

Find programs that may help lower your home buying costs¹

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If your state is not listed, please ask a lending specialist for other down payment and closing cost options.

These programs may be able to help you with down payment and closing costs.

For a limited time, when you get a VA, Affordable Loan Solution[®] or FHA mortgage, you'll receive a **\$200 bonus**. Must apply by November 30, 2018.²

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Arizona

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Program Name **City of Phoenix Open Doors Initiative Down Payment Assistance Program**
Program ID 402801
Specific locations City of Phoenix
Highlights

- Maximum amount up to \$15,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Tempe – Community Assisted Mortgage Program (CAMP)**
Program ID 106601
Specific locations City of Tempe
Highlights

- Maximum amount up to \$35,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Tucson/Pima County – Homebuyer Assistance Program**
Program ID 216701
Specific locations Pima County, City of Tucson
Highlights

- Maximum amount up to \$3,700
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required


Program Name **Housing Solutions Financial Assistance Program**
Program ID 397401
Specific locations City of Flagstaff
Highlights

- Maximum amount up to \$15,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Primavera WISH Program**
Program ID 445701
Specific locations City of Tucson
Highlights

- Maximum amount up to \$15,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Arkansas

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- Program Name** **Pine Bluff Home Buyer Assistance Program**
Program ID 262701
Specific locations City of Pine Bluff
Highlights
- Maximum amount up to \$3,000
 - May be used for down payment and/or closing costs
 - Client does not have to be a first-time homebuyer
 - Homebuyer education is required
-

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California

CALIFORNIA CONTINUED 

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Program Name **City of Carpinteria Workforce Homebuyer Down Payment Loan Program**
Program ID 422701
Specific locations City of Carpinteria
Highlights

- Maximum amount up to \$75,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Los Angeles Low Income Purchase Assistance (LIPA) Program**
Program ID 302401
Specific locations City of Los Angeles
Highlights

- Maximum amount up to \$60,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Oakland CalHOME Program**
Program ID 290701
Specific locations City of Oakland
Highlights

- Maximum amount up to \$60,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Oxnard Citywide Homebuyer Loan Program**
Program ID 415101
Specific locations City of Oxnard
Highlights

- Maximum amount up to \$30,000
- May be used for down payment
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Roseville First Time Home Buyer Down Payment Assistance Program**
Program ID 2501
Specific locations City of Roseville
Highlights

- Maximum amount up to \$60,000
- May be used for down payment
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **SDHC – City of San Diego 3% Interest Deferred Loan Program**
Program ID 432701
Specific locations City of San Diego
Highlights

- Maximum amount up to 17% of purchase price
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required



Program Name **City of Santa Ana Homebuyer Down Payment Assistance Loan Program**
Program ID 433701
Specific locations City of Santa Ana
Highlights

- Maximum amount up to \$80,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **San Francisco City Second Loan Program**
Program ID 5501
Specific locations City of San Francisco
Highlights

- Maximum amount up to \$200,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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California

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Program Name **San Francisco Downpayment Assistance Loan Program (DALP)**

Program ID 186301

Specific locations City of San Francisco

- Highlights**
- Maximum amount up to \$375,000
 - May be used for down payment
 - Client must be a first-time homebuyer
 - Homebuyer education is required

Program Name **City of San Jose Department of Housing Tierra Encantada Homebuyer Program**

Program ID 450401

Specific locations City of San Jose

- Highlights**
- Maximum amount to be determined by Provider
 - May be used for down payment
 - Client must be a first-time homebuyer
 - Homebuyer education is required

Program Name **City of Santa Ana Homebuyer Downpayment Assistance Loan Program**

Program ID 433701

Specific locations City of Santa Ana

- Highlights**
- Maximum amount up to \$80,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required

Program Name **Community Housing Development Corporation Workforce Initiative Subsidy for Homeownership (WISH) Program**

Program ID 451501

Specific locations Contra Costa County

- Highlights**
- Maximum amount up to \$15,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required

Program Name **Project Reinvest Homeownership Down Payment Assistance Program**

Program ID 453301

Specific locations Los Angeles County

- Highlights**
- Maximum amount up to \$10,500
 - May be used for down payment
 - Client must be a first-time homebuyer
 - Homebuyer education is required

Program Name **Riverside County Economic Development Agency – First Time Home Buyer Program**

Program ID 24801

Specific locations Riverside County (unincorporated areas)

- Highlights**
- Maximum amount up to \$75,000
 - May be used for down payment
 - Client must be a first-time homebuyer
 - Homebuyer education is required

Program Name **County of San Diego Downpayment and Closing Cost Assistance Program**

Program ID 33701

Specific locations San Diego County (unincorporated areas)

