

Complete 50-State First-Time Buyer Assistance Guide

Your comprehensive resource for down payment assistance, grants, and first-time buyer programs in all 50 states + DC

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How to Use This Guide

This guide contains over \$10 billion in available assistance across all 50 states. Each state entry includes:

- **Primary state programs** with contact information
- **Maximum assistance amounts** and income limits
- **Credit score requirements** and eligibility criteria
- **Special programs** for teachers, veterans, healthcare workers
- **Local programs** in major metropolitan areas
- **Application tips** specific to each state

Pro Tip: Many buyers qualify for multiple programs. Stack federal, state, and local assistance for maximum benefit.

Program Types Explained

1. Down Payment Assistance Grants

- **What it is:** Free money that never needs to be repaid
- **Typical amount:** \$3,000 - \$15,000
- **Best for:** Low to moderate income buyers
- **Availability:** Limited funding, apply early

2. Forgivable Loans

- **What it is:** Loan forgiven over time (usually 5-10 years)
- **Typical amount:** \$5,000 - \$50,000
- **Best for:** Buyers planning to stay long-term
- **Catch:** Must repay if you sell/move early

3. Deferred Payment Loans

- **What it is:** No payments until you sell/refinance
- **Typical amount:** 3-5% of purchase price

- **Best for:** Buyers needing lower monthly payments
- **Interest:** Usually 0% or very low

4. Matched Savings Programs

- **What it is:** State matches your savings (often 3:1 or 4:1)
- **Typical amount:** Up to \$10,000 in matched funds
- **Best for:** Disciplined savers with 6-24 months to plan
- **Requirement:** Complete financial education

5. Tax Credits

- **What it is:** Mortgage Credit Certificate (MCC)
- **Typical benefit:** Save \$2,000-3,000/year on taxes
- **Best for:** Buyers with steady income
- **Duration:** Entire life of mortgage

State-by-State Programs

ALABAMA

Alabama Housing Finance Authority (AHFA)

- **Program:** Step Up Program
- **Down Payment Assistance:** Up to \$8,000
- **Income Limits:** \$92,900 (varies by county)
- **Credit Score:** 640 minimum
- **First-Time Buyer:** Not required for targeted areas
- **Contact:** 1-800-325-2432
- **Website:** ahfa.com
- **Application Tip:** Apply through AHFA-approved lenders only

Local Programs:

- **Birmingham:** Down Payment Assistance up to \$15,000
- **Mobile:** First-Time Buyer Grants up to \$7,500
- **Huntsville:** Workforce Housing Program for essential workers

ALASKA

Alaska Housing Finance Corporation (AHFC)

- **Program:** First Home Program
- **Down Payment Assistance:** Up to \$8,000 grant
- **Income Limits:** \$115,520 (Anchorage area)
- **Credit Score:** 640 minimum
- **Special Feature:** Lower rates for energy-efficient homes
- **Contact:** 1-800-478-2432
- **Website:** ahfc.us
- **Application Tip:** Extra benefits for properties in rural areas

Unique Alaska Benefits:

- **PFD Acceptance:** Can use Permanent Fund Dividend for down payment
- **Rural Programs:** USDA loans available in most areas
- **Native Programs:** Special assistance for Alaska Natives

ARIZONA

Arizona Department of Housing

- **Program:** Home Plus Program
- **Down Payment Assistance:** Up to \$20,000 (5% of loan amount)
- **Income Limits:** \$112,815 (Phoenix metro)
- **Credit Score:** 640 minimum
- **Special Feature:** Can be used with FHA, VA, USDA loans
- **Contact:** 1-602-771-1000
- **Website:** housing.az.gov
- **Application Tip:** Higher assistance in rural counties

Metropolitan Programs:

- **Phoenix:** Pathway to Purchase - up to \$20,000
- **Tucson:** Down Payment Assistance - up to \$15,000
- **Scottsdale:** Employer Assisted Housing Program

ARKANSAS

Arkansas Development Finance Authority (ADFA)

- **Program:** ADFA Move-Up Program
- **Down Payment Assistance:** Up to \$15,000
- **Income Limits:** \$91,300 (Little Rock area)
- **Credit Score:** 620 minimum
- **Special Feature:** No first-time buyer requirement
- **Contact:** 1-800-698-6048
- **Website:** adfa.arkansas.gov
- **Application Tip:** Military veterans get additional \$1,000

Regional Programs:

- **Little Rock:** City assistance up to \$14,999
- **Northwest Arkansas:** Growing region with employer programs
- **Rural Areas:** USDA loans with 0% down available

CALIFORNIA

California Housing Finance Agency (CalHFA)

