Refinance? We've Got You Covered.

NHHousing.org

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NH HOUSING REFINANCING OPTIONS

Refinancing with New Hampshire Housing can improve your clients' financial well-being through **competitive rates** and **flexible mortgage options.** A streamlined process makes it easier to secure a better mortgage while reducing time and effort along the way. These benefits make NH Housing a trusted refinancing partner.

NH Housing's refinancing program **helps eligible borrowers lower their interest rate or adjust their loan term**. The program is available to current NH Housing borrowers and, in some cases, qualified non-NH Housing borrowers through the Home Flex program. Home Preferred refinancing is limited to existing NH Housing loans and permits only limited cash-out refinancing. Please note that Home First loans and downpayment assistance programs are not eligible for refinancing.

KEY FEATURES

- Up to 97% LTV Conventional
- Streamline FHA
- VA IRRL loans
- Streamline RD
- 30-year term
- No LLPAs
- Competitive rates

QUICK FACTS

Do you charge loan level price adjustments?

No, we do not. Our refinance rate is the same offered for our purchase transactions!

Does NH Housing offer Cash-Out refinances?

While we do not offer a "cash-out" option on our refinances, we do allow for limited cash-out. You would follow the standard agency/insurer guidelines for limited cash-out refinances.

What are your Refinancing Rates?

Our refi rates are the same as our purchase rates, excluding DPA options. Check out our rates online or by clicking rates here!

Are there time restrictions for when I can refinance a NH Housing borrower?

Yes, if a lender knowingly refinances a mortgage within 120 days from the date of purchase by NH Housing, the full amount of compensation on the purchase transactions will be due and payable.

Will you subordinate a DPA second lien position mortgage?

No, we do not. However, repayment of the second lien position does not count toward the limited cash out restrictions.

Do you require a water test for refinance transactions?

No, we do not. The water test class is not required either.

How do I reserve a refinance loan?

A manual reservation will be required for existing NH Housing borrowers for now. All other lock requests can be done through Lender Online as normal. You simply select Refinance as your loan type.

How much do you pay in Lender Comp for refinance loans?

This is a great question! For refinance loans we pay the standard lender comp as outlined in the Selling Guide.

June 2026

Visit **NHHousing.org** for more details.

EQUAL HOUSING LENDER