Extra cash can help open doors – like the front door to your new home.

NHHOUSING
Lighting The Way Home


NHHousing.org

FLEXIBLE OPTIONS FOR TODAY'S HOMEBUYERS

Home Flex offers affordable financing options designed to help more New Hampshire buyers achieve homeownership — whether **purchasing**, **refinancing**, or **financing repairs** and improvements.

UP TO $15,000 IN ASSISTANCE

Eligible homebuyers may receive up to $15,000 in cash assistance* through a second mortgage with:

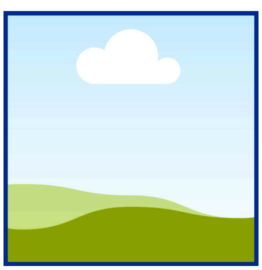
- 0% interest rate and APR
- No monthly payments
- 30-year term

MORE WAYS TO FINANCE YOUR HOME

Home Flex includes:

- Low fixed-rate mortgage options
- FHA, VA, USDA, and conventional financing
- Rehab loan funds up to $75,000 for eligible repairs and improvements
- Refinancing options for eligible borrowers
- No loan level price adjustments (LLPAs)

CONTACT ME TO LEARN MORE



Name Here

Number: Enter Here

Email: Enter Here

Website: Enter Here

NMLS #: Enter Here

REQUIREMENTS

- Property must be owner-occupied as a primary residence
- Qualifying household income up to $184,500
- Minimum credit score of 620
- Homebuyer education required
- 0% down available with USDA and VA financing
- FHA-insured loans require a 3.5% downpayment

ELIGIBLE PROPERTY TYPES

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

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.

June 2026