- **Program:** MyHome Assistance Program
- **Down Payment Assistance:** 3.5% of purchase price (up to \$20,000)
- **Income Limits:** Varies by county (\$146,350 in LA County)
- **Credit Score:** 660 minimum
- **Special Programs:** Extra help for teachers, first responders
- **Contact:** 1-877-922-5432
- **Website:** calhfa.ca.gov
- **Application Tip:** Stack with local programs for more assistance

Major Metro Programs:

- **Los Angeles:** LIPA up to \$90,000 (income restricted)
- **San Francisco:** DALP up to \$375,000 (loan)
- **San Diego:** First-Time Buyer up to \$120,000
- **Sacramento:** Down Payment Assistance up to \$40,000
- **Oakland:** First-Time Buyer up to \$100,000

COLORADO

Colorado Housing and Finance Authority (CHFA)

- **Program:** CHFA First-Time Buyer Program
- **Down Payment Assistance:** 3-5% of loan amount
- **Income Limits:** \$153,350 (Denver metro)

- **Credit Score:** 620 minimum
- **Special Feature:** Lower rates in rural areas
- **Contact:** 1-800-877-2432
- **Website:** chfainfo.com
- **Application Tip:** Complete homebuyer education for best rates

Local Programs:

- **Denver:** Metro DPA up to \$25,000
- **Colorado Springs:** Down payment loans up to \$17,000
- **Boulder:** Permanently affordable program

CONNECTICUT

Connecticut Housing Finance Authority (CHFA)

- **Program:** HomeReady Advantage
- **Down Payment Assistance:** Up to \$10,000
- **Income Limits:** \$126,150 (Hartford area)
- **Credit Score:** 640 minimum
- **Special Feature:** Time to Own program for recent grads
- **Contact:** 1-860-721-9501
- **Website:** chfa.org
- **Application Tip:** Teachers get additional benefits

Regional Programs:

- **Hartford:** HOMEConnecticut up to \$20,000
- **New Haven:** Down payment assistance for Yale employees
- **Stamford:** Workforce housing program

DELAWARE

Delaware State Housing Authority (DSHA)

- **Program:** Preferred Plus Program
- **Down Payment Assistance:** 5% of loan amount (up to \$15,000)
- **Income Limits:** \$104,300 (New Castle County)
- **Credit Score:** 640 minimum
- **Special Feature:** SMAL loan for settlement costs
- **Contact:** 1-888-363-8808
- **Website:** destatehousing.com
- **Application Tip:** No mortgage insurance on some programs

County Programs:

- **New Castle County:** First-Time Homebuyer Program
- **Sussex County:** Moderate Income Housing Program
- **City of Wilmington:** Home Ownership Incentive

DISTRICT OF COLUMBIA

DC Department of Housing

- **Program:** Home Purchase Assistance Program (HPAP)

- **Down Payment Assistance:** Up to \$202,000
- **Income Limits:** \$146,556 maximum
- **Credit Score:** 640 minimum
- **Special Feature:** Highest assistance in the nation
- **Contact:** 1-202-442-7200
- **Website:** dhcd.dc.gov
- **Application Tip:** Apply early - funds run out quickly

Additional DC Programs:

- **DC Open Doors:** Lower interest rates
- **Employer Assisted Housing:** Many federal employers participate
- **EAHP:** Up to \$25,000 for DC government employees

FLORIDA

Florida Housing Finance Corporation

- **Program:** Florida Hometown Heroes Program
- **Down Payment Assistance:** Up to \$35,000
- **Income Limits:** \$106,600+ (varies by county)
- **Credit Score:** 640 minimum
- **Special Feature:** For teachers, healthcare, first responders
- **Contact:** 1-850-488-4197
- **Website:** floridahousing.org
- **Application Tip:** Must work in Florida as essential worker

Metropolitan Programs:

- **Miami-Dade:** Up to \$60,000 for essential workers
- **Orlando:** Down Payment Assistance up to \$30,000
- **Tampa:** First-Time Buyer up to \$25,000
- **Jacksonville:** HeroLINK program for veterans

GEORGIA

Georgia Department of Community Affairs

- **Program:** Georgia Dream Program
- **Down Payment Assistance:** Up to \$7,500
- **Income Limits:** \$108,400 (Atlanta metro)
- **Credit Score:** 640 minimum
- **Special Feature:** Lower rates for targeted areas
- **Contact:** 1-404-679-4940
- **Website:** dca.ga.gov
- **Application Tip:** PEN program offers lower rates

Local Programs:

- **Atlanta:** BeltLine Affordable Housing
- **Savannah:** Down Payment Assistance up to \$14,999
- **Columbus:** NeighborWorks Columbus program

