NHHOUSING

Your DREAM home made POSSIBLE!

With FHA 203(k) Limited

NHHousing.org

RENOVATION FINANCING MADE SIMPLE

Whether you're purchasing a fixer-upper or updating an older home, the **FHA 203(k) Limited Loan** can help **finance repairs and improvements** with one mortgage and one closing.

Understanding program guidelines is an important first step toward a successful rehab project. Review the **FHA 203(k) Limited Guidebook** to learn more.

KEY FEATURES

- Low 3.5% downpayment
- Up to $75,000 available for renovations
- Competitive fixed interest rates
- Up to $15,000 in downpayment assistance
- Up to nine months to complete repairs
- Free online rehab training class

ELIGIBLE IMPROVEMENTS MAY INCLUDE

- Kitchen and bathroom renovations
- Roof replacement
- Septic system or well installation
- Electrical, plumbing, and heating repairs
- Accessibility improvements
- Energy-efficiency updates
- And more eligible non-structural repairs

REQUIREMENTS

- Must meet insurer eligibility requirements
- Minimum credit score of 620
- Homebuyer education required for borrowers using downpayment assistance or obtaining a rehab loan
- First-time homebuyer status is not required with Home Flex loans
- Property must be owner-occupied as a primary residence
- Eligible property types include single-family homes, 2–4 unit homes, and condominiums (per insurer guidelines)

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CONTACT ME TO LEARN MORE

Name Here

Number: Enter Here

Email: Enter Here

Website: Enter Here

NMLS #: Enter Here

*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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