhood Works Columbus**
 - **Assistance:** Provides down payment assistance to qualified homebuyers.
 - **Website:** <https://nwcolumbus.org/down-payment-assistance/>

Hawaii 🌺

Hawaii Homeownership Assistance Program

- **What It Offers:** Provides **financial assistance** for **down payment and closing costs**.
- **Who Qualifies:** **First-time homebuyers** and **eligible residents**.
- **Income Limits:** Based on **area median income (AMI)**.
- **Repayment:** **Terms vary** depending on the specific program.
- **Website:** <https://dbedt.hawaii.gov/hhfdc/assistance-for-homeowners/>

Honolulu Down Payment Loan Program

- **What It Offers:** Provides **up to \$40,000** in **down payment and closing cost assistance**.
- **Who Qualifies:** **First-time homebuyers** purchasing within **Honolulu County**.
- **Income Limits:** **Must not exceed 120% of AMI**.
- **Repayment:** **Deferred loan with favorable repayment terms**.
- **Website:** https://www8.honolulu.gov/dcs/wp-content/uploads/sites/24/2023/05/2022_DPL_Prog._Brochure_Rev_6.15.22.pdf

Hula Mae Mortgage Loan Program

- **Assistance:** Offers affordable 30-year fixed-rate mortgages and down payment assistance up to 5% of the loan amount.
- **Eligibility:** First-time homebuyers who meet income and purchase price limits.
- **Website:** <https://dbedt.hawaii.gov/hhfdc/hula-mae/>

HHOC Down Payment Assistance Loan (DPAL) Program

- **Assistance:** Provides up to \$75,000 as a second mortgage to cover down payment and closing costs, allowing borrowers to avoid mortgage insurance requirements.
- **Eligibility:** First-time homebuyers with household incomes up to 120% of the area median income.
- **Website:** <https://www.hhocmortgage.org/loan-products/>

Maui County

- **First-Time Home Buyer's Down Payment Assistance Program**

- **Assistance:** Provides financial support to low- to above-moderate-income first-time homebuyers for down payment and closing costs.
- **Eligibility:** Applicants must meet income requirements and other criteria.
- **Website:**
<https://www.mauicounty.gov/DocumentCenter/View/126144/First-Time-Home-Buyers-Brochure>

Kauai County

- **Home Buyer Loan Program**
 - **Assistance:** Provides loans to income-eligible first-time homebuyers for down payment and closing costs.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:**
<https://www.kauai.gov/Government/Departments-Agencies/Housing-Agency/Homebuyer-Program>

Idaho

Idaho Housing and Finance Association (IHFA) Down Payment Assistance

- **What It Offers:** Provides **up to 7%** of the home's purchase price in **down payment and closing cost assistance**.
- **Who Qualifies:** **First-time and repeat homebuyers** who meet **income and credit requirements**.
- **Income Limits:** Varies by **county and household size**.
- **Repayment:** Some assistance options are **forgivable**, while others require **repayment**.
- **Website:**
<https://www.idahohousing.com/homebuyers/down-payment-closing-cost-assistance/>

City of Boise

- **Homeownership Opportunity Program (HOP)**
 - **Assistance:** Offers financial assistance for down payment and/or closing costs to eligible low- to moderate-income families purchasing homes within Boise city limits.
 - **Eligibility:** Applicants must meet income guidelines as determined by the U.S. Department of Housing and Urban Development (HUD).
 - **Website:**
<https://www.cityofboise.org/departments/planning-and-development-services/housing-and-community-development/homeownership-opportunity-program/>

City of Nampa

- **Homeownership Assistance Program**
 - **Assistance:** Provides assistance to eligible homebuyers for down payment and closing costs.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:** <https://www.cityofnampa.us/158/Housing-Improvement-Programs>

LEAP Housing

- **LEAP Housing Trust and LEAP Loan Fund**
 - **Assistance:** Provides affordable housing through down payment assistance and low-interest loans to ensure buyers do not spend more than 35% of their income on housing.
 - **Eligibility:** Applicants must meet specific income requirements and other criteria.
 - **Website:** <https://www.leaphousing.org/homeownership>

Autumn Gold

- **Homeownership Program**

- **Assistance:** Offers down payment and closing cost assistance to qualified participants for purchasing newly renovated or newly constructed homes.
- **Eligibility:** Applicants must meet income requirements and other criteria.
- **Website:** <https://autumngold.org/program-information/>

Note: Program availability, eligibility criteria, and assistance amounts can change. It's recommended to contact the respective program administrators directly to obtain the most current information and application procedures.

Illinois

Illinois Housing Development Authority (IHDA) Access Programs

- **What It Offers:** Provides up to \$10,000 in down payment and closing cost assistance.
- **Who Qualifies:** First-time and repeat homebuyers with a minimum credit score of 640.
- **Income Limits:** Varies by county and family size.
- **Repayment:** Some programs offer forgivable loans, while others require repayment over time.
- **Website:** <https://www.ihda.org/lenders-realtors/lending-programs/>

Chicago Home Buyer Assistance Program

- **What It Offers:** Provides up to 7% of the total loan amount for down payment and closing costs.
- **Who Qualifies:** Homebuyers purchasing within the city of Chicago who meet income and credit requirements.
- **Income Limits:** Based on area median income (AMI).
- **Repayment:** Forgivable after a set period of time.
- **Website:** <https://www.thecha.org/paths-homeownership/down-payment-assistance>

Cook County

- **Down Payment Assistance Pilot Program:** Launched in June 2024, this program provides subsidies of up to \$25,000 or 5% of the home purchase price, whichever is less, to assist with down payments, closing costs, or mortgage buydowns. As of October 2024, the initial investment has been fully allocated, but county leaders are exploring additional funding opportunities.

For updates, visit: <https://www.cookcountyil.gov/service/down-payment-assistance-pilot-program>

Lake County

- **Affordable Housing Corporation of Lake County:** Offers down payment assistance programs to eligible homebuyers.

More information:

<https://www.cpahousing.org/home-buying/down-payment-assistance/#:~:text=About%20the%20program,to%20buydown%20your%20interest%20rate.>

Will County

- **Will County Center for Community Concerns:** Offers down payment assistance programs to qualified individuals.

Learn more:

<https://willcounty.gov/County-Offices/Economic-Development/Will-County-Land-Use-Department/Community-Development-Division/Grant-Administration/We-WILL-Build/Housing-Options>

Kane County

- **Kane County First-Time Homebuyer Loan Program:** Provides up to \$10,000 in assistance for first-time homebuyers.

Information: <https://www.kanecountyil.gov/pages/ocr/firsttimehomebuyer.aspx>

Moline

- **Homebuyer Down Payment/Closing Cost Assistance Program:** Utilizes Community Development Block Grant (CDBG) funds to assist income-eligible households in purchasing homes within the city.

Program details: <https://www.moline.il.us/1502/Down-PaymentClosing-Cost-Assistance-Prog>

Normal

- **Down Payment Assistance Program:** Assists residents with down payment and closing costs.

Learn more: <https://www.normalil.gov/1074/Down-Payment-Assistance-Program>

Alton

- **Homeownership Program:** Provides between \$3,000 and \$5,000 in assistance to eligible homebuyers.
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Information: <https://www.cityofaltonil.gov/community-programs/>

Indiana

Indiana Housing and Community Development Authority (IHCDA) First Place Program

- **What It Offers:** Provides **down payment assistance up to 6%** of the home's purchase price.
- **Who Qualifies:** **First-time homebuyers and veterans** with a **minimum credit score of 640**.
- **Income Limits:** Varies by **county and household size**.
- **Repayment:** **Forgivable** after a set period if the buyer remains in the home.
- **Website:** <https://www.in.gov/ihcda/homebuyers/programs/>
- **FAQ**
<https://faqs.in.gov/hc/en-us/articles/115005068107-How-does-IHCDA-s-down-payment-assistance-program-work>

Lake County

- **City of Gary – Hoosier Homes Program**
 - **Assistance:** Offers up to 5% in down payment and closing cost assistance.
 - **Eligibility:** Available to homebuyers purchasing in Gary with income not exceeding 140% of Lake County's median income.
 - **Website:** <https://www.gary.gov/hoosier-homes>

Vigo County

- **Home Down Payment Assistance Program**
 - **Assistance:** Provides assistance to eligible homebuyers in Clay, Parke, Sullivan, Vermillion, and Vigo Counties.
 - **Eligibility:** Applicants must meet specific income requirements and other criteria.
 - **Website:** <https://uwwwv.org/hdpap/>

Marion County

- **Indianapolis Neighborhood Housing Partnership (INHP)**
 - **Assistance:** Offers down payment assistance funds to qualified homebuyers using their loan options.
 - **Eligibility:** Applicants must meet income requirements and complete homebuyer education.

- **Website:** <https://www.inhp.org/mortgages/down-payment-assistance>

Allen County

- **Fort Wayne Housing Authority – Hoosier Homes Program**
 - **Assistance:** Provides up to 5% in down payment and closing cost assistance.
 - **Eligibility:** Available to both first-time and repeat homebuyers meeting program criteria.
 - **Website:** <https://fwha.org/hoosier-homes/>

Note: Program availability, eligibility criteria, and assistance amounts can change. It's recommended to contact the respective program administrators directly to obtain the most current information and application procedures

Iowa

Iowa Finance Authority (IFA) FirstHome Program

- **What It Offers:** Provides up to \$5,000 in down payment and closing cost assistance.
- **Who Qualifies:** First-time homebuyers and military veterans.
- **Income Limits:** Varies by county and household size.
- **Repayment:** Assistance is a second loan, forgivable after a set period.
- **Website:**
<https://opportunityiowa.gov/housing/homeownership-programs/firsthome-program>

Homes for Iowans Program

- **What It Offers:** Provides down payment assistance for both first-time and repeat homebuyers.
- **Who Qualifies:** Homebuyers meeting income and credit requirements.
- **Income Limits:** Based on area median income (AMI).
- **Repayment:** Assistance is a second mortgage with deferred payments.
- **Website:** <https://opportunityiowa.gov/housing/homeownership-programs/homes-iowans>

Military Homeownership Assistance Program

- **Assistance:** Offers a \$5,000 grant to eligible service members and veterans for down payment and closing costs.
- **Eligibility:** Can be combined with the FirstHome and Homes for Iowans programs.
- **Website:**
<https://www.iowafinance.com/homeownership/mortgage-programs/military-homeownership-assistance-program/>

Cedar Rapids

- **First Time Home Buyer Program**
 - **Assistance:** Provides \$1,000 to \$14,999 in down payment and closing cost assistance, forgivable after five years.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:**
https://www.cedar-rapids.org/local_government/departments_a_-_f/community_development/housing_programs/first_time_home_buyer_program.php

Waterloo

- **Down Payment Assistance Program**
 - **Assistance:** Provides forgivable loans to non-traditional first-time homebuyers.
 - **Eligibility:** Targets low- to moderate-income households underrepresented in homeownership.
 - **Website:**
https://cityofwaterlooia.com/departments/housing_authority/down_payment_program.php

Iowa City

- **Down Payment Assistance Program**
 - **Assistance:** Offers financial assistance to eligible first-time and repeat homebuyers in specific areas.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:** <https://www.icgov.org/dpa>

Muscatine

- **Down Payment Assistance Program**
 - **Assistance:** Provides two options ranging from \$2,500 to \$20,000, depending on eligibility.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:**
<https://www.muscatineia.gov/1753/Down-Payment-Assistance-Program>

Council Bluffs

- **Down Payment Assistance Program**
 - **Assistance:** Administered by the Community Development Department to help individuals and families purchase homes.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:** <https://www.councilbluffs-ia.gov/2537/Down-Payment-Assistance>

Sioux City

- **MyPad Down Payment Assistance Program**
 - **Assistance:** Offers up to \$14,999 towards the purchase of a new home.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:**
<https://www.sioux-city.org/community/housing-assistance/mypad-downpayment-assistance>

Kansas

Kansas Housing Resources Corporation (KHRC) First Time Homebuyer Program

- **What It Offers:** Provides down payment assistance up to 15% of the home's purchase price.
- **Who Qualifies:** First-time homebuyers purchasing in rural Kansas.
- **Income Limits:** Based on area median income (AMI).
- **Repayment:** Forgivable after 10 years if the buyer stays in the home.
- **Website:** <https://kshousingcorp.org/homeownership/first-time-homebuyer/>

Kansas Housing Assistance Program (KansasDPA)

- **Assistance:** Offers up to 5% of the loan amount in the form of a grant for down payment or closing costs.
- **Eligibility:** Homebuyers must have a minimum credit score of 640 and meet income and purchase price limits.
- **Website:** <https://www.kshap.org/>

Wichita

- **HOMEownership 80 Program**
 - **Assistance:** Provides financial assistance with down payments and closing costs for first-time homebuyers.
 - **Eligibility:** Applicants must meet income requirements and other criteria.
 - **Website:** <https://www.wichita.gov/419/Homeownership>

Kansas City (Wyandotte County)

- **Community Housing of Wyandotte County (CHWC) Down Payment and Closing Cost Assistance Programs**
 - **Assistance:** Offers assistance to help with down payments and closing costs for home purchases in Kansas City.
 - **Eligibility:** Applicants must meet specific income requirements and other criteria.
 - **Website:** <https://chwckck.org/housing/down-payment-and-closing-cost-assistance-programs/>

Hutchinson

- **City of Hutchinson Down Payment Assistance Program**

- **Assistance:** Provides \$2,000 toward closing costs for individuals who are not currently homeowners.
- **Eligibility:** Applicants must meet specific income requirements and other criteria.
- **Website:** <https://www.interfaithks.org/hutchinson-down-payment-assistance>
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Note: Program availability, eligibility criteria, and assistance amounts can change. It's recommended to contact the respective program administrators directly to obtain the most current information and application procedures.