HAWAII

Hawaii Housing Finance & Development Corporation

- **Program:** Hula Mae Advantage
- **Down Payment Assistance:** 3% of loan amount
- **Income Limits:** \$145,710 (Honolulu)
- **Credit Score:** 620 minimum
- **Special Feature:** Lower rates than conventional
- **Contact:** 1-808-587-0640
- **Website:** hhfdc.hawaii.gov
- **Application Tip:** Consider leasehold properties for lower prices

Island-Specific Programs:

- **Oahu:** Most programs available
- **Maui:** County first-time buyer assistance
- **Big Island:** USDA loans in rural areas

IDAHO

Idaho Housing and Finance Association

- **Program:** First Loan Program
- **Down Payment Assistance:** Up to \$15,000
- **Income Limits:** \$106,900 (Boise area)
- **Credit Score:** 640 minimum
- **Special Feature:** Good Neighbor Next Door
- **Contact:** 1-866-432-4066
- **Website:** idahohousing.com
- **Application Tip:** Rural areas get extra benefits

Regional Programs:

- **Boise:** Workforce housing initiatives
- **Coeur d'Alene:** Resort community workforce housing
- **Twin Falls:** Agricultural worker programs

ILLINOIS

Illinois Housing Development Authority (IHDA)

- **Program:** SmartMove & SmartBuy
- **Down Payment Assistance:** \$7,500 to \$10,000
- **Income Limits:** \$109,200 (Chicago area)
- **Credit Score:** 640 minimum
- **Special Feature:** \$40,000 for buying IHDA-owned homes
- **Contact:** 1-312-836-5200
- **Website:** ihda.org
- **Application Tip:** Opening Doors program for veterans

Chicago Programs:

- **City of Chicago:** Up to \$15,000 assistance
- **Cook County:** No Place Like Home program
- **Suburban programs:** Various by municipality

INDIANA

Indiana Housing & Community Development Authority

- **Program:** First Place Program
- **Down Payment Assistance:** 6% of purchase price
- **Income Limits:** \$97,000 (Indianapolis area)
- **Credit Score:** 640 minimum
- **Special Feature:** MyHome Flex for non-first-time buyers
- **Contact:** 1-800-872-0371
- **Website:** in.gov/ihcda
- **Application Tip:** Complete homebuyer education online

Local Programs:

- **Indianapolis:** IndyHome program
- **Fort Wayne:** Neighborhood assistance
- **South Bend:** Home improvement included

IOWA

Iowa Finance Authority

- **Program:** FirstHome Program
- **Down Payment Assistance:** \$5,000 grant
- **Income Limits:** \$106,900 (Des Moines area)
- **Credit Score:** 640 minimum
- **Special Feature:** Military Homeownership Assistance
- **Contact:** 1-800-432-4663
- **Website:** iowafinance.com
- **Application Tip:** Homes for Iowans program for veterans

Regional Benefits:

- **Des Moines:** Neighborhood Finance Corporation
- **Cedar Rapids:** Down payment assistance
- **Rural Iowa:** USDA loans prevalent

KANSAS

Kansas Housing Resources Corporation

- **Program:** First Time Homebuyer Program
- **Down Payment Assistance:** Up to \$20,000
- **Income Limits:** \$95,000 (Kansas City area)
- **Credit Score:** 640 minimum
- **Special Feature:** Homeownership Set-aside Program
- **Contact:** 1-785-217-2001
- **Website:** kshousingcorp.org
- **Application Tip:** Rural housing incentives available

Metropolitan Programs:

- **Kansas City:** Various neighborhood programs
- **Wichita:** Down payment assistance
- **Topeka:** Capital city initiatives

KENTUCKY

Kentucky Housing Corporation (KHC)

- **Program:** Kentucky Home Buying Program
- **Down Payment Assistance:** Up to \$7,500
- **Income Limits:** \$96,200 (Louisville area)
- **Credit Score:** 620 minimum
- **Special Feature:** DAP loans forgiven after 5 years
- **Contact:** 1-800-633-8896
- **Website:** kyhousing.org
- **Application Tip:** Regular and Advantage programs available

Local Programs:

- **Louisville:** Down Payment Assistance Program
- **Lexington:** REACH Inc. programs
- **Northern Kentucky:** NKCDC assistance

LOUISIANA

Louisiana Housing Corporation

- **Program:** Resilient Louisiana Homebuyer Program
- **Down Payment Assistance:** Up to \$55,000
- **Income Limits:** \$108,000 (New Orleans area)
- **Credit Score:** 640 minimum
- **Special Feature:** Disaster resilience features
- **Contact:** 1-888-454-2001
- **Website:** lhc.la.gov
- **Application Tip:** Extra help in hurricane-affected areas