- Highlights**
- Maximum amount up to \$70,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required

Program Name **Housing Trust Silicon Valley Homebuyer Empowerment Loan Program (HELP)**

Program ID 453701

Specific locations Santa Clara County, City of East Palo Alto, City of Menlo Park

- Highlights**
- Maximum amount up to 10% of purchase price
 - May be used for down payment
 - Client must be a first-time homebuyer
 - Homebuyer education is required

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California

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Program Name **Town of Truckee CALHOME Program**
Program ID 451301
Specific locations Town of Truckee
Highlights

- Maximum amount up to \$38,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is not required

Program Name **Town of Truckee Down Payment Assistance Program**
Program ID 324301
Specific locations Town of Truckee
Highlights

- Maximum amount up to \$50,000
- May be used for down payment
- Client must be a first-time homebuyer
- Homebuyer education is not required

Program Name **Bay Area NeighborhoodLift Program**
Program ID 455101
Specific locations Alameda, Contra Costa, San Francisco, Solano Counties
Highlights

- Maximum amount up to \$30,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Fresno County – Homebuyer Assistance Program (HAP)**
Program ID 223301
Specific locations Fresno County (unincorporated areas)
Highlights

- Maximum amount up to 20% of purchase price
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Supporting Home Ownership in Poway (SHOP) Program**
Program ID 143301
Specific locations City of Poway
Highlights

- Maximum amount to be determined by Provider
- May be used for down payment
- Client must be a first-time homebuyer
- Homebuyer education is required


Program Name **City of Poway Building Equity and Growth in Neighborhoods (BEGIN) Program**
Program ID 291001
Specific locations City of Poway
Highlights

- Maximum amount up to \$54,266
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Concord First Time Homebuyer Program**
Program ID 105201
Specific locations City of Concord
Highlights

- Maximum amount up to \$40,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Connecticut

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Program Name **City of Bridgeport First Time Homebuyer Down Payment Assistance Program**

Program ID 449401

Specific locations City of Bridgeport

- Highlights**
- Maximum amount up to \$10,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required

Program Name **City of Milford CDBG Homeownership Program**

Program ID 275001

Specific locations City of Milford

- Highlights**
- Maximum amount up to \$15,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required

Program Name **New Haven Livable City Initiative (LCI) Down Payment/Closing Cost Loan Program – HOME Funds**

Program ID 7101

Specific locations City of New Haven

- Highlights**
- Maximum amount up to \$10,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required

Program Name **NHS of New Haven – Homeownership Matters Program**

Program ID 454101

Specific locations City of New Haven

- Highlights**
- Maximum amount up to \$10,000
 - May be used for down payment and/or closing costs
 - Client does not have to be a first-time homebuyer
 - Homebuyer education is required

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Florida

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Program Name **Broward County Purchase Assistance Program**
Program ID 427001
Specific locations Broward County
Highlights

- Maximum amount up to \$40,000
- May be used for down payment
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Boca Raton SHIP Purchase Assistance Program**
Program ID 430901
Specific locations City of Boca Raton
Highlights

- Maximum amount up to \$90,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Clearwater Downpayment Assistance Program**
Program ID 423401
Specific locations City of Clearwater
Highlights

- Maximum amount up to \$20,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Largo Down Payment Assistance Program**
Program ID 423501
Specific locations City of Largo
Highlights

- Maximum amount up to \$35,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Daytona Beach Affordable Home Ownership Assistance Program**
Program ID 233601
Specific locations City of Daytona Beach
Highlights

- Maximum amount up to \$50,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Fort Lauderdale Purchase Assistance Program**
Program ID 259801
Specific locations City of Fort Lauderdale
Highlights

- Maximum amount up to \$75,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required


Program Name **City of North Lauderdale Purchase Assistance Program**
Program ID 423901
Specific locations City of North Lauderdale
Highlights

- Maximum amount up to \$16,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Tampa Mortgage Assistance Program**
Program ID 71101
Specific locations City of Tampa
Highlights

- Maximum amount up to \$14,999
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Program Name **City of West Palm Beach Home Purchase Assistance Program**
Program ID 447101
Specific locations City of West Palm Beach
Highlights

- Maximum amount up to \$60,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **County of Duval Head Start to HOME Ownership Program (H2H)**
Program ID 237701
Specific locations Duval County
Highlights

- Maximum amount up to \$15,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Pensacola/Escambia County SHIP Program**
Program ID 424701
Specific locations Escambia County
Highlights

- Maximum amount up to \$7,500
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Escambia Consortium HOME Homebuyer Program**
Program ID 436901
Specific locations Escambia County
Highlights