Kentucky

Kentucky Housing Corporation (KHC) Down Payment Assistance Program

- **What It Offers:** Provides up to \$10,000 in down payment and closing cost assistance.
- **Who Qualifies:** First-time and repeat homebuyers using a KHC mortgage program.
- **Income Limits:** Based on area median income (AMI).
- **Repayment:** Second mortgage with a 10-year repayment term at 3.75% interest.
- **Website:** <https://www.kyhousing.org/Homeownership/Future-Homebuyers/Pages/Down-Payment-Assistance.aspx>

Louisville Metro Down Payment Assistance Program

- **What It Offers:** Provides up to 20% of the purchase price in down payment assistance.
- **Who Qualifies:** Homebuyers purchasing in Louisville who meet income and credit requirements.
- **Income Limits:** Based on HUD guidelines.
- **Repayment:** Forgivable loan after a set period if the buyer remains in the home.
- **Website:** <https://louisvilleky.gov/government/housing/down-payment-assistance-program>

Lexington-Fayette Urban County Government Homebuyer Assistance Program

- **What It Offers:** Provides up to \$15,000 in down payment and closing cost assistance.
- **Who Qualifies:** Homebuyers purchasing in Lexington-Fayette County.
- **Income Limits:** Based on HUD income guidelines.
- **Repayment:** Forgivable after a set time period.
- **Website:** <https://www.lexingtonky.gov/government/departments-programs/housing-advocacy-community-development/grants-special-programs/housing-programs/first-time-homebuyer-program>

Owensboro

- **Down Payment Assistance Grant**
 - **Assistance:** Provides up to 10% of the sales price of the home in financial assistance to qualified low- and moderate-income Owensboro residents.

Program details: <https://ced.owensboro.org/northwestnrsa/programs/down-payment-assistance>

Covington

- **Homebuyer Assistance Loans**
 - **Assistance:** Offers deferred, forgivable loans of up to \$10,000 to help low-income homebuyers with lender-required down payment and closing costs.

More information:

<https://www.covingtonky.gov/government/departments/neighborhood-services/federal-grants>

Florence

- **Homebuyer Assistance Program**
 - **Assistance:** Offers eligible households the opportunity to obtain zero-interest, deferred/forgivable loans to assist with purchasing owner-occupied homes.

Details: <https://florence-ky.gov/homebuyer-assistance-program/>

Northern Kentucky

- **Homebuyer Assistance Program**
 - **Assistance:** Provides zero-interest, deferred/forgivable loans to assist with purchasing owner-occupied homes.

Program guidelines:

<https://www.cityofindependence.org/documents/docs/PY%202023-24%20NKY%20HOME%20Consortium%20-%20Home%20Buyer%20Assistance%20Program%20Guidelines.pdf>

Note: Program availability, eligibility criteria, and assistance amounts can change. It's recommended to contact the respective program administrators directly to obtain the most current information and application procedures.

Louisiana

Louisiana Housing Corporation (LHC) Homebuyer Programs

- **What It Offers:** Provides up to 4% of the loan amount in down payment and closing cost assistance.
- **Who Qualifies:** First-time and repeat homebuyers with a minimum credit score of 640.
- **Income Limits:** Varies by county and household size.
- **Repayment:** Forgivable after 10 years if the buyer stays in the home.
- **Website:** <https://www.lhc.la.gov/down-payment-assistance-homebuyers>

Resilience Soft Second Program

- **What It Offers:** Provides up to \$55,000 in down payment and closing cost assistance.
- **Who Qualifies:** Homebuyers purchasing within New Orleans or Baton Rouge who meet income requirements.
- **Income Limits:** Based on HUD guidelines.
- **Repayment:** Forgivable after 10 years if the buyer remains in the home.
- **Website:** <https://www.lhc.la.gov/soft-second>

The Finance Authority of New Orleans (FANO) Homebuyer Assistance

- **What It Offers:** Provides up to 5% of the loan amount for down payment and closing costs.
- **Who Qualifies:** Homebuyers purchasing in New Orleans who meet credit and income requirements.
- **Income Limits:** Based on HUD guidelines.
- **Repayment:** Forgivable after a set period.
- **Website:** <https://financenola.org/down-payment-assistance/>

New Orleans (Orleans Parish)

- **Direct Homebuyer Soft Second Mortgage Assistance Program**
 - **Assistance:** Provides up to \$55,000 in soft second funds and up to \$5,000 in closing cost assistance.
 - **Eligibility:** First-time homebuyers with income not exceeding 80% of the Area Median Income; must complete homeownership training and qualify for a first mortgage.

- **Website:**
<https://nola.gov/next/community-development/programs/direct-homebuyer-assistance-program/>

Jefferson Parish

- **First-Time Homebuyer Assistance Program**
 - **Assistance:** Offers assistance to low- to moderate-income individuals and families for down payment and closing costs.
 - **Eligibility:** Applicants must have an income less than 80% of the median income for Jefferson Parish and meet other program criteria.
 - **Website:**
<https://www.jeffparish.gov/225/First-Time-Homebuyer-Assistance-Program>

Lake Charles (Calcasieu Parish)

- **Down Payment Assistance Program**
 - **Assistance:** Provides funding assistance for down payments and closing costs on a first-come, first-served basis.
 - **Eligibility:** Applicants must meet certain requirements set by the Community Development Department.
 - **Website:**
<https://www.cityoflakecharles.com/departments/division.php?structureid=268>

Shreveport (Caddo Parish)

- **Home Ownership Assistance Program**
 - **Assistance:** Offers down payment, buy-down, and closing cost assistance through participating local lenders.
 - **Eligibility:** Applicants must meet program requirements and work with participating lenders.
 - **Website:** <https://www.shreveportla.gov/715/Home-Ownership-Assistance>

Lafayette (Lafayette Parish)

- **First-Time Home Buyer Down Payment and Closing Costs Assistance Program**
 - **Assistance:** Provides a 2% interest loan up to \$11,000 for down payment and/or closing costs, secured by a second mortgage.
 - **Eligibility:** Applicants must meet income requirements and other program criteria.
 - **Website:**
<https://www.lafayettela.gov/DP/community-services/first-time-homebuyer>

Baton Rouge (East Baton Rouge Parish)

- **Capital Advantage Program**

- **Assistance:** Provides up to 5% of the final loan amount as a grant for down payment, closing costs, prepaid items, or mortgage insurance buyout.
- **Eligibility:** Homebuyers must meet credit score, debt-to-income ratio, and income limits based on parish.
- **Website:** <https://thecafo.org/homebuyers/capital-advantage-program>
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Note: Program availability, eligibility criteria, and assistance amounts can change. It's recommended to contact the respective program administrators directly to obtain the most current information and application procedures.

Maine

MaineHousing's First Home Loan Program

- **Assistance:** Offers low fixed interest rate mortgages with options requiring little or no down payment. Additionally, the Advantage option provides up to \$5,000 for down payment and closing cost assistance.
- **Eligibility:** Applicants must meet income limits, which vary depending on household size and the location of the home. A minimum credit score of 640 is required, and participants must complete a homebuyer education course.
- **Website:** <https://www.mainehousing.org/programs-services/homebuyer/homebuyerdetail/first-home-loan-program>

Katahdin Trust Company's Down Payment Assistance Programs

- **Equity Builder Program (EBP):** Provides up to \$30,806 in grant funds for down payment, closing costs, homebuyer counseling, and single premium mortgage insurance for qualified first-time homebuyers.
- **Housing Our Workforce (HOW):** Offers eligible homebuyers up to 10% of the sales price or up to \$25,000 (whichever is less) in grant funds toward down payment and closing costs.
- **Website:** <https://www.katahdintrust.com/down-payment-assistance>

Lewiston and Auburn

- **Lease and Buy Home Ownership Program:** Provides assistance to enable low- and moderate-income households to become homeowners in either city.
- **No website. Call 207-783-1423**

Note: Availability of down payment assistance programs can vary by county and city. It's advisable to contact local housing authorities or community development offices in your area to inquire about specific programs that may be available.

Maryland

Maryland Mortgage Program (MMP) Down Payment Assistance

- **What It Offers:** Provides up to \$6,000 in down payment and closing cost assistance.
- **Who Qualifies:** First-time homebuyers and repeat buyers purchasing in targeted areas.
- **Income Limits:** Varies by county and household size.
- **Repayment:** Structured as a 0% deferred loan, repayable upon sale or refinance.
- **Website:** <https://mmp.maryland.gov/Pages/Programs.aspx>

House Keys 4 Employees Program

- **What It Offers:** Matches up to \$2,500 from participating employers for down payment assistance.
- **Who Qualifies:** Homebuyers working for participating employers.
- **Income Limits:** Based on Maryland Mortgage Program guidelines.
- **Repayment:** Forgivable loan after five years if the buyer remains in the home.
- **Website:** <https://livebaltimore.com/resident-resources/financial-incentives/maryland-mortgage-program-house-keys-4-employees/>

SmartBuy 3.0 (Student Loan Assistance Program)

- **What It Offers:** Provides up to 15% of the home's purchase price (up to \$50,000) for student loan repayment.
- **Who Qualifies:** Buyers with existing student loan debt using an MMP loan.
- **Income Limits:** Varies by location and family size.
- **Repayment:** Forgivable after five years if the buyer remains in the home.
- **Website:** <https://mmp.maryland.gov/Pages/SmartBuy/default.aspx>

Baltimore City First-Time Homebuyer Programs

- **What It Offers:** Provides up to \$10,000 in down payment and closing cost assistance.
- **Who Qualifies:** Homebuyers purchasing in Baltimore City who meet income and credit requirements.
- **Income Limits:** Based on HUD guidelines.
- **Repayment:** Forgivable after a set period.