Parish Programs:

- **Orleans Parish:** Soft Second Mortgage Program
- **Jefferson Parish:** First-time buyer assistance
- **Baton Rouge:** Down payment help

MAINE

Maine State Housing Authority

- **Program:** First Home Program
- **Down Payment Assistance:** \$5,000 standard
- **Income Limits:** \$105,900 (Portland area)
- **Credit Score:** 640 minimum
- **Special Feature:** Mobile home programs available
- **Contact:** 1-800-452-4668
- **Website:** mainehousing.org
- **Application Tip:** Advantage down payment option

Regional Programs:

- **Portland:** Workforce housing initiative

- **Bangor:** Down payment assistance
- **Rural Maine:** USDA prevalent

MARYLAND

Maryland Department of Housing

- **Program:** Maryland SmartBuy 3.0
- **Down Payment Assistance:** Up to \$50,000 (student loans)
- **Income Limits:** \$116,300 (Baltimore area)
- **Credit Score:** 640 minimum
- **Special Feature:** Pays off student loans
- **Contact:** 1-800-638-7781
- **Website:** mmp.maryland.gov
- **Application Tip:** 1st Time Advantage for regular DPA

County Programs:

- **Montgomery County:** MPDU program
- **Prince George's County:** Purchase assistance
- **Baltimore City:** Buying Into Baltimore

MASSACHUSETTS

MassHousing

- **Program:** Down Payment Assistance
- **Down Payment Assistance:** Up to \$25,000
- **Income Limits:** \$150,650 (Boston area)
- **Credit Score:** 640 minimum
- **Special Feature:** Buy Cities program
- **Contact:** 1-888-843-6432
- **Website:** masshousing.com
- **Application Tip:** Extra help in Gateway Cities

Metro Boston Programs:

- **Boston:** ONE+Boston up to \$50,000
- **Cambridge:** First-time buyer program
- **Somerville:** Down payment assistance

MICHIGAN

Michigan State Housing Development Authority

- **Program:** MI Home Loan
- **Down Payment Assistance:** Up to \$10,000
- **Income Limits:** \$95,200 (Detroit area)
- **Credit Score:** 640 minimum
- **Special Feature:** Step Forward DPA
- **Contact:** 1-844-984-4432
- **Website:** michigan.gov/mshda
- **Application Tip:** ZIP code targeted areas get more

Local Programs:

- **Detroit:** Detroit Home Mortgage
- **Grand Rapids:** Down payment assistance
- **Ann Arbor:** Down payment assistance

MINNESOTA

Minnesota Housing Finance Agency

- **Program:** Start Up Program
- **Down Payment Assistance:** Up to \$17,000
- **Income Limits:** \$112,500 (Twin Cities)
- **Credit Score:** 640 minimum
- **Special Feature:** Monthly Payment Loan available
- **Contact:** 1-800-657-3769
- **Website:** mnhousing.gov
- **Application Tip:** Deferred loans at 0% interest

Metro Programs:

- **Minneapolis:** City Living program
- **St. Paul:** Down payment assistance
- **Duluth:** Workforce development

MISSISSIPPI

Mississippi Home Corporation

- **Program:** Down Payment Assistance
- **Down Payment Assistance:** Up to \$7,500
- **Income Limits:** \$85,000 (Jackson area)
- **Credit Score:** 640 minimum
- **Special Feature:** Smart Solution for teachers
- **Contact:** 1-800-544-6960
- **Website:** mshc.com
- **Application Tip:** Mortgage Credit Certificate available

Regional Programs:

- **Jackson:** City down payment help
- **Gulf Coast:** Hurricane recovery programs
- **Delta Region:** Special assistance available

MISSOURI

Missouri Housing Development Commission

- **Program:** First Place Loan Program
- **Down Payment Assistance:** Up to \$5,000
- **Income Limits:** \$98,900 (Kansas City)
- **Credit Score:** 640 minimum
- **Special Feature:** Cash assistance at closing

- **Contact:** 1-816-759-6600
- **Website:** mhdc.com
- **Application Tip:** Next Step program for repeat buyers

City Programs:

- **Kansas City:** Down payment assistance
- **St. Louis:** Multiple programs available
- **Springfield:** First-time buyer help

MONTANA

Montana Board of Housing

- **Program:** Montana First Home
- **Down Payment Assistance:** Up to \$8,000
- **Income Limits:** \$105,000 (varies by area)
- **Credit Score:** 640 minimum
- **Special Feature:** Lower rates for veterans
- **Contact:** 1-800-761-6264
- **Website:** housing.mt.gov
- **Application Tip:** Rural advantages available

Regional Benefits:

