NHHOUSING

Opening Doors For FIRST-GENERATION Homebuyers

NHHousing.org

$10,000 TOWARD YOUR PATH TO HOMEOWNERSHIP

The **1stGenHomeNH** program helps eligible first-generation homebuyers achieve homeownership by providing **up to $10,000** in cash assistance for downpayment and closing costs.

WHO CAN QUALIFY?

To participate in the program, borrowers must:

- Meet the definition of a first-generation homebuyer
- Purchase a primary residence in NH (1–4 unit property)
- Finance their home through an NH Housing mortgage program and Participating Lender
- Complete in-person homebuyer education through AHEAD, HOMEteam, or The Housing Partnership

WHO IS CONSIDERED A FIRST-GENERATION HOMEBUYER?

A first-generation homebuyer is someone who:

- Has never owned a home
- Has parents or legal guardians who have never owned a home during the applicant's lifetime
- Has a non-borrowing spouse who has never owned a home (if applicable)
- Was in foster care

ASSISTANCE INCLUDES

- Up to $10,000 in cash assistance
- 0% interest rate and APR
- No monthly payments
- 30-year term

IMPORTANT TO KNOW

Funding for the 1stGenHomeNH program is limited and available on a first-come, first-served basis. NH Housing reserves the right to suspend or discontinue the program at any time.

SEE IF YOU QUALIFY

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*Zero % Interest and APR is on "Downpayment Assistance" second mortgage loan only. Repayment is due in full upon sale of home, refinance of, if the home is no longer your primary residence, bankruptcy, or 30 years. Speak with an approved lender or visit NHHousing.org for more details. Additional terms, limits and conditions may apply.

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