- **Website:** <https://dhcd.baltimorecity.gov/hho/homeownership-incentives>

Frederick County

- **Homebuyer Assistance Program:** Provides down payment and closing cost assistance to eligible homebuyers purchasing in Frederick County.
 - **More Information:** <https://frederickcountymd.gov/6375/Homebuyer-Programs>

Prince George's County

- **Pathway to Purchase:** Offers a loan of up to \$10,000 for down payment and closing cost assistance to first-time homebuyers.
 - **More Information:**
<https://www.princegeorgescountymd.gov/business/redevelopment-authority/first-time-home-buyer-assistance-programs/pathway-to-purchase>

City of Takoma Park

- **The Home Stretch Down Payment Assistance Program:** Provides financial assistance to eligible individuals and families seeking to purchase a home in Takoma Park.
 - **More Information:**
<https://takomaparkmd.gov/government/housing-and-community-development/grant-programs/the-home-stretch-down-payment-assistance-program/>

Howard County

- **Settlement Downpayment Loan Program (SDLP):** Provides deferred second mortgage loans to income-eligible first-time homebuyers to assist with down payment and closing costs.
 - **More Information:**
<https://www.howardcountymd.gov/housing-community-development/settlement-downpayment-loan-program>

City of Hagerstown

- **Down Payment and Closing Cost Assistance Program:** Offers assistance to first-time homebuyers purchasing within the city limits.
 - **More Information:**
<https://www.hagerstownmd.org/703/Incentives-for-Homeowners#:~:text=The%20Hagerstown%20Homeownership%20Initiative%20>

City of Gaithersburg

- **Closing Cost Assistance Program:** Provides loans to assist with closing costs for first-time homebuyers purchasing within the city.
 - **More Information:**
<https://www.gaithersburgmd.gov/services/housing-services/homebuyer-assistance>

City of Frederick

- **Homebuyer Assistance Program:** Offers down payment and closing cost assistance to eligible homebuyers purchasing within the city limits.
 - **More Information:**
<https://www.cityoffrederickmd.gov/189/Community-Partners-Incentive-Program>

Harford County

- **Homeownership Assistance Program:** Offers down payment and closing cost assistance to eligible first-time homebuyers.
 - **More Information:**
<https://www.harfordcountymd.gov/3663/Settlement-Expense-Loan-Program>

City of Bowie

- **Workforce Housing Down Payment Assistance Program:** Provides assistance to first-time homebuyers who are employed by the City of Bowie or the Bowie Police Department.
 - **More Information:**
<https://www.cityofbowie.org/948/Home-Buyer-Assistance-Program>
 -

City of Laurel

- **First-Time Homebuyer Program:** Offers down payment and closing cost assistance to eligible first-time homebuyers purchasing within the city limits.
 - **More Information:**
<https://www.cityoflaurel.org/1941/First-Time-Homebuyer-Assistance-Program>

Massachusetts

MassHousing Down Payment Assistance Program

- **What It Offers:** Provides up to \$50,000 in down payment and closing cost assistance.
- **Who Qualifies:** First-time homebuyers purchasing in targeted areas with a credit score of at least 640.
- **Income Limits:** Varies by county and household size.
- **Repayment:** 0% interest loan, repayable upon sale or refinance.
- **Website:** <https://www.masshousing.com/en/home-ownership/homebuyers/down-payment-assistance>

Massachusetts Housing Partnership (MHP) ONE Mortgage Program

- **What It Offers:** Provides low-interest first mortgages with no private mortgage insurance (PMI) and down payment assistance.
- **Who Qualifies:** First-time homebuyers who complete a homebuyer education course.
- **Income Limits:** Based on area median income (AMI).
- **Repayment:** Some programs offer forgivable loans, while others require repayment over time.
- **Website:** <https://www.mhp.net/one-mortgage>

Boston Home Center Down Payment Assistance Program

- **What It Offers:** Provides up to \$50,000 in down payment and closing cost assistance for homebuyers purchasing in Boston.
- **Who Qualifies:** First-time homebuyers purchasing a primary residence.
- **Income Limits:** Varies by household size and location.
- **Repayment:** Forgivable loan after 10 years if the buyer remains in the home.
- **Website:** <https://www.boston.gov/departments/housing/first-time-homebuyer-program>

Massachusetts Housing Partnership (MHP) ONE Mortgage Program

- **Assistance:** Offers affordable mortgage financing and may provide down payment assistance to eligible first-time homebuyers.
- **Eligibility:** Income-eligible first-time homebuyers.
- **More Information:** <https://www.mhp.net/one-mortgage/homebuyer-resources/get-down-payment-help>

City of Worcester

- **Program:** Provides up to \$25,000 for down payment and closing costs to eligible first-time homebuyers.
- **More Information:** <https://www.worcesterma.gov/housing-neighborhood-development/housing-neighborhood-grants>

City of New Bedford

- **Program:** "Neighborhoods First" First Time Homebuyer Program offers down payment and closing cost assistance, rehabilitation assistance, and gap financing.
- **More Information:** <https://www.newbedford-ma.gov/community-development/loans-grants/homeownership/>

Town of Plymouth

- **Program:** Assists low- to moderate-income, first-time homebuyers in purchasing a modest single-family home in Plymouth.
- **More Information:** <https://www.plymouth-ma.gov/257/Down-Payment-Assistance-Program>

City of Lawrence

- **Program:** Provides down payment assistance to low- and moderate-income first-time homebuyers.
- **More Information:** <https://www.cityoflawrence.com/351/Programs-for-Homeowners-First-Time-Home-#:~:text=The%20City%20of%20Lawrence%20FTHB,Be%20a%20First%20Time%20Homebuyer>

City of Lowell

- **Program:** Offers assistance for down payment and closing costs to eligible first-time homebuyers.
- **More Information:** <https://www.lowellma.gov/803/First-Time-Home-Buyers-Program>

City of Quincy

- **Program:** Offers financial assistance to eligible first-time homebuyers for down payment and closing costs.

- **More Information:**
https://www.quincyma.gov/departments/planning_and_community_development/community_development/programs.php#collapse34630b0

City of Somerville

- **Program:** Provides down payment assistance to income-eligible first-time homebuyers.
- **More Information:**
<https://www.somervillema.gov/departments/affordable-housing-trust-fund>

City of Lynn

- **Program:** Offers down payment and closing cost assistance to first-time homebuyers purchasing in Lynn.
- **More Information:** <https://lhand.org/program/home-ownership/>

City of Haverhill

- **Program:** Provides financial assistance for down payment and closing costs to eligible first-time homebuyers.
- **More Information:**
https://www.cityofhaverhill.com/departments/first_time_homebuyer_downpayment_assistance_program/index.php

City of Chelsea

- **Program:** Offers down payment assistance to first-time homebuyers meeting income requirements.
- **More Information:**
https://www.chelseama.gov/departments/housing_and_community_development/housing/first_time_homebuyer_down_payment_assistance_program.php#:~:text=The%20City%20of%20Chelsea%20offers.for%20a%20non%2Dsubsidized%20property.

City of Everett

- **Program:** Provides down payment and closing cost assistance to eligible first-time homebuyers.
- **More Information:** <https://www.ci.everett.ma.us/220/Community-Development>

City of Malden

- **Program:** Provides financial assistance for down payment and closing costs to first-time homebuyers.
- **More Information:** Malden Redevelopment Authority
<https://www.cityofmalden.org/867/HOME-Program>

City of Medford

- **Program:** Offers down payment assistance to income-eligible first-time homebuyers.
- **More Information:** Medford Office of Community Development
- [https://www.medfordma.org/departments/planning-development-sustainability/move-in-program-information#:~:text=Medford%20is%20able%20to%20offer,North%20Suburban%20Consortium%20\(NSC\).&text=To%20qualify%20for%20DPA%2C%20homebuyers,a%20First%20Time%20Homebuyer%20Workshop.](https://www.medfordma.org/departments/planning-development-sustainability/move-in-program-information#:~:text=Medford%20is%20able%20to%20offer,North%20Suburban%20Consortium%20(NSC).&text=To%20qualify%20for%20DPA%2C%20homebuyers,a%20First%20Time%20Homebuyer%20Workshop.)

Note: Program availability, eligibility criteria, and assistance amounts can change. It's recommended to contact the respective program administrators directly to obtain the most current information and application procedures

Michigan

Michigan State Housing Development Authority (MSHDA) MI Home Loan Program

- **What It Offers:** Provides up to \$10,000 in down payment and closing cost assistance.
- **Who Qualifies:** First-time homebuyers statewide and repeat homebuyers in targeted areas.
- **Income Limits:** Based on county and household size.
- **Repayment:** 0% interest loan, due upon sale or refinance.
- **Website:** <https://www.michigan.gov/mshda/pathway-to-housing/mi-home-loan>

MSHDA MI 10K DPA Loan

- **What It Offers:** Provides up to \$10,000 in down payment assistance for homes in certain locations.
- **Who Qualifies:** First-time and repeat homebuyers with a minimum credit score of 640.
- **Income Limits:** Varies by county.
- **Repayment:** Deferred-payment second mortgage due when the home is sold, refinanced, or paid off.
- **Website:** <https://www.michigan.gov/mshda/pathway-to-housing/mi-10k-dpa-loan>

Detroit Down Payment Assistance Program

- **What It Offers:** Provides up to \$25,000 for down payment and closing costs.
- **Who Qualifies:** Homebuyers purchasing within Detroit city limits who meet income requirements.
- **Income Limits:** Based on HUD guidelines.
- **Repayment:** Forgivable loan after a set period.
- **Website:** <https://detroitmi.gov/departments/housing-and-revitalization-department/homebuyers/detroit-down-payment-assistance-program>

City of Lansing – Down Payment Assistance

- **Assistance:** Up to \$14,999 for down payment and closing costs.
- **Eligibility:** First-time homebuyers purchasing within Lansing city limits.

- **More Information:**
<https://www.lansingmi.gov/366/Down-Payment-Assistance>

City of East Lansing – Homeownership Assistance

- **Assistance:** Up to **\$30,000**.
- **Eligibility:** Homebuyers purchasing within **East Lansing city limits**.
- **Requirements:**
 - Income & asset limits apply.
 - Buyer must invest **1% of the purchase price**.
 - **Deed restrictions:** Home must remain owner-occupied for **30 years**.
 - Completion of a **Homebuyer Education course**.
- **More Information:**
<https://www.cityofeastlansing.com/2456/Current-CDBG-Programs>

Genesee County – Down Payment Assistance

- **Assistance:** Available through **participating financial institutions**.
- **Eligibility:** Homebuyers purchasing within **Genesee County**.
- **Requirements:**
 - Must **meet income and asset limits**.
 - Completion of a **Homebuyer Education course**.
- **More Information:**
<https://gcmpc.org/down-payment-assistance/>

City of Grand Rapids – Homebuyer Assistance Fund

- **Assistance:** Up to **\$7,500** for **low- and moderate-income** homebuyers.
- **Eligibility:** Homebuyers purchasing within **Grand Rapids city limits**.
- **Requirements:**
 - Must **meet income limits**.
 - Funds can be used for **down payment, closing costs, and prepaid expenses**.
- **More Information:**
<https://www.grandrapidsmi.gov/Government/Programs-and-Initiatives/Homebuyer-Assistance-Fund>

Minnesota

Minnesota Housing Start Up Program

- **What It Offers:** Provides up to **\$18,000** in down payment and closing cost assistance.
- **Who Qualifies:** First-time homebuyers with a credit score of at least 640.
- **Income Limits:** Varies by county and household size.
- **Repayment:** 0% deferred loan, repayable upon sale, refinance, or home no longer being the primary residence.
- **Website:** <https://www.mnhousing.gov/homeownership/buy-a-home---refinance.html>

Minnesota Housing Step Up Program

- **What It Offers:** Provides down payment assistance for repeat homebuyers.
- **Who Qualifies:** Homebuyers using Minnesota Housing mortgage programs.
- **Income Limits:** Based on area median income (AMI).
- **Repayment:** Loan is repayable monthly over 10 years.
- **Website:** <https://www.mnhousing.gov/homeownership/buy-a-home---refinance.html>

St. Paul Down Payment Assistance Program

- **What It Offers:** Provides up to **\$40,000** in down payment and closing cost assistance.
- **Who Qualifies:** Homebuyers purchasing in **St. Paul** who meet income and credit requirements.
- **Income Limits:** Based on HUD guidelines.
- **Repayment:** Forgivable after 15 years if conditions are met.
- **Website:** <https://www.stpaul.gov/departments/planning-and-economic-development/housing/down-payment-assistance-program>

Ramsey County

- **FirstHOME Buyer Assistance Program:** Provides up to \$20,000 in assistance for first-time homebuyers purchasing homes up to \$372,600. This zero-interest loan must be repaid upon sale of the property. More details at: <https://www.ramseycounty.us/residents/property-home/homebuyer-homeowner-program/s/homebuyer-assistance>

City of Richfield

- **First-Time Homebuyer Program:** Offers up to \$20,000 in zero-interest loans for down payment and closing costs. Eligibility and program details can be found here: https://www.richfieldmn.gov/departments/community_development/housing/buying_a_home/first_time_homebuyer_program.php

Scott County

- **Down Payment Assistance Program:** After completing required counseling and education courses, first-time homebuyers may qualify for an \$8,000 grant for down payment or closing costs. Learn more at: <https://scottcda.org/resource/first-time-homebuyers/>

City of Woodbury

- **First-Time Homeownership Program:** Provides low-interest loans up to \$30,000 to assist with down payment and closing costs for homes priced up to \$419,000. Program specifics are available here: <https://www.woodburymn.gov/424/First-Time-Homeownership-Program>

Minneapolis Homes: Financing

- **Down Payment Assistance:** Provides up to \$10,000 for down payment and closing costs for eligible buyers in Minneapolis. Details can be found here: <https://www2.minneapolismn.gov/government/programs-initiatives/housing-development-assistance/home-ownership/minneapolis-homes/homebuyer-resources/>

Hennepin County

- **Homebuyer Assistance:** Provides resources and assistance programs for homebuyers in Hennepin County. Email housing@hennepin.us

Anoka County

- **First-Time Homebuyer Program:** Offers assistance to first-time homebuyers in Anoka County. Details can be found here: <https://www.anokacountymn.gov/163/First-Time-Home-Buyer>

Please note that program availability and terms can change. It's advisable to contact the respective agencies or visit their websites for the most current information.