- **Billings:** Workforce housing programs
- **Missoula:** University area assistance
- **Rural Montana:** USDA loans common

NEBRASKA

Nebraska Investment Finance Authority

- **Program:** First Home Program
- **Down Payment Assistance:** Up to \$10,000
- **Income Limits:** \$106,000 (Omaha area)
- **Credit Score:** 640 minimum
- **Special Feature:** Homebuyer Assistance
- **Contact:** 1-800-204-6432
- **Website:** nifa.org
- **Application Tip:** Military Home Fund available

Local Programs:

- **Omaha:** Multiple assistance programs
- **Lincoln:** Down payment help
- **Rural Nebraska:** Agricultural programs

NEVADA

Nevada Housing Division

- **Program:** Home Is Possible
- **Down Payment Assistance:** Up to 5% of loan

- **Income Limits:** \$119,620 (Las Vegas area)
- **Credit Score:** 640 minimum
- **Special Feature:** For teachers and veterans
- **Contact:** 1-855-428-4663
- **Website:** housing.nv.gov
- **Application Tip:** No private mortgage insurance

Metro Programs:

- **Las Vegas:** Various neighborhood programs
- **Reno:** Down payment assistance
- **Henderson:** City assistance available

NEW HAMPSHIRE

New Hampshire Housing Finance Authority

- **Program:** Cash Assistance Program
- **Down Payment Assistance:** Up to \$10,000
- **Income Limits:** \$118,400 (varies by area)
- **Credit Score:** 640 minimum
- **Special Feature:** Mortgage Credit Certificate
- **Contact:** 1-800-649-0470
- **Website:** nhhfa.org
- **Application Tip:** Tax credit saves thousands

Regional Programs:

- **Manchester:** City assistance programs
- **Nashua:** Down payment help
- **Seacoast Region:** Special programs

NEW JERSEY

New Jersey Housing & Mortgage Finance Agency

- **Program:** Down Payment Assistance Program
- **Down Payment Assistance:** \$10,000 standard
- **Income Limits:** \$126,900 (varies by county)
- **Credit Score:** 640 minimum
- **Special Feature:** Police & Firemen's program
- **Contact:** 1-800-638-2926
- **Website:** njhousing.gov
- **Application Tip:** First-Generation Homebuyer bonus

County Programs:

- **Newark:** Down payment assistance
- **Jersey City:** First-time buyer programs
- **Camden:** Neighborhood programs

NEW MEXICO

New Mexico Mortgage Finance Authority

- **Program:** FirstDown Program
- **Down Payment Assistance:** Up to \$10,000
- **Income Limits:** \$95,600 (Albuquerque area)
- **Credit Score:** 640 minimum
- **Special Feature:** Hero Program for first responders
- **Contact:** 1-800-444-6432
- **Website:** housingnm.org
- **Application Tip:** Native American programs available

Local Programs:

- **Albuquerque:** City assistance available
- **Santa Fe:** Affordable housing programs
- **Las Cruces:** Border area programs

NEW YORK

State of New York Mortgage Agency (SONYMA)

- **Program:** Achieving the Dream
- **Down Payment Assistance:** Up to \$25,000
- **Income Limits:** \$134,000 (NYC area)
- **Credit Score:** 640 minimum
- **Special Feature:** Low interest rates
- **Contact:** 1-800-928-8115
- **Website:** hcr.ny.gov
- **Application Tip:** Extra help in targeted areas

NYC Programs:

- **HomeFirst:** Up to \$100,000 (income restricted)
- **NYC Housing Connect:** Affordable housing lottery
- ****Borough-specific programs available**

Upstate Programs:

- **Buffalo:** Down payment assistance
- **Rochester:** Home buyer programs
- **Syracuse:** NeighborWorks programs

NORTH CAROLINA

North Carolina Housing Finance Agency

- **Program:** NC 1st Home Advantage
- **Down Payment Assistance:** Up to \$8,000
- **Income Limits:** \$90,300 (Charlotte area)
- **Credit Score:** 640 minimum
- **Special Feature:** Down payment can cover closing costs
- **Contact:** 1-888-346-8432
- **Website:** nchfa.com
- **Application Tip:** Military veterans get preference

Metro Programs:

- **Charlotte:** House Charlotte program

- **Raleigh:** Down payment assistance
- **Durham:** City assistance programs

NORTH DAKOTA

North Dakota Housing Finance Agency

- **Program:** FirstHome Program
- **Down Payment Assistance:** Up to \$8,000
- **Income Limits:** \$115,000 (varies by area)
- **Credit Score:** 640 minimum
- **Special Feature:** Rural advantage rates
- **Contact:** 1-800-292-8621
- **Website:** ndhfa.org
- **Application Tip:** Energy-efficient homes get more