- Maximum amount up to \$12,500
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Hernando County Down Payment Assistance Program (SHIP)**
Program ID 8801
Specific locations Hernando County
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required


Program Name **Lee County Department of Human Services HOME Down Payment Assistance Program**
Program ID 32601
Specific locations Lee County
Highlights

- Maximum amount up to \$16,800
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Miami-Dade Economic Advocacy Trust – Homeownership Assistance Program (HAP)**
Program ID 38101
Specific locations Miami-Dade County
Highlights

- Maximum amount up to \$7,250
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Program Name **Orange County Down Payment Assistance Program – SHIP**
Program ID 111801
Specific locations Orange County (outside city limits of Orlando)
Highlights

- Maximum amount up to \$30,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Palm Beach County SHIP Purchase Assistance Program**
Program ID 444201
Specific locations Palm Beach County
Highlights

- Maximum amount up to \$105,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Pinellas County Down Payment Assistance Program**
Program ID 114801
Specific locations Pinellas County (unincorporated areas)
Highlights

- Maximum amount up to \$20,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Santa Rosa County Homebuyer Assistance Program**
Program ID 424801
Specific locations Santa Rosa County
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Osceola County Purchase Assistance Program – SHIP**
Program ID 237301
Specific locations Osceola County (excluding City of Kissimmee)
Highlights

- Maximum amount up to \$30,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Winter Haven Gap Program**
Program ID 455501
Specific locations City of Winter Haven
Highlights

- Maximum amount up to \$20,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Pensacola Housing Incentive Program (COPHIP)**
Program ID 455701
Specific locations City of Pensacola
Highlights

- Maximum amount up to \$15,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

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Program Name **Atlanta Neighborhood Development Partnership (ANDP) Veterans Program**
Program ID 423201
Specific locations City of Atlanta, DeKalb County, Douglas County, Fulton County, Henry County, Gwinnett County, Rockdale County, Spalding County
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Invest Atlanta – Atlanta Affordable Homeownership Assistance Program (AAHOP)**
Program ID 281701
Specific locations City of Atlanta
Highlights

- Maximum amount up to \$14,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Invest Atlanta – Vine City/English Avenue Trust Fund Homeownership Assistance Program (HOAP)**
Program ID 142801
Specific locations City of Atlanta
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Augusta Homeownership Assistance Program (Forgivable Deferred Payment Loan)**
Program ID 313801
Specific locations City of Augusta
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Savannah – Dream Maker-2 CDBG and Succession Neighborhoods**
Program ID 84301
Specific locations City of Savannah
Highlights

- Maximum amount up to \$7,500
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Savannah Dream Maker-1 City-Wide**
Program ID 386001
Specific locations City of Savannah
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required


Program Name **City of Savannah Dream Maker-3 Neighborhood Revitalization Areas**
Program ID 84201
Specific locations City of Savannah
Highlights

- Maximum amount up to \$60,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Gwinnett County Homestretch Down Payment Assistance Program**
Program ID 35301
Specific locations Gwinnett County
Highlights

- Maximum amount up to \$7,500
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Program Name **City of Alton Homeownership Program**
Program ID 34201
Specific locations City of Alton
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **MMRP – Micro Market Recovery Program**
Program ID 446001
Specific locations City of Chicago
Highlights

- Maximum amount up to \$15,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Renew Woodlawn Homeownership AG Down Payment Assistance Program**
Program ID 445401
Specific locations City of Chicago
Highlights

- Maximum amount up to \$15,000
- May be used for down payment
- Client does not have to be a first-time homebuyer
- Homebuyer education is required


Program Name **Lake County Down Payment Assistance Program**
Program ID 435401
Specific locations Lake County
Highlights

- Maximum amount up to 5% of purchase price
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Madison County Homebuyer Assistance Program**
Program ID 238301
Specific locations Madison County
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Maine

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Program Name	Auburn-Lewiston Consortium Homebuyer Program
Program ID	280601
Specific locations	City of Auburn, City of Lewiston
Highlights	<ul style="list-style-type: none">• Maximum amount up to \$5,000• May be used for down payment• Client must be a first-time homebuyer• Homebuyer education is required

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Maryland

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Program Name **Baltimore City Community Development Block Grant Program (CDBG)**
Program ID 298201
Specific locations City of Baltimore
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of College Park New Neighbor Program**
Program ID 440801
Specific locations City of College Park
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is not required

Program Name **City of Rockville – R.E.A.C.H. (Real Estate Effort for Affordable Community Housing) Program**
Program ID 406001
Specific locations City of Rockville
Highlights

- Maximum amount up to \$12,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required


Program Name **Pathway to Purchase Program**
Program ID 448601
Specific locations Prince George’s County
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Frederick County Homebuyer Assistance