Mississippi

Mississippi Home Corporation (MHC) Smart6 Program

- **What It Offers:** Provides up to \$6,000 in down payment and closing cost assistance.
- **Who Qualifies:** First-time and repeat homebuyers using an MHC mortgage program.
- **Income Limits:** Varies by county and household size.
- **Repayment:** 0% interest loan, repayable upon sale, refinance, or payoff of the first mortgage.
- **Website:** <https://www.mshomecorp.com/programs/>

Housing Assistance for Teachers (HAT) Program

- **What It Offers:** Provides up to \$6,000 in forgivable assistance for teachers purchasing homes in underserved areas.
- **Who Qualifies:** Teachers working in qualifying school districts.
- **Income Limits:** Based on program-specific guidelines.
- **Repayment:** Forgivable after three years if the teacher remains employed in the district.
- **Website:** <https://www.mshomecorp.com/programs/>

Jackson First-Time Homebuyer Assistance Program

- **What It Offers:** Provides up to \$15,000 in down payment assistance.
- **Who Qualifies:** First-time homebuyers purchasing in Jackson, MS.
- **Income Limits:** Based on HUD income guidelines.
- **Repayment:** Forgivable loan after a set period.
- **Website:** <https://www.jacksonms.gov/homebuyer-assistance-program/>

Mortgage Credit Certificate (MCC) Program

- **Assistance:** Allows first-time homebuyers to claim up to 40% of their annual mortgage interest (up to \$2,000) as a federal tax credit each year for the life of the loan.
- **Eligibility:** Income and purchase price limits apply, varying by county.
- **More Information:** <https://www.mshomecorp.com/programs/>

City of Vicksburg

- **Down Payment Assistance for First-Time Homebuyers**

- **Assistance:** Provides various grants and forgivable loans for down payment and closing costs.
- **Eligibility:** First-time homebuyers with low to moderate income not exceeding the area median income, acceptable credit score, and completion of an 8-hour Homebuyer Education Class.
- **More Information:**
<https://www.vicksburg.org/housing/webform/down-payment-assistance-first-time-homebuyers>

For other counties and cities in Mississippi, it's advisable to contact local housing authorities or community development offices, as additional programs may be available. Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Missouri

Missouri Housing Development Commission (MHDC) First Place Loan Program

- **What It Offers:** Provides up to 4% of the loan amount in down payment and closing cost assistance.
- **Who Qualifies:** First-time homebuyers and veterans using an MHDC loan.
- **Income Limits:** Based on county and household size.
- **Repayment:** Forgivable after 10 years if the buyer remains in the home.
- **Website:** <https://mhdc.com/services/homebuyer-programs/first-place/>

MHDC Next Step Program

- **What It Offers:** Provides down payment assistance for repeat homebuyers.
- **Who Qualifies:** Homebuyers using MHDC mortgage programs.
- **Income Limits:** Based on area median income (AMI).
- **Repayment:** Loan is repayable monthly over 10 years.
- **Website:** <https://mhdc.com/services/homebuyer-programs/next-step/>

City of St. Louis Homebuyer Assistance Program

- **What It Offers:** Provides up to \$5,000 for down payment and closing costs.
- **Who Qualifies:** Homebuyers purchasing within St. Louis city limits.
- **Income Limits:** Based on HUD guidelines.
- **Repayment:** Forgivable after five years.
- **Website:** <https://www.developstlouis.org/homestl>

Mortgage Credit Certificate (MCC)

- **Assistance:** Provides a non-refundable federal tax credit for first-time homebuyers to reduce the amount of federal income tax owed each year.
- **More Information:**
<https://mhdc.com/services/homebuyer-programs/mortgage-credit-certificate/>

St. Charles County

- Down Payment Loan Program (HOME)

- **Assistance:** Offers zero-interest down payment loans up to \$10,000 to income-eligible homebuyers.
- **Eligibility:** Residents of the "St. Charles Urban County," which includes the cities of St. Charles, St. Peters, Cottleville, Weldon Spring, New Melle, St. Paul, Wentzville, and unincorporated areas of St. Charles County.
- **More Information:** <https://www.sccmo.org/313/Down-Payment-Loan-Program>

City of Columbia

- **Homeownership Assistance Program**
 - **Assistance:** Provides \$5,000 to \$10,000 in the form of a 10-year forgivable loan at 0% interest to assist homebuyers in purchasing an existing home.
 - **More Information:** <https://www.como.gov/housing-programs-division/homeownership-assistance-program/>

City of Springfield

- **Down Payment Assistance Program**
 - **Assistance:** Assists first-time homebuyers or certain displaced persons with down payment and closing cost assistance to purchase their primary residence.
 - **More Information:** <https://www.springfieldmo.gov/685/Down-Payment-Assistance>

City of O'Fallon

- **1st HOME Downpayment Loan Program**
 - **Assistance:** Provides down payment assistance to eligible homebuyers in the City of O'Fallon.
 - **More Information:** <https://www.stlouisrealestatesearch.com/down-payment-assistance-programs-missouri/>
 -

Please note that program availability and terms can change. It's advisable to contact the respective agencies or visit their websites for the most current information.

Montana

Montana Board of Housing (MBOH) Regular Bond Loan Program

- **What It Offers:** Provides **low-interest mortgages** with **down payment assistance**.
- **Who Qualifies:** **First-time homebuyers** and those purchasing in **targeted areas**.
- **Income Limits:** Based on **county and household size**.
- **Repayment:** **Deferred second mortgage** due upon sale or refinance.
- **Website:** <https://commerce.mt.gov/Housing/Homeownership/Down-Payment-Assistance>

NeighborWorks Montana Down Payment Assistance

- **What It Offers:** Provides **gap financing** for **down payment and closing costs**.
- **Who Qualifies:** Homebuyers with **low to moderate incomes**.
- **Income Limits:** Based on **area median income (AMI)**.
- **Repayment:** **Low-interest second mortgage**.
- **Website:** <https://www.nwmt.org/down-payment-and-closing-cost-assistance/>

Human Resource Development Council (HRDC) Down Payment Assistance

- **Assistance:** Offers up to \$30,000 in down payment assistance in the form of a 0% interest, deferred payment loan.
- **Eligibility:** First-time homebuyers earning 80% or less of the Area Median Income (AMI) in Gallatin, Park, and Meagher Counties.
- **Requirements:** Completion of HRDC's Homebuyer Education class and one-on-one counseling.
- **More Information:** <https://thehrdc.org/housing/homeowner-assistance/down-payment-assistance/>

City of Billings First-Time Home Buyer Program

- **Assistance:** Provides zero-interest, deferred payment loans up to \$15,000 to assist low-income households in purchasing their first home.
- **Eligibility:** Applicants must meet income requirements and other program criteria.
- **Funding Status:** As of January 10, 2025, funding has been fully committed; the next allocation is expected in July 2025.
- **More Information:** <https://www.billingsmt.gov/476/First-Time-Home-Buyer>

Trust Montana Co-Purchase Program

- **Assistance:** Offers down payment assistance for households earning less than 80% of the Area Median Income.
- **Availability:** Application process expected to open in winter; income-eligible households can apply for assistance.
- **More Information:** <https://trustmontanaclt.org/co-purchase-program/>

For other counties and cities in Montana, it's advisable to contact local housing authorities or community development offices, as additional programs may be available. Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Nebraska

Nebraska Investment Finance Authority (NIFA) Homebuyer Assistance Program

- **What It Offers:** Provides up to 5% of the home's purchase price in down payment and closing cost assistance.
- **Who Qualifies:** First-time homebuyers and repeat buyers in targeted areas.
- **Income Limits:** Based on county and household size.
- **Repayment:** Low-interest second mortgage repaid over 10 years.
- **Website:** <https://www.nifa.org/homebuyers-renters/welcome-home>

First Home Program

- **Assistance:** Offers competitive interest rates for first-time homebuyers.
- **Eligibility:** Income and purchase price limits apply; borrowers must be first-time homebuyers.
- **More Information:** <https://www.nifa.org/homebuyers-renters/first-home-program>

Blue Valley Community Action (BVCA) Partnership – Homeownership Opportunity Program

- **Assistance:** Offers up to \$15,000 in down payment and closing cost assistance.
- **Terms:** The assistance is provided as a deferred loan with no interest or payments for the first five years; repayment begins in year six with a 3% interest rate amortized over ten years.
- **Eligibility:** Available to first-time homebuyers in Butler, Fillmore, Gage, Jefferson, Polk, Saline, Seward, Thayer, and York counties.

Please note that program availability and terms can change. It's advisable to contact the respective agencies or visit their websites for the most current information.

Nevada

Home Is Possible (HIP) Down Payment Assistance Program

- **What It Offers:** Provides up to 4% of the loan amount in down payment and closing cost assistance.
- **Who Qualifies:** First-time and repeat homebuyers with a minimum credit score of 640.
- **Income Limits:** Must not exceed \$105,000.
- **Repayment:** Forgivable after three years if the buyer remains in the home.
- **Website:** <https://homeispossiblenv.org>

Home Is Possible for Teachers

- **What It Offers:** Provides up to \$7,500 in down payment and closing cost assistance for teachers.
- **Who Qualifies:** Licensed K-12 public school teachers in Nevada.
- **Income Limits:** Must not exceed \$105,000.
- **Repayment:** Forgivable after five years.
- **Website:** <https://homeispossiblenv.org>

Home At Last™ Program

- **Administered by:** Nevada Rural Housing
- **Assistance:** Provides customized loan options with or without down payment assistance; no interest and no payments on the assistance provided.
- **Eligibility:** Designed for homebuyers in rural areas of Nevada; income limits and other requirements apply.
- **More Information:**
<https://nvrural.org/programs/homeownership/down-payment-assistance/>

Middle-Income Downpayment Assistance Grants

- **Administered by:** Greater Nevada Mortgage in partnership with the Federal Home Loan Bank of San Francisco
- **Assistance:** Offers grants up to \$50,000 to qualifying first-time homebuyers; funds do not require repayment.
- **Eligibility:** First-time homebuyers meeting specific income requirements and other criteria.

- **More Information:**

<https://greaternevadamortgage.com/first-time-home-buyer-programs/middle-income-downpayment-assistance-grants/>

Please note that program availability and terms can change.

New Hampshire

New Hampshire Housing Home First Program

- **What It Offers:** Provides up to \$10,000 in down payment and closing cost assistance.
- **Who Qualifies:** First-time homebuyers with a minimum credit score of 620.
- **Income Limits:** Varies by county and household size.
- **Repayment:** 0% interest loan, forgiven after five years if the buyer remains in the home.
- **More Information:** [New Hampshire Housing Finance Authority \(NHHFA\)](#)

City of Nashua – HOME Program

- **Assistance:** Deferred, no-interest loans for down payment and closing cost assistance.
- **Terms:** Loan is forgivable after a specified period if the borrower continues to occupy the property as their primary residence.
- **Eligibility:** First-time homebuyers meeting income and purchase price limits; completion of a homebuyer education course is required.
- **More Information:**
<https://www.nashuanh.gov/1594/First-Time-Homebuyer-Assistance-Program>

City of Portsmouth – HomeTown Program

- **Assistance:** Financial assistance for down payment and closing costs.
- **Eligibility:** First-time homebuyers meeting income and eligibility requirements; property must be within Portsmouth city limits.
- **More Information:**
<https://www.cityofportsmouth.com/community/first-time-homebuyer-program-home-town>

Note: Program availability, eligibility criteria, and assistance amounts can change. It's recommended to contact the respective program administrators directly to obtain the most current information and application procedures

New Jersey

NJHMFA Down Payment Assistance Program

- Assistance: Provides up to \$15,000 for qualified first-time homebuyers to use as down payment and closing cost assistance when purchasing a home in New Jersey.
- Terms: Interest-free, five-year forgivable second loan with no monthly payments.
- Eligibility: First-time homebuyers purchasing a primary residence in New Jersey; income and purchase price limits apply.
- More Information: [NJHMFA Homebuyer Assistance](#)

NJHMFA First-Time Homebuyer Mortgage Program

- What It Offers: Competitive fixed-rate mortgages with low down payment options.
- Who Qualifies: First-time homebuyers who meet credit and income requirements.
- Income Limits: Based on area median income (AMI).
- Repayment: Standard mortgage repayment terms.
- More Information: [NJHMFA Mortgage Programs](#)

NJHMFA First-Generation Down Payment Assistance Program

- Assistance: Offers an additional \$7,000 for first-generation homebuyers, which can be combined with the standard NJHMFA Down Payment Assistance Program for a total of up to \$22,000.
- Terms: Interest-free, five-year forgivable second loan with no monthly payments.
- Eligibility: First-time homebuyers who are also first-generation buyers (defined as individuals whose parents or legal guardians do not have any present ownership interest in any residential real property).
- More Information: [NJHMFA First-Generation Assistance](#)

NJCC Statewide Down Payment Assistance Program

- Assistance: Provides up to \$30,000 in down payment assistance for primary residences.
- Terms: Offers forgivable grants; specific terms and eligibility criteria apply.
- More Information: [NJCC Down Payment Assistance](#)

Newark Homebuyer Assistance Program

- Assistance: Provides up to \$25,000 in down payment and closing cost assistance.
- Who Qualifies: Homebuyers purchasing within Newark city limits.