Regional Programs:

- **Fargo:** Metropolitan assistance
- **Bismarck:** Capital city programs
- **Oil Patch Areas:** Special workforce housing

OHIO

Ohio Housing Finance Agency

- **Program:** Ohio Heroes Program
- **Down Payment Assistance:** 2.5-5% of purchase price
- **Income Limits:** \$98,200 (Columbus area)
- **Credit Score:** 640 minimum
- **Special Feature:** For military, first responders, healthcare
- **Contact:** 1-888-362-6432
- **Website:** ohiohome.org
- **Application Tip:** Grants available in target areas

City Programs:

- **Columbus:** American Dream Down Payment
- **Cleveland:** Down payment assistance
- **Cincinnati:** Multiple programs

OKLAHOMA

Oklahoma Housing Finance Agency

- **Program:** OHFA Advantage
- **Down Payment Assistance:** 3.5% of loan amount
- **Income Limits:** \$96,700 (Oklahoma City)
- **Credit Score:** 640 minimum
- **Special Feature:** Teachers get extra benefits
- **Contact:** 1-800-256-1489
- **Website:** ohfa.org
- **Application Tip:** REI program for repeat buyers

Metro Programs:

- **Oklahoma City:** Down payment help
- **Tulsa:** Tulsa Dream program
- **Norman:** University area assistance

OREGON

Oregon Housing & Community Services

- **Program:** Oregon Bond Program
- **Down Payment Assistance:** Up to \$15,000
- **Income Limits:** \$98,900 (Portland area)
- **Credit Score:** 640 minimum
- **Special Feature:** Cash advantage options
- **Contact:** 1-503-986-2000
- **Website:** ohcs.oregon.gov
- **Application Tip:** Rate advantage in rural areas

Local Programs:

- **Portland:** Multiple assistance programs
- **Eugene:** Down payment assistance
- **Salem:** First-time buyer help

PENNSYLVANIA

Pennsylvania Housing Finance Agency

- **Program:** Keystone Advantage Assistance
- **Down Payment Assistance:** Up to \$8,000
- **Income Limits:** \$95,400 (Philadelphia area)
- **Credit Score:** 640 minimum
- **Special Feature:** HOMEstead program
- **Contact:** 1-855-827-3466
- **Website:** phfa.org
- **Application Tip:** Access program for disabilities

City Programs:

- **Philadelphia:** Philly First Home
- **Pittsburgh:** Down payment assistance
- **Allentown:** First-time buyer programs

RHODE ISLAND

Rhode Island Housing

- **Program:** Down Payment Assistance
- **Down Payment Assistance:** Up to \$15,000
- **Income Limits:** \$108,815 (statewide)
- **Credit Score:** 640 minimum
- **Special Feature:** Extra help for veterans

- **Contact:** 1-401-457-1234
- **Website:** rihousing.com
- **Application Tip:** First-Generation bonus available

Local Benefits:

- **Providence:** City programs available
- **Newport:** Workforce housing
- **Warwick:** Municipal assistance

SOUTH CAROLINA

South Carolina State Housing

- **Program:** Palmetto Heroes
- **Down Payment Assistance:** Up to \$10,000
- **Income Limits:** \$95,000 (Charleston area)
- **Credit Score:** 640 minimum
- **Special Feature:** For teachers, first responders
- **Contact:** 1-803-896-9001
- **Website:** schousing.com
- **Application Tip:** Forgivable after 10 years

Regional Programs:

- **Charleston:** Workforce housing
- **Columbia:** City assistance
- **Greenville:** Down payment help

SOUTH DAKOTA

South Dakota Housing Development Authority

- **Program:** First-Time Homebuyer Program
- **Down Payment Assistance:** Up to \$8,000
- **Income Limits:** \$105,000 (Sioux Falls)
- **Credit Score:** 640 minimum
- **Special Feature:** Purchase-Rehabilitation available
- **Contact:** 1-800-540-4241
- **Website:** sdhda.org
- **Application Tip:** Native American assistance enhanced

Local Programs:

- **Sioux Falls:** City down payment help
- **Rapid City:** Workforce housing
- **Aberdeen:** Rural programs

TENNESSEE

Tennessee Housing Development Agency

- **Program:** Great Choice Plus
- **Down Payment Assistance:** Up to \$6,000

- **Income Limits:** \$85,400 (Nashville area)
- **Credit Score:** 640 minimum
- **Special Feature:** Veterans get extra help
- **Contact:** 1-800-228-8432
- **Website:** thda.org
- **Application Tip:** New Start program available

Metro Programs:

