

# There's a first-time and a right time. This time, it's both.



NHHousing.org

## DOWNPAYMENT ASSISTANCE FOR ELIGIBLE HOMEBUYERS

With our **Home First** and **Home First Plus** programs, eligible homebuyers can benefit from a low fixed-rate mortgage and **up to \$15,000** in cash assistance\* for downpayment and closing costs. It's a win-win.

### WHO CAN QUALIFY?

- First-time homebuyers (no homeownership in the past 3 years)
- Qualified veterans
- Buyers purchasing in targeted areas

Borrowers must meet household income and purchase price limits for the town or city where the property is located.

### ELIGIBLE PROPERTY TYPES

- Single-family homes (1-4 units)
- Condominiums
- Manufactured homes

### CONTACT ME TO LEARN MORE



**Name Here**

**Number:** Enter Here

**Email:** Enter Here

**Website:** Enter Here

**NMLS #:** Enter Here

### REQUIREMENTS

- Minimum credit score of 620
- Homebuyer education required
- May be subject to recapture tax under certain conditions

### FINANCING OPTIONS

- FHA
- VA
- USDA
- Conventional financing

Downpayment requirements vary by insurer and range from 0%-3.5%.

### LEARN MORE



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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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