- Income Limits: Based on HUD guidelines.
- Repayment: Forgivable loan after a set period.
- More Information: <https://www.newarknj.gov/card/live-newark-program>

Gloucester County Homebuyer Down Payment Assistance Program

- Assistance: Offers 0% deferred payment loans up to \$25,000, applied first to closing costs, then to the down payment.
- Eligibility: Applicants must meet specific income requirements and purchase a home within Gloucester County.
- More Information: [Gloucester County Homebuyer Program](#)

Atlantic City Down Payment Assistance Program

- Assistance: Provides up to 10% of the purchase price and up to \$5,000 of eligible closing costs, with a combined total amount not to exceed \$30,000.
- Eligibility: Applicants must meet income requirements and purchase a home within Atlantic City.
- More Information: [Atlantic City Assistance Program](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

New Mexico

New Mexico MFA FIRSTDown Program

- **Assistance:** Provides up to \$8,000 in down payment and closing cost assistance.
- **Terms:** 0% interest loan, repayable when the home is sold, refinanced, or paid off.
- **Eligibility:** First-time homebuyers using an MFA loan program; income limits vary by county and household size.
- **More Information:** [New Mexico Mortgage Finance Authority \(MFA\)](#)

New Mexico MFA HomeNow Program

- **Assistance:** Offers up to \$7,000 in down payment assistance.
- **Terms:** 0% interest loan, forgivable after 10 years if the buyer remains in the home.
- **Eligibility:** First-time and repeat homebuyers with income at or below 80% of the Area Median Income (AMI); a minimum credit score of 620 is required.
- **More Information:** [HomeNow Program](#)

New Mexico MFA HomeForward Program

- **Assistance:** Provides a combination of a first mortgage loan and down payment assistance.
- **Eligibility:** Available to individuals or families who have owned a home in the past three years or who do not qualify for the FirstHome program; a minimum credit score of 620 is required.
- **More Information:** [HomeForward Program](#)

Homewise Down Payment Assistance Program

- **Assistance:** Offers up to \$40,000 to assist with down payment and closing costs.
- **Eligibility:** First-time homebuyers in New Mexico's third congressional district, which includes Santa Fe; specific income and other requirements apply.
- **More Information:** [Homewise Assistance Program](#)

Santa Fe Community Housing Trust – Mortgage Reduction Assistance Program

- **Assistance:** Provides up to \$20,000 in loan funds for down payment assistance.

- **Eligibility:** Residents of Santa Fe meeting specific criteria, including veterans, larger families, individuals with special needs, and those with incomes below a moderate level.
- **More Information:** <https://www.housingtrustonline.org/>

Kirtland Federal Credit Union – Jump Start Down Payment Assistance Program

- **Assistance:** Offers grants up to \$6,000 for down payment assistance.
- **Eligibility:** First-time homebuyers who are members of the credit union; income limits and other requirements apply.
- **More Information:** <https://kirtlandcu.org/jumpstarhome/>

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

New York

State of New York Mortgage Agency (SONYMA) Down Payment Assistance Loan (DPAL)

- **Assistance:** Provides up to \$15,000 in down payment and closing cost assistance.
- **Terms:** 0% interest loan, forgivable after 10 years if the buyer remains in the home.
- **Eligibility:** Must be combined with a SONYMA mortgage; income and purchase price limits apply.
- **More Information:** [SONYMA DPAL Program](#)

Federal Home Loan Bank of New York's Homebuyer Dream Program

- **Assistance:** Provides grants up to \$9,500 toward down payment and closing costs.
- **Eligibility:** First-time homebuyers who meet income requirements and complete a homebuyer counseling program.
- **More Information:** [Homebuyer Dream Program](#)

New York City – HomeFirst Down Payment Assistance Program

- **Assistance:** Offers up to \$100,000 toward down payment or closing costs.
- **Eligibility:** First-time homebuyers purchasing a 1-4 family home, condominium, or cooperative in NYC; income limits apply.
- **More Information:** [NYC HomeFirst Program](#)

Nassau County – Down Payment Assistance Program

- **Assistance:** Provides eligible first-time homebuyers with up to \$25,000 toward down payment and closing costs.
- **Eligibility:** Income limits apply; must purchase a home in Nassau County.
- **More Information:** [Nassau County Assistance Program](#)

Suffolk County – Down Payment Assistance Program

- **Assistance:** Offers up to \$14,000 for down payment assistance.
- **Eligibility:** First-time homebuyers purchasing in Suffolk County; income limits and other requirements apply.
- **More Information:** [Suffolk County Assistance Program](#)

City of Rochester – Home Purchase Assistance Program (HPAP)

- **Assistance:** Provides up to \$3,000 toward down payment and closing costs.
- **Eligibility:** First-time homebuyers purchasing a home within city limits; must contribute \$1,500 of personal funds.
- **More Information:** <https://www.cityofrochester.gov/departments/neighborhood-and-business-development/home-purchase-assistance-program>

City of Albany – Home Acquisition Program (HAP)

- **Assistance:** Provides financial assistance toward down payment and closing costs.
- **Eligibility:** Low-income, first-time homebuyers purchasing within Albany; income limits apply.
- **More Information:** <https://www.albanyny.gov/748/Home-Improvement-Programs>

City of Troy – Homebuyer Incentive Program (HIP)

- **Assistance:** Grants of \$15,000 to \$20,000 for down payment and closing costs.
- **Eligibility:** Income-eligible, first-time homebuyers purchasing within Troy; must complete homebuyer education.
- **More Information:** [Troy HIP Program](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

North Carolina

NC 1st Home Advantage Down Payment Program

- **Assistance:** Provides \$15,000 in down payment assistance.
- **Terms:** 0% interest, deferred second mortgage, forgiven at 20% per year after year 10, fully forgiven by year 15.
- **Eligibility:** First-time homebuyers or military veterans; must meet income and sales price limits; minimum credit score of 640; property must be in North Carolina.
- **More Information:** [NC 1st Home Advantage](#)

NC Home Advantage Mortgage™ Program

- **Assistance:** Offers down payment assistance up to 5% of the loan amount.
- **Terms:** 0% deferred second mortgage, forgiven at 20% per year after year 10, fully forgiven by year 15.
- **Eligibility:** Available to first-time and move-up homebuyers; income and sales price limits apply; minimum credit score of 640; property must be in North Carolina.
- **More Information:** [NC Home Advantage Mortgage](#)

Community Partner Loan Pool (CPLP)

- **Assistance:** Provides up to 20% of the home's purchase price for down payment assistance.
- **Terms:** Deferred second mortgage, due upon sale, refinance, or payoff of the first mortgage.
- **Eligibility:** Low- and moderate-income homebuyers who complete homebuyer education; income limits apply.
- **More Information:** <https://www.nchfa.com/home-ownership-partners/community-partners/community-programs/community-partners-loan-pool>

Charlotte – HouseCharlotte Program

- **Assistance:** Provides up to \$30,000 for down payment and closing cost assistance.
- **Terms:** Forgivable after 10-15 years.
- **Eligibility:** First-time homebuyers purchasing within Charlotte city limits; income limits apply.
- **More Information:** [HouseCharlotte Program](#)

Raleigh – Homebuyer Assistance Program

- **Assistance:** Zero-interest loans to help with down payment and closing costs or to cover financing gaps.
- **Terms:** Loans are deferred, with no payments due until the home is sold or is no longer the primary residence.
- **Eligibility:** First-time homebuyers earning no more than 80% of the Area Median Income (AMI); property must be within Raleigh city limits.
- **More Information:** [Raleigh Homebuyer Assistance](#)

Durham – Down Payment Assistance Program

- **Assistance:** Offers up to \$80,000 for down payment and closing costs.
- **Terms:** Forgivable loan with a 0% interest rate and a 15-year term.
- **Eligibility:** Applicants must earn 80% or below of the AMI, be first-time homebuyers, and plan to use the home as their primary residence; property must be within Durham city limits.
- **More Information:** [Durham DPA Program](#)

Greensboro – Homebuyer Down Payment Assistance Program

- **Assistance:** Provides financial assistance for down payment and closing costs.
- **Eligibility:** First-time homebuyers purchasing homes within Greensboro city limits; income limits and other requirements apply.
- **More Information:**
<https://www.greensboro-nc.gov/departments/housing-neighborhood-development/housing-services/homeowners-renters/housing-connect-gso/homebuyer-down-payment-assistance-program>

High Point – City-Wide Homebuyer Assistance Program

- **Assistance:** Provides affordable homeownership opportunities for very low-to-moderate income buyers.
- **Eligibility:** Applicants must meet income requirements and other criteria; property must be within High Point city limits.
- **More Information:** [High Point Homebuyer Assistance](#)

Jacksonville – Homeownership Down Payment Assistance Program

- **Assistance:** Focuses on qualified families that fall below 80% of the AMI but are capable of qualifying for and affording homeownership.
- **Eligibility:** Applicants must meet income requirements and other criteria; property must be within Jacksonville city limits.
- **More Information:** [Jacksonville DPA Program](#)

Rocky Mount – Down Payment Assistance Program

- **Assistance:** Helps first-time, low-income homebuyers purchase homes by providing deferred payment loans up to \$5,000.
- **Eligibility:** Applicants must meet income requirements and other criteria; property must be within Rocky Mount city limits.
- **More Information:** [Rocky Mount DPA Program](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

North Dakota

North Dakota Housing Finance Agency (NDHFA) Down Payment and Closing Cost Assistance (DCA) Program

- **Assistance:** Provides up to 3% of the loan amount for down payment and closing costs.
- **Terms:** 0% interest loan, repaid over 10 years.
- **Eligibility:** First-time homebuyers and repeat buyers who use an NDHFA mortgage; income limits vary by county and household size.
- **More Information:**
<https://www.ndhfa.org/index.php/homeownership-programs/dca-income-limits/>

FirstHome Program (NDHFA)

- **Assistance:** Provides affordable mortgage loans to first-time homebuyers.
- **Eligibility:** Must not have owned a home as a principal residence within the last three years; income and purchase price limits apply, varying by county and family size.
- **More Information:**
<https://www.ndhfa.org/index.php/homeownership-programs/income-and-purchase-price-limits-firsthome/>

HomeAccess Program (NDHFA)

- **Assistance:** Offers mortgage loans to special needs households, including single parents, veterans, and individuals with disabilities.
- **Eligibility:** Specific criteria apply based on household composition and needs; income and purchase price limits vary by county and family size.
- **More Information:**
<https://www.ndhfa.org/index.php/homeownership-programs/income-and-purchase-price-limits-firsthome/>

City of Fargo – Down Payment Assistance Program

- **Assistance:** First-time homebuyers in Fargo are eligible to receive Down Payment and Closing Cost Assistance (DCA) through the NDHFA.
- **More Information:** [Fargo Down Payment Assistance](#)

City of Minot – Resilient Homebuyer Program

- **Assistance:** Qualified buyers may be eligible for up to \$60,000 to help purchase a home.
- **Eligibility:** Available to eligible low- and moderate-income individuals.
- **More Information:** [Call 701-837-5813](tel:701-837-5813)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Ohio

Your Choice! Down Payment Assistance

- **Assistance:** Offers homebuyers the choice of 2.5% or 5% of the home's purchase price to be used toward down payment and/or closing costs.
- **Terms:** Forgivable second mortgage, forgiven after seven years if the buyer remains in the home. If the home is sold or refinanced within that period, repayment is required.
- **Eligibility:** Homebuyers must meet OHFA's income and purchase price limits, as well as credit score requirements (minimum 640 for conventional, USDA, and VA loans; 650 for FHA loans).
- **More Information:** [OHFA Down Payment Assistance](#)