- **Nashville:** Barnes Fund programs
- **Memphis:** Down payment assistance
- **Knoxville:** City programs available

TEXAS

Texas State Affordable Housing Corporation

- **Program:** My Choice Texas Home
- **Down Payment Assistance:** 5% of loan amount
- **Income Limits:** \$98,900 (varies by area)
- **Credit Score:** 620 minimum
- **Special Feature:** Homes for Texas Heroes
- **Contact:** 1-888-638-3555
- **Website:** tsahc.org
- **Application Tip:** Professional educators get more

Major City Programs:

- **Houston:** Up to \$30,000 assistance
- **Dallas:** Multiple programs available
- **San Antonio:** Down payment help
- **Austin:** Up to \$40,000 for teachers
- **Fort Worth:** First-time buyer assistance

UTAH

Utah Housing Corporation

- **Program:** FirstHome Program
- **Down Payment Assistance:** Up to \$20,000
- **Income Limits:** \$106,900 (Salt Lake City)
- **Credit Score:** 640 minimum
- **Special Feature:** NoMI (no mortgage insurance)
- **Contact:** 1-800-562-8069
- **Website:** utahhousingcorp.org
- **Application Tip:** Score loan for lower credit

Local Programs:

- **Salt Lake City:** Down payment assistance
- **Provo:** Utah Valley programs
- **Park City:** Workforce housing

VERMONT

Vermont Housing Finance Agency

- **Program:** ASSIST Program
- **Down Payment Assistance:** Up to \$10,000
- **Income Limits:** \$118,000 (Burlington area)
- **Credit Score:** 640 minimum
- **Special Feature:** Rural area benefits
- **Contact:** 1-800-339-5866
- **Website:** vhfa.org
- **Application Tip:** MOVE program for mobile homes

Regional Benefits:

- **Burlington:** City down payment help
- **Montpelier:** Capital area programs
- **Rural Vermont:** USDA prevalent

VIRGINIA

Virginia Housing

- **Program:** Down Payment Assistance Grant
- **Down Payment Assistance:** 2-2.5% of loan amount
- **Income Limits:** Varies by area
- **Credit Score:** 640 minimum
- **Special Feature:** Plus Second Mortgage available
- **Contact:** 1-877-843-2123
- **Website:** virginiahousing.com
- **Application Tip:** Commonwealth Cornerstone available

Regional Programs:

- **Northern Virginia:** High-cost area programs
- **Richmond:** City assistance available
- **Norfolk/Virginia Beach:** Military programs

WASHINGTON

Washington State Housing Finance Commission

- **Program:** Home Advantage Program
- **Down Payment Assistance:** Up to \$10,000
- **Income Limits:** \$145,000 (Seattle area)
- **Credit Score:** 640 minimum
- **Special Feature:** Needs-based pricing
- **Contact:** 1-800-767-4663
- **Website:** wshfc.org
- **Application Tip:** House Key Veterans program

Metro Programs:

- **Seattle:** Up to \$100,000 assistance
- **Spokane:** Down payment help
- **Tacoma:** First-time buyer programs

WEST VIRGINIA

West Virginia Housing Development Fund

- **Program:** Homeownership Program
- **Down Payment Assistance:** Up to \$10,000
- **Income Limits:** \$96,200 (Charleston)
- **Credit Score:** 640 minimum
- **Special Feature:** Movin' Up program
- **Contact:** 1-800-933-9843
- **Website:** wvhdf.org
- **Application Tip:** Federal tax credit available

Regional Programs:

- **Charleston:** Capital city assistance
- **Huntington:** Tri-state area programs
- **Morgantown:** University area help

WISCONSIN

Wisconsin Housing & Economic Development Authority

- **Program:** WHEDA Advantage
- **Down Payment Assistance:** Up to \$7,500
- **Income Limits:** \$109,200 (Madison area)
- **Credit Score:** 640 minimum
- **Special Feature:** Capital Access Advantage
- **Contact:** 1-800-334-6873
- **Website:** wheda.com
- **Application Tip:** Veterans get reduced rates

City Programs:

- **Milwaukee:** Strong Neighborhoods
- **Madison:** Down payment assistance
- **Green Bay:** First-time buyer help

WYOMING

Wyoming Community Development Authority

- **Program:** First-Time Homebuyer Program
- **Down Payment Assistance:** Up to \$10,000
- **Income Limits:** \$120,000 (Cheyenne)
- **Credit Score:** 640 minimum
- **Special Feature:** Energy efficient mortgages
- **Contact:** 1-800-571-2432
- **Website:** wyomingcda.com
- **Application Tip:** Spruce Up loans available

Regional Benefits:

- **Cheyenne:** Capital area programs
- **Casper:** Oil region workforce housing
- **Jackson:** Resort community programs

