



NH Housing Selling Guide Update

October 31, 2025

Introduction

This Lender Notice relates to updates to New Hampshire Housing's Selling Guide. The New Hampshire Housing Selling Guide is a comprehensive document that outlines program policies and undergoes periodic review and revision to align with current or changing practices. All Participating Lenders and Participating Originators are advised to review these changes and implement changes by the specified effective date.

Summary

The revised Selling Guide can be found here: [New Hampshire Housing Selling Guide](#).

Below is a summary of the key areas that have undergone notable revisions:

- **Closed Loan Volume for New Lender/Originator Application (Section 2.1.K):** Added closed unit volume eligibility.
- **IRS Tax Transcripts (Section 5.5):** Streamlined transcript requirements to be more uniformed for all loan programs.
- **Homebuyer Tax Credit Program (MCC) (Section 6):** The MCC Program is no longer active. As a result, all references to the program have been removed, and Section 6 has been updated accordingly.
- **Trailing Document Policy (Section 9):** New Hampshire Housing has rescinded its Trailing Document Policy in its entirety. Section 9 has been updated in the Selling Guide to reflect this change.
- Various revisions, including adding TPO Connect and removal of VirPack from the document.

The revised Selling Guide is now available on our website. We encourage you to review it carefully and contact us with any questions.

Effective Date: October 31, 2025

Unless specifically identified in this notice, effective October 31, 2025, all Participating Lenders and Participating Originators must comply with all

guidelines in the updated Selling Guide. If you have any questions, please email underwriters@nhhfa.org.

Sincerely,

Homeownership Team New Hampshire Housing

ownershipinfo@nhhfa.org

GoNewHampshireHousing.com/Lenders

About New Hampshire Housing's Homeownership Division: As a self-supporting public corporation, New Hampshire Housing promotes, finances, and supports housing solutions for the people of New Hampshire. Our special mortgage programs have helped more than 55,000 families purchase their own homes. The Homeownership Division works with a network of lenders and real estate professionals to offer a variety of mortgage programs that enable homebuyers – especially first-time homebuyers – to purchase or refinance a home in New Hampshire. NHHomeownership.org

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