Grants for Grads Program

- **Assistance:** Provides 2.5% or 5% down payment assistance to recent graduates who have earned an associate, bachelor's, master's, or doctorate degree within the past 48 months.
- **Terms:** Forgivable second mortgage, forgiven after five years if the borrower remains in Ohio.
- **Eligibility:** Graduates must meet OHFA's income and purchase price limits, as well as credit score requirements.
- **More Information:** <https://myohiohome.org/grantsforgrads.aspx>

Ohio Heroes Program

- **Assistance:** Offers a 0.25% interest rate reduction on mortgage loans for eligible public service professionals.
- **Eligibility:** Available to veterans, active-duty military, police officers, firefighters, EMTs, paramedics, physicians, nurses, and teachers. Applicants must meet OHFA's income and purchase price limits, as well as credit score requirements.
- **More Information:** <https://myohiohome.org/ohioheroes.aspx>

Cuyahoga County Down Payment Assistance Program

- **Administered by:** CHN Housing Partners

- **Assistance:** Provides eligible homebuyers with assistance equal to 17% of the total transaction amount.
- **Eligibility:** Applicants must be first-time homebuyers, meet income requirements, and purchase a single-family, owner-occupied home in Cuyahoga County.
- **More Information:** [Cuyahoga County Assistance](#)

City of Columbus – American Dream Down Payment Initiative (ADDI)

- **Assistance:** Offers up to 6% of the purchase price (not exceeding \$5,000) to assist with down payment and closing costs.
- **Eligibility:** First-time homebuyers purchasing within Columbus city limits; must meet income requirements and complete a homebuyer education course.
- **More Information:** [Columbus Homebuyer Assistance](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Oklahoma

Oklahoma Housing Finance Agency (OHFA) Down Payment Assistance Program

- Assistance: Provides up to 3.5% of the home's purchase price for down payment and closing costs.
- Terms: Forgivable after seven years if the buyer remains in the home.
- Eligibility: First-time and repeat homebuyers with a minimum credit score of 640; income limits vary by county and household size.
- More Information: [OHFA Down Payment Assistance](#)

Oklahoma City HOME Down Payment Assistance Program

- Assistance: Provides up to \$15,000 in down payment and closing cost assistance.
- Terms: Forgivable after a set period.
- Eligibility: Homebuyers purchasing within Oklahoma City limits; income limits based on HUD guidelines.
- More Information: [Oklahoma City Housing Assistance](#)

Oklahoma City – City Down Payment Assistance Program

- Assistance: Provides up to \$18,000 in down payment and closing cost assistance.
- Terms: Forgivable second mortgage, forgiven after a ten-year affordability period.
- Eligibility: Income-eligible individuals and families purchasing within Oklahoma City.
- More Information: [Community Action Agency of OKC](#)

Oklahoma & Canadian Counties – HOME Program

- Assistance: Offers up to \$14,249 in assistance for down payment and closing costs.
- Terms: Forgivable second mortgage, forgiven after a five-year affordability period.
- Eligibility: Eligible applicants in Oklahoma and Canadian counties.
- More Information: [Community Action Agency of OKC](#)

Tulsa Homebuyer Assistance Program

- Assistance: Provides up to \$5,000 for down payment and closing cost assistance.

- **Terms:** Forgivable after five years.
- **Eligibility:** Homebuyers purchasing within Tulsa city limits; income limits based on HUD guidelines.
- **More Information:** <https://www.tulsahousing.org/2019/01/got-goals-weve-got-you/>

Additional Resources

Neighborhood Housing Services Oklahoma

- **Assistance:** Offers various down payment assistance programs, providing between \$1,000 and \$18,000 to qualifying homebuyers.
- **Other Services:** Provides homebuyer education courses, which are often required for assistance programs.
- **More Information:** [NHS Oklahoma](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Oregon

Oregon Bond Residential Loan Program

- **Assistance:** Provides low-interest rate mortgages and cash assistance for down payment and closing costs.
- **Terms:** Standard mortgage repayment terms.
- **Eligibility:** First-time homebuyers with a minimum credit score of 640; income limits vary by county and household size.
- **More Information:**
<https://www.oregon.gov/ohcs/homeownership/lenders-real-estate-professionals/pages/oregon-bond.aspx>

Oregon Individual Development Account (IDA) Initiative

- **Assistance:** A matched savings program where participants can receive 3:1 matching funds for their down payment.
- **Terms:** No repayment required.
- **Eligibility:** Homebuyers meeting income and savings requirements; income limits based on Area Median Income (AMI).
- **More Information:** [Oregon IDA Initiative](#)

OHCS Down Payment Assistance Program

- **Assistance:** Provides up to \$60,000 or 20% of the purchase price (whichever is less) for down payment and closing costs.
- **Terms:** Assistance may be offered as a grant or forgivable second lien.
- **Eligibility:** First-time and first-generation homebuyers with incomes at or below 100% of the AMI; homebuyer education course required.
- **More Information:** [OHCS Down Payment Assistance](#)

Portland – Down Payment Assistance Loan (DPAL)

- **Assistance:** Provides up to \$80,000 in down payment and closing cost assistance.
- **Terms:** Forgivable after 15 years if the buyer remains in the home.
- **Eligibility:** Homebuyers purchasing within Portland city limits; income limits based on HUD guidelines.
- **More Information:** [Portland Housing Bureau DPAL](#)

Springfield – Home Ownership Program (SHOP)

- **Assistance:** Offers up to \$7,000 for down payment and closing costs.
- **Eligibility:** Low-income residents purchasing within Springfield; homebuyer education course required.
- **More Information:** [Springfield SHOP Program](#)

Deschutes, Crook, and Jefferson Counties – NeighborImpact Down Payment Assistance Program

- **Assistance:** Provides up to 20% of the sales price with a 30-year term loan.
- **Eligibility:** Low-to-moderate income first-time homebuyers in these counties.
- **More Information:** [NeighborImpact Down Payment Assistance](#)

Additional Resources

DevNW

- **Services:** Provides down payment assistance, homebuyer education, and counseling services in various regions of Oregon.
- **More Information:** [DevNW Homebuyer Assistance](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Pennsylvania

Keystone Advantage Assistance Loan Program

- **Assistance:** Provides up to 4% of the home's purchase price (maximum \$6,000) for down payment and closing cost assistance.
- **Terms:** 0% interest loan, repaid over 10 years.
- **Eligibility:** First-time and repeat homebuyers using a PHFA mortgage program; income limits vary by county and household size.
- **More Information:** [PHFA Keystone Advantage Program](#)

Keystone Forgivable In Ten Years Loan (K-FIT) Program

- **Assistance:** Provides 5% of the home's purchase price for down payment and closing costs.
- **Terms:** Forgivable after 10 years if the buyer remains in the home.
- **Eligibility:** First-time homebuyers with household income below program limits; income limits based on Area Median Income (AMI).
- **More Information:** [PHFA K-FIT Program](#)

PHFA HOMEstead Down Payment Assistance Program

- **Assistance:** Provides up to \$10,000 in down payment and closing cost assistance.
- **Terms:** Forgivable loan, forgiven at 20% per year over five years.
- **Eligibility:** Low- to moderate-income homebuyers purchasing in eligible areas; income limits based on HUD guidelines.
- **More Information:** [PHFA HOMEstead Program](#)

PHFA Grant

- **Assistance:** Offers a \$500 grant to assist with down payment and closing costs when obtaining the HFA Preferred™ (Lo MI) loan.
- **Terms:** No repayment required; must be used toward the purchase of the home.
- **More Information:** [PHFA Grant Program](#)

City of Philadelphia – Philly First Home Program

- **Assistance:** Provides up to \$10,000 (or 6% of the home's purchase price, whichever is less) in assistance for first-time homebuyers to cover down payment and closing costs.
- **Terms:** Forgivable after 15 years.
- **Eligibility:** Homebuyers purchasing within Philadelphia city limits; income limits based on HUD guidelines.
- **More Information:** [Philly First Home Program](#)

Allegheny County (Pittsburgh) – Down Payment and Closing Cost Assistance Program (DPCCAP)

- **Assistance:** Provides financial assistance to eligible first-time homebuyers in Pittsburgh.
- **More Information:** [Urban Redevelopment Authority of Pittsburgh](#)

York County – Homebuyer Assistance Program

- **Assistance:** Offers assistance with down payment and upfront closing costs.
- **Eligibility:** Income-eligible first-time homebuyers in York County.
- **More Information:** [York County Planning Commission](#)

Delaware County – Homeownership First Program

- **Assistance:** Offers up to \$10,000 in down payment and closing cost assistance.
- **Eligibility:** First-time homebuyers meeting income requirements.
- **More Information:** <https://www.cciphousing.org/programs/homebuyers-assistance-programs/delaware-county-homeownership-first-and-revitalization-program/>

Montgomery County – First-Time Homebuyer Program

- **Assistance:** Provides up to \$10,000 in assistance for down payment and closing costs.
- **Eligibility:** Qualifying first-time homebuyers in Montgomery County.
- **More Information:** <https://www.montgomerycountypa.gov/442/First-Time-Homebuyers>

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Rhode Island

RIHousing Extra Assistance Program

- **Assistance:** Provides up to \$17,500 in down payment and closing cost assistance.
- **Terms:** Forgivable after five years if the buyer remains in the home.
- **Eligibility:** First-time homebuyers using an RIHousing mortgage program; income limits vary by county and household size.
- **More Information:** [RIHousing Extra Assistance](#)

FirstGen Homebuyer Program

- **Assistance:** Provides grants up to \$25,000 for first-generation homebuyers.
- **Terms:** No repayment required.
- **Eligibility:** First-time homebuyers who are the first in their families to own a home; income limits based on HUD guidelines.
- **More Information:** [FirstGen Homebuyer Program](#)

City of Providence – Homebuyer Assistance Program

- **Assistance:** Provides up to \$20,000 in down payment and closing cost assistance.
- **Terms:** Forgivable loan after five years.
- **Eligibility:** Homebuyers purchasing within Providence city limits; income limits based on HUD guidelines.
- **More Information:** [Providence Homebuyer Assistance](#)

City of Cranston – Down Payment Assistance Program

- **Assistance:** Provides 50% of the required down payment, up to a maximum of \$5,000.
- **Terms:** Matching fund program to assist with initial home purchase costs.
- **Eligibility:** Eligible first-time homebuyers purchasing within Cranston.
- **More Information:** [Cranston Homebuyer Assistance](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

South Carolina

SC Housing Homebuyer Program

- **Assistance:** Provides up to \$8,000 in down payment and closing cost assistance.
- **Terms:** 0% interest second loan, forgivable after 10 years if the buyer remains in the home.
- **Eligibility:** First-time homebuyers and veterans using an SC Housing mortgage; income limits vary by county and household size.
- **More Information:** [SC Housing Homebuyer Program](#)

Palmetto Home Advantage Program

- **Assistance:** Provides up to 5% of the loan amount for down payment and closing costs.
- **Terms:** Forgivable after 10 years.
- **Eligibility:** First-time and repeat homebuyers who meet income and credit requirements; income limits based on Area Median Income (AMI).
- **More Information:** [Palmetto Home Advantage Program](#)

City of Charleston – First-Time Homebuyer Program

- **Assistance:** Provides up to \$50,000 in down payment and closing cost assistance.
- **Terms:** Forgivable after a set period.
- **Eligibility:** Homebuyers purchasing within Charleston city limits; income limits based on HUD guidelines.
- **More Information:** [Charleston Homebuyer Assistance](#)

Greenville County – Homebuyer Assistance Program

- **Assistance:** Offers forgivable loans up to \$10,000 for down payment and/or closing costs.
- **Terms:** Forgivable under program guidelines.
- **Eligibility:** First-time homebuyers with household incomes at or below 80% of the AMI; must invest a minimum of \$500 into the home purchase and complete a homebuyer education workshop.
- **More Information:** [CommunityWorks Carolina](#)

City of Spartanburg – Homebuyer Assistance Program

- **Assistance:** Provides up to \$20,000 in down payment and/or closing cost assistance.
- **Terms:** Forgivable loan for eligible buyers.
- **Eligibility:** First-time homebuyers purchasing within Spartanburg city limits; income at or below 80% of the AMI; homebuyer education required.
- **More Information:** [CommunityWorks Carolina](#)

Richland County – Homeownership Assistance Program

- **Assistance:** Provides down payment and closing cost assistance for eligible first-time homebuyers in unincorporated areas of Richland County.
- **More Information:** [Richland County Homeownership Assistance](#)

Lexington County – Homeownership Assistance Program

- **Assistance:** Offers up to \$5,000 in down payment and/or closing cost assistance.
- **Eligibility:** First-time homebuyers purchasing within Lexington County; income requirements apply; must participate in the county's Affordable Housing Counseling and Education Program.
- **More Information:** [Lexington County Housing Assistance](#)

Additional Resources

CommunityWorks Carolina

- **Services:** Offers various down payment assistance programs across South Carolina, including employer-assisted housing programs and partnerships with local governments. Provides financial support and education to help individuals and families achieve homeownership.
- **More Information:** [CommunityWorks Carolina](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

South Dakota

South Dakota Housing Development Authority (SDHDA) Fixed Rate Plus Program

- **Assistance:** Provides up to 3% of the loan amount for down payment and closing costs.
- **Terms:** No repayment required unless the home is sold or refinanced within the first three years.
- **Eligibility:** First-time and repeat homebuyers using an SDHDA first mortgage; income limits vary by county and household size.
- **More Information:** [SDHDA Fixed Rate Plus Program](#)

Governor's House Program

- **Assistance:** Provides affordable homes with low down payment options for qualifying buyers.
- **Terms:** Standard mortgage repayment terms.
- **Eligibility:** Low-to-moderate income households meeting income and asset requirements; income limits based on HUD guidelines.
- **More Information:** [Governor's House Program](#)

GROW South Dakota – Down Payment and Closing Cost Assistance

- **Assistance:** Provides loans ranging from \$5,000 to \$7,500 for down payment and closing costs.
- **Terms:** 0% interest deferred payments over a 30-year term; repayment required upon refinancing, sale, or if the property ceases to be the primary residence.
- **Eligibility:** Eligible homebuyers across various counties.
- **More Information:** [GROW South Dakota](#)

Sioux Falls – Public Safety Down Payment Assistance Program

- **Assistance:** Designed to provide homeownership opportunities for police officers, firefighters, and other public safety employees in Sioux Falls.
- **More Information:** [Sioux Falls Public Safety Assistance](#)

Additional Resources

Homes Are Possible, Inc. (HAPI)

- **Services:** Offers down payment and closing cost assistance programs in multiple counties, including Brown County.
- **More Information:** [HAPI Assistance Programs](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Tennessee

Tennessee Housing Development Agency (THDA) Great Choice Plus Program

- **Assistance:** Provides up to \$15,000 for down payment and closing costs.
- **Terms:** 0% interest second loan, forgivable after 10 years.
- **Eligibility:** First-time and repeat homebuyers using a THDA Great Choice home loan; income limits vary by county and household size.
- **More Information:** [THDA Great Choice Plus Program](#)

THDA Homeownership for the Brave Program

- **Assistance:** Offers reduced mortgage rates and down payment assistance for military members and veterans.
- **Terms:** Forgivable loan after 10 years.
- **Eligibility:** Active-duty military, veterans, National Guard, and reserves; income limits based on county and Area Median Income (AMI).
- **More Information:** [Homeownership for the Brave](#)

City of Memphis – Down Payment Assistance Program

- **Assistance:** Provides up to \$10,000 for down payment and closing costs.
- **Terms:** Forgivable after five years.
- **Eligibility:** Homebuyers purchasing within Memphis city limits who meet income and credit requirements; income limits based on HUD guidelines.
- **More Information:** [Memphis Down Payment Assistance](#)

City of Clarksville – First-Time Homebuyers Program

- **Assistance:** Provides down payment and closing cost assistance for eligible first-time homebuyers.
- **Eligibility:** Applicants must meet income limits and purchase within Clarksville city limits.
- **More Information:** [Clarksville First-Time Homebuyers Program](#)

Additional Resources

The Housing Fund

- **Assistance:** Offers affordable loans of up to \$35,000 for down payment, prepaid expenses, and closing costs.
- **Eligibility:** Must use the home as a primary residence, obtain approval from a first-mortgage lender, and complete homebuyer education.
- **More Information:** [The Housing Fund](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

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Texas

Texas State Affordable Housing Corporation (TSAHC) – Home Sweet Texas Home Loan Program

- **Assistance:** Provides up to 5% of the loan amount for down payment and closing costs.
- **Terms:** Forgivable after three years if the buyer remains in the home.
- **Eligibility:** First-time and repeat homebuyers with a minimum credit score of 620; income limits vary by county and household size.
- **More Information:** [TSAHC Home Sweet Texas Program](#)

TSAHC – Homes for Texas Heroes Program

- **Assistance:** Provides down payment assistance for teachers, firefighters, police officers, EMS personnel, and veterans.
- **Terms:** Forgivable after three years.
- **Eligibility:** Public service professionals with credit scores of 620 or higher; income limits based on AML.
- **More Information:** [TSAHC Homes for Texas Heroes](#)

Texas Department of Housing and Community Affairs (TDHCA) – My First Texas Home Program

- **Assistance:** Provides up to 5% of the loan amount for down payment and closing costs.
- **Terms:** 0% interest second loan, forgivable after three years.
- **Eligibility:** First-time homebuyers and veterans with a minimum credit score of 620; income limits based on county and family size.
- **More Information:** [TDHCA My First Texas Home](#)

TDHCA – My Choice Texas Home Program

- **Assistance:** Provides down payment and closing cost assistance for repeat homebuyers.
- **Terms:** Forgivable loan after three years.
- **Eligibility:** Homebuyers meeting credit and income requirements.
- **More Information:** [TDHCA My Choice Texas Home](#)

City of Houston – Homebuyer Assistance Program

- **Assistance:** Provides up to \$30,000 for down payment and closing costs.
- **Terms:** Forgivable after five years.
- **Eligibility:** Homebuyers purchasing within Houston city limits; income limits based on HUD guidelines.

- **More Information:** [Houston Homebuyer Assistance](#)

City of Dallas – Dallas Homebuyer Assistance Program (DHAP)

- **Assistance:** Offers financial assistance to low- and moderate-income homebuyers purchasing a home within Dallas city limits.
- **More Information:** [Dallas Homebuyer Assistance Program](#)

City of San Antonio – Homeownership Incentive Program (HIP 80)

- **Assistance:** Provides up to \$30,000 in down payment and closing cost assistance.
- **Eligibility:** First-time homebuyers purchasing within San Antonio city limits.
- **More Information:** [San Antonio HIP 80 Program](#)

Travis County – Down Payment Assistance Program

- **Assistance:** Offers down payment and closing cost assistance to eligible homebuyers in Travis County (Austin).
- **More Information:** [Travis County Housing Finance Corporation](#)

Southeast Texas Housing Finance Corporation (SETH) – 5 Star Texas Advantage Program

- **Assistance:** Provides down payment and closing cost assistance in the form of a grant.
- **Eligibility:** Available to homebuyers in various counties, including Harris County (Houston).
- **More Information:** [SETH 5 Star Texas Advantage Program](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Utah

Utah Housing Corporation (UHC) Down Payment Assistance

- **Assistance:** Provides up to 6% of the loan amount for down payment and closing costs.
- **Terms:** 0% interest second loan, repaid when the home is sold, refinanced, or paid off.
- **Eligibility:** First-time and repeat homebuyers with a minimum credit score of 620; income limits vary by loan type and county.
- **More Information:** [UHC Down Payment Assistance](#)

First-Time Homebuyer Assistance Program

- **Assistance:** Provides zero-interest loans of up to \$20,000 for down payment, closing costs, or interest rate reduction.
- **Terms:** Repayable upon sale or refinancing of the home.
- **Eligibility:** First-time homebuyers who have lived in Utah for at least one year and are purchasing a newly constructed home priced at \$450,000 or less.
- **More Information:** [Utah State Legislature](#)

HomeChoice Program

- **Assistance:** Provides up to \$70,000 per household to help Utah residents with disabilities or those with a family member with a disability.
- **Terms:** Financed as a second mortgage with a 1% interest rate over a 30-year term.
- **Eligibility:** Must meet HUD income guidelines and ADA/Fair Housing Act disability definitions; FICO score of 640 or higher required.
- **More Information:** Contact **Neighborhood Nonprofit Housing Corporation**
 - **Phone:** 435-753-1112
 - **Email:** sstout@nnhc.org

Salt Lake City – First-Time Homebuyer Assistance Program

- **Assistance:** Provides up to \$14,000 in down payment and closing cost assistance.
- **Terms:** Forgivable after 10 years if the buyer remains in the home.
- **Eligibility:** First-time homebuyers purchasing within Salt Lake City; income limits based on HUD guidelines.
- **More Information:** [Salt Lake City Housing Assistance](#)

West Valley City – Down Payment Assistance Program

- **Assistance:** Provides up to \$7,500 in down payment assistance.
- **Terms:** Forgivable after five years.
- **Eligibility:** Homebuyers purchasing in West Valley City; income limits based on HUD guidelines.

- **More Information:** [West Valley City Housing Assistance](#)

Provo – Loan to Own Program

- **Assistance:** Covers the required down payment (3.5% for FHA loans or 5% for conventional loans) plus estimated closing costs.
- **Eligibility:** First-time homebuyers purchasing in Provo; homebuyer education required.
- **More Information:** [Provo Homebuyer Assistance](#)

Ogden – Own in Ogden Program

- **Assistance:** Provides down payment assistance loans to homebuyers purchasing in specific areas.
- **Eligibility:** Income limits apply; homebuyer education required.
- **More Information:** [Ogden Own in Ogden Program](#)

Davis County – Homeownership Assistance Program

- **Assistance:** Provides grants of up to \$50,000 to first-time homebuyers.
- **Terms:** No repayment required as long as the buyer remains in the home.
- **Eligibility:** Income limits apply; homebuyer education required.
- **More Information:** [Davis County Housing Assistance](#)

Additional Resources

Community Development Corporation of Utah

- **Services:** Provides various homebuyer assistance programs and resources statewide.
- **More Information:** [CDC Utah](#)

Olene Walker Housing Loan Fund

- **Services:** Assists low-income individuals, including those with disabilities, with affordable housing options.
- **More Information:** <https://jobs.utah.gov/housing/affordable/owhlf/index.html>

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Vermont

Vermont Housing Finance Agency (VHFA) ASSIST Program

- **Assistance:** Provides up to \$10,000 - 15,000 in down payment and closing cost assistance.
- **Terms:** 0% interest second mortgage, forgivable after five years if the buyer remains in the home. Repayment required if the home is sold or refinanced before five years.
- **Eligibility:** First-time homebuyers using a VHFA mortgage; income limits vary by county and household size.
- **More Information:** [VHFA ASSIST Program](#)

NeighborWorks of Western Vermont – Down Payment Assistance Loan

- **Assistance:** Provides second mortgages up to \$50,000 to assist with down payments.
- **Terms:** Can be paired with partnering lenders for up to 100% financing without private mortgage insurance (PMI).
- **Eligibility:** Open to all qualified borrowers purchasing in Vermont.
- **More Information:** [NeighborWorks Down Payment Assistance](#)

Downstreet Housing & Community Development – Shared Equity Program

- **Assistance:** Provides down payment assistance grants of up to 20% of the market price.
- **Terms:** Buyers agree to share a portion of the home's appreciation with the program upon resale, ensuring long-term affordability.
- **Eligibility:** Applicants must meet income guidelines and program requirements.
- **More Information:** [Downstreet Shared Equity Program](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Virginia

Virginia Housing Down Payment Assistance (DPA) Grant

- **Assistance:** Provides up to 2.5% of the home's purchase price for down payment assistance.
- **Terms:** No repayment required.
- **Eligibility:** First-time homebuyers using a Virginia Housing loan; income limits vary by county and household size.
- **More Information:** [Virginia Housing DPA Grant](#)

Virginia Housing Plus Second Mortgage

- **Assistance:** Provides up to 5% of the home's purchase price for down payment and closing costs.
- **Terms:** 0% interest second mortgage, repaid when the home is sold, refinanced, or paid off.
- **Eligibility:** First-time and repeat homebuyers who meet income and credit requirements; income limits based on AMI.
- **More Information:** [Virginia Housing Plus Second Mortgage](#)

Virginia Department of Housing and Community Development (DHCD) Down Payment Assistance Program

- **Assistance:** Provides up to 10%-15% of the sales price (depending on the area), plus up to \$2,500 for closing costs.
- **Eligibility:** First-time homebuyers at or below 80% of AMI purchasing a safe, accessible home.
- **More Information:** [Homeownership Down Payment Assistance Program \(DPA\) | DHCD](#)

City of Richmond – Homebuyer Assistance Program

- **Assistance:** Provides up to \$20,000 in down payment and closing cost assistance.
- **Terms:** Forgivable after a set period.
- **Eligibility:** Homebuyers purchasing in Richmond city limits; income limits based on HUD guidelines.
- **More Information:** [Richmond Homebuyer Assistance](#)

Arlington County – Moderate-Income Purchase Assistance Program (MIPAP)

- **Assistance:** Provides down payment and closing cost assistance.
- **Eligibility:** Homebuyers purchasing in Arlington County who meet income guidelines.
- **More Information:**
<https://www.arlingtonva.us/Government/Programs/Housing/Get-Help/Home-Ownership/MIPAP>

Loudoun County – Homeownership Loan Programs

- **Programs:**
 - **Down Payment/Closing Cost Assistance (DPCC) Program**
 - **DPCC Plus Program**
 - **Public Employee Homeownership Grant Program (PEG)**
 - **Sponsoring Partnerships and Revitalizing Communities (SPARC) program**
- **Eligibility:** First-time homebuyers and public employees purchasing within Loudoun County.
- **More Information:** [Loudoun County Homeownership Loan Programs](#)

Prince William County – First-Time Homebuyers (FTHB) Program

- **Assistance:** Provides loans for down payment and closing cost assistance.
- **Eligibility:** Low- and moderate-income first-time homebuyers in Prince William County.
- **More Information:** [Prince William FTHB Program](#)

Henrico County – First-Time Homebuyers Down Payment and Closing Cost Assistance

- **Assistance:** Offers financial assistance with down payment and closing costs.
- **Eligibility:** First-time homebuyers in Henrico County; income limits apply.
- **More Information:** [Henrico County Homebuyer Assistance](#)

Hampton Roads Region – Homebuyer Assistance Programs

- **Service Areas:** Assistance is available in Chesapeake, Isle of Wight County, James City County, Gloucester, Williamsburg, York County, Poquoson, and Portsmouth.
- **More Information:** [Hampton Roads Housing Assistance](#)
- <https://www.hrpdcva.gov/DocumentCenter/View/3941/Down-Payment-Assistance-Program-Frequently-Asked-Questions-PDF>

Note: Program availability and terms can change.

Washington

Washington State Housing Finance Commission (WSHFC) – Home Advantage Program

- **Assistance:** Provides up to 5% of the loan amount for down payment and closing costs.
- **Terms:** 0% interest second loan, repaid when the home is sold, refinanced, or paid off.
- **Eligibility:** First-time and repeat homebuyers with a credit score of at least 620; income limits vary by county and household size.
- **More Information:** [WSHFC Home Advantage Program](#)

WSHFC – House Key Opportunity Program

- **Assistance:** Provides affordable fixed-rate mortgages with down payment assistance options.
- **Terms:** Standard mortgage repayment terms.
- **Eligibility:** First-time homebuyers meeting income and purchase price limits.
- **More Information:** [WSHFC House Key Opportunity](#)

WSHFC – Opportunity Downpayment Assistance Loan Program

- **Assistance:** Offers up to \$15,000 as a second mortgage with a 1% interest rate, deferred for 30 years.
- **Eligibility:** Borrowers using the House Key Opportunity first mortgage program.
- **More Information:** [WSHFC Downpayment Assistance](#)

WSHFC – HomeChoice Down Payment Assistance Program

- **Assistance:** Provides up to \$15,000 for buyers with a disability or those with a disabled family member.
- **Terms:** Deferred second mortgage at 1% interest, repayable upon sale, transfer, refinancing, or payoff of the first mortgage.
- **More Information:** [WSHFC HomeChoice Program](#)

WSHFC – Veterans Downpayment Assistance Loan Program

- **Assistance:** Offers up to \$10,000 to eligible veterans.

- **Terms:** Deferred second mortgage at 3% simple interest, repayable upon sale, transfer, refinancing, or payoff of the first mortgage.
- **More Information:** [WSHFC Veterans Assistance](#)

Seattle – Down Payment Assistance Program

- **Assistance:** Provides up to \$55,000 in down payment and closing cost assistance.
- **Terms:** Forgivable loan after 15 years if the buyer remains in the home.
- **Eligibility:** Homebuyers purchasing within Seattle city limits; income limits based on HUD guidelines.
- **More Information:** [Seattle Down Payment Assistance](#)

Tacoma – Down Payment Assistance Program

- **Assistance:** Provides up to \$20,000 in down payment and closing cost assistance.
- **Terms:** Forgivable after a set period.
- **Eligibility:** Homebuyers purchasing in Tacoma; income limits based on HUD guidelines.
- **More Information:** [Tacoma Homebuyer Assistance](#)

ARCH East King County – Downpayment Assistance Loan Program

- **Assistance:** Provides up to \$30,000 in down payment assistance.
- **Terms:** Deferred second mortgage at 4% simple interest, repayable upon sale, transfer, refinancing, or payoff of the first mortgage.
- **Eligibility:** Qualified borrowers purchasing in an ARCH member city or area in East King County.
- **More Information:** [WSHFC ARCH East King County](#)

Bellingham – Down Payment Assistance Program

- **Assistance:** Offers up to \$40,000 in down payment and closing cost assistance.
- **Terms:** Deferred second mortgage at 3% simple interest, repayable upon sale, transfer, refinancing, or payoff of the first mortgage.
- **Eligibility:** Homebuyers purchasing within Bellingham city limits.
- **More Information:** [Bellingham Homebuyer Assistance](#)

Pierce County – Down Payment Assistance Program

- **Assistance:** Provides up to \$24,900 in down payment assistance.
- **Terms:** Deferred second mortgage at 4% simple interest, repayable upon sale, transfer, refinancing, or payoff of the first mortgage.

- **Eligibility:** Homebuyers purchasing in Pierce County, excluding Tacoma, Lakewood, Bonney Lake, Auburn, and Pacific.
- **More Information:** [WSHFC Pierce County](#)

Kennewick – First-Time Homebuyers Down Payment Assistance Program

- **Assistance:** Offers up to \$10,000 in assistance.
- **Terms:** Deferred loan with specific terms available upon inquiry.
- **Eligibility:** First-time homebuyers purchasing within Kennewick city limits.
- **More Information:** [Kennewick First-Time Buyer Program](#)

Additional Resources

HomeSight Purchase Assistance

- **Services:** Provides various down payment assistance options, including programs specific to Seattle, King County, and Snohomish County, as well as statewide assistance.
- **More Information:** [HomeSight WA](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

West Virginia

West Virginia Housing Development Fund (WVHDF) – Homeownership Program

- **Assistance:** Provides affordable fixed-rate mortgages with down payment and closing cost assistance.
- **Terms:** Standard mortgage repayment terms.
- **Eligibility:** First-time homebuyers and repeat buyers purchasing in targeted areas; income limits vary by county and household size.
- **More Information:** [WVHDF Homeownership Program](#)

WVHDF – Movin' Up Program

- **Assistance:** Provides down payment and closing cost assistance for repeat homebuyers.
- **Terms:** 0% interest second loan, repayable when the home is sold, refinanced, or paid off.
- **Eligibility:** Moderate-income homebuyers moving into a new home; income limits based on county and family size.
- **More Information:** [WVHDF Movin' Up Program](#)

Martinsburg and Eastern Panhandle HOME Consortium – Homebuyer Assistance Program

- **Assistance:** Offers deferred, no-interest loans for down payment and closing costs.
- **Terms:** Loan is forgiven if the buyer remains in the home for the term of the loan.
- **Eligibility:** Applicants must meet income limits, prequalify for a mortgage, and invest a minimum of \$500 toward the purchase.
- **More Information:** [Martinsburg Homebuyer Assistance](#)

City of Wheeling – Home Investment Partnership Program

- **Assistance:** Provides down payment and closing cost assistance.
- **Eligibility:** First-time homebuyers purchasing within Wheeling city limits; must meet income requirements and complete a homebuyer education course.
- **More Information:** [Wheeling Homebuyer Assistance](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Wisconsin

Wisconsin Housing and Economic Development Authority (WHEDA) – Easy Close Down Payment Assistance

- Assistance: Provides up to 6% of the purchase price for down payment and closing costs.
- Terms: 0% interest second loan, repaid over 10 years.
- Eligibility: First-time and repeat homebuyers using a WHEDA mortgage; income limits vary by county and household size.
- More Information: [WHEDA Easy Close](#)

WHEDA – Capital Access Advantage Program

- Assistance: Provides up to \$7,500 in down payment and closing cost assistance.
- Terms: No monthly payments; repaid upon sale, refinance, or mortgage payoff.
- Eligibility: First-time homebuyers who meet income and credit requirements; income limits based on AML.
- More Information: [WHEDA Capital Access](#)

City of Milwaukee – Homebuyer Assistance Program

- Assistance: Provides up to \$20,000 for down payment and closing costs.
- Terms: Forgivable after a set period.
- Eligibility: Homebuyers purchasing within Milwaukee city limits; income limits based on HUD guidelines.
- More Information: [Milwaukee Homebuyer Assistance](#)

City of Janesville – Down Payment Assistance

- Assistance: Provides loans of up to \$10,000 for first-time homebuyers.
- Terms: Loans are forgiven over five years of continued occupancy.
- Eligibility: Applicants must meet income limits and complete a HUD-certified homebuyer counseling program.
- More Information: [Janesville Homebuyer Assistance](#)

Rock County – Down Payment Assistance

- Assistance: Offers 0% interest loans up to \$5,000 for down payment and eligible costs.
- Eligibility: Qualified buyers purchasing in Rock County, excluding Beloit and Janesville.
- More Information: [Rock County Housing Assistance](#)

City of La Crosse – First-Time Homebuyer Down Payment Assistance

- Assistance: Helps first-time homebuyers with down payment assistance to achieve affordable mortgage payments.
- Eligibility: Contact the City of La Crosse's Planning and Development Department for details.
- More Information: [La Crosse Homebuyer Assistance](#)

Dane County – Down Payment Assistance Programs

- Assistance: Offers various programs to assist first-time homebuyers with down payment and closing costs.
- Eligibility: Varies by program; contact the city for details.
- More Information: [Dane County Homebuyer Assistance](#)

Additional Resources

Housing Resources, Inc.

- Services: Provides grants and assistance programs for homebuyers in Kenosha, Racine, Milwaukee, Waukesha, Dane, Rock, Green, and Jefferson counties.
- More Information: [Housing Resources, Inc.](#)

NeighborWorks Blackhawk Region

- Services: Offers down payment assistance and homebuyer education programs in Rock County and surrounding areas.
- More Information: [NeighborWorks Blackhawk Region](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.

Wyoming

Wyoming Community Development Authority (WCDA) – Home Again Program

- **Assistance:** Provides down payment and closing cost assistance.
- **Terms:** 0% interest second loan, repaid when the home is sold, refinanced, or paid off.
- **Eligibility:** First-time and repeat homebuyers using a WCDA mortgage; minimum credit score of 620; income limits vary by county and household size.
- **More Information:** [WCDA Home Again Program](#)

WCDA – Spruce Up Wyoming Program

- **Assistance:** Provides affordable mortgages and renovation loans with down payment assistance.
- **Terms:** Standard mortgage repayment terms.
- **Eligibility:** Homebuyers purchasing homes needing repairs; income limits based on AML.
- **More Information:** [WCDA Spruce Up Wyoming](#)

Welcome Home Wyoming – Down Payment Assistance Program

- **Assistance:** Provides a 30-year fixed-rate mortgage with options for down payment assistance as a grant or forgivable second mortgage.
- **Eligibility:**
 - Minimum credit score of 640.
 - Income limits apply (e.g., maximum qualifying income of \$131,600).
 - Completion of a homebuyer education course required.
- **More Information:** [Welcome Home Wyoming Program](#)

WCDA – Home\$stretch DPA Loan Product

- **Assistance:** Provides up to \$15,000 in assistance.
- **Terms:** 0% interest rate, no monthly payments; loan due upon sale, refinance, or after 30 years.
- **Eligibility:**
 - Minimum credit score of 620.

- \$1,500 minimum borrower contribution (may be a gift).
 - Must be used with WCDA's First-Time Homebuyer or Spruce Up loan products.
- More Information: [WCDA Homebuyer Programs](#)

WCDA – Amortizing DPA Loan Product

- **Assistance:** Provides up to \$15,000 in assistance.
- **Terms:** Fixed interest rate with fully amortizing low monthly payments over a maximum 10-year term.
- **Eligibility:**
 - Minimum credit score of 620.
 - \$1,500 minimum borrower contribution (may be a gift).
 - Must be used with WCDA's HFA Preferred or Advantage loan products.
- More Information: [WCDA Homebuyer Programs](#)

Wyoming Housing Network, Inc.

- **Services:** Provides homebuyer education courses required for many assistance programs.
- More Information: [Wyoming Housing Network](#)

Program availability and terms can change, so it's essential to verify the most current information directly with the administering agencies.