Special Population Programs

Veterans Programs

- **VA Loans:** \$0 down, no PMI required
- **State Veteran Programs:** Additional \$2,000-15,000 by state
- **Disabled Veteran Benefits:** Property tax exemptions
- **Native American Direct Loan:** For veterans on tribal land
- **Contact:** 1-877-827-3702

Teachers & Educators

- **Good Neighbor Next Door:** 50% off HUD homes
- **Teacher Next Door:** Various state programs
- **Educator Mortgage Programs:** Lower rates, higher assistance
- **Typical Benefits:** \$5,000-20,000 extra assistance
- **Contact:** Your state housing agency

Healthcare Workers

- **Homes for Heroes:** National rebate program
- **Hospital Employer Programs:** Many offer assistance
- **State Healthcare Worker Programs:** Enhanced benefits
- **COVID Hero Programs:** Special recognition assistance
- **Typical Benefits:** \$5,000-25,000 assistance

First Responders

- **Police, Fire, EMT Programs:** Available in 40+ states
- **Homes for Heroes:** Average \$1,400 rebate
- **Good Neighbor Next Door:** 50% off HUD homes
- **State Programs:** Extra down payment assistance
- **Typical Benefits:** \$5,000-15,000 plus rate reductions

Essential Workers

- **Hometown Heroes Programs:** Multiple states
- **Essential Worker Housing:** Post-COVID programs
- **Workforce Housing:** Income-based assistance
- **Employer Partnerships:** Check with HR
- **Typical Benefits:** Varies widely by location

Federal Programs

FHA Loans

- **Down Payment:** 3.5% minimum
- **Credit Score:** 580 with 3.5% down, 500 with 10% down
- **Benefits:** Lower credit requirements, gift funds allowed
- **Mortgage Insurance:** Required for life of loan
- **Contact:** 1-800-225-5342

USDA Rural Development Loans

- **Down Payment:** 0% required
- **Income Limits:** 115% of area median income
- **Location:** Rural and suburban areas
- **Benefits:** No down payment, competitive rates
- **Contact:** 1-800-414-1226

VA Loans

- **Down Payment:** 0% required
- **Eligibility:** Veterans, active duty, Guard/Reserve
- **Benefits:** No PMI, assumable loans
- **Funding Fee:** 2.3% first use (can be financed)
- **Contact:** 1-877-827-3702

Good Neighbor Next Door

- **Discount:** 50% off list price
- **Eligible:** Teachers, law enforcement, firefighters, EMTs
- **Requirement:** Live in home 3+ years
- **Properties:** HUD-owned homes only
- **Contact:** Local HUD office

Quick Reference Contact List

National Resources

- **HUD Homebuying Programs:** 1-800-569-4287
- **VA Home Loans:** 1-877-827-3702
- **USDA Rural Development:** 1-800-414-1226
- **FHA Resource Center:** 1-800-225-5342
- **Fannie Mae:** 1-800-732-6643
- **Freddie Mac:** 1-800-373-3343

National Assistance Programs

- **Homes for Heroes:** 1-866-443-7637
- **NACA:** 1-888-302-6222
- **Habitat for Humanity:** 1-800-422-4828
- **NeighborWorks:** 1-202-760-4000
- **Operation Homefront:** 1-800-722-6098
- **National Homebuyers Fund:** 1-866-643-4968

Credit & Counseling

- **HUD Counseling:** 1-800-569-4287
- **Money Management International:** 1-866-889-9347
- **National Foundation for Credit Counseling:** 1-800-388-2227
- **Consumer Financial Protection Bureau:** 1-855-411-2372

Important Notes

1. ****Income Limits:**** Usually based on household size and area median income
2. ****First-Time Buyer:**** Usually means no ownership in past 3 years
3. ****Stack Programs:**** Many allow combining federal, state, and local assistance
4. ****Application Timing:**** Apply early - many programs run out of funds
5. ****Required Education:**** Most programs require homebuyer education course
6. ****Property Requirements:**** Must be primary residence, meet habitability standards
7. ****Repayment Terms:**** Understand if assistance must be repaid
8. ****Credit Scores:**** Minimums shown, but higher scores get better terms

Next Steps

1. ****Contact your state program**** for current rates and availability
2. ****Get pre-approved**** with a participating lender
3. ****Complete homebuyer education**** (usually free online)
4. ****Apply for assistance**** before making an offer
5. ****Stack programs**** for maximum benefit
6. ****Work with experienced agent**** familiar with assistance programs

Last Updated: January 2025

Disclaimer: Programs subject to change. Contact agencies directly for current information. This guide provides general information only and should not be considered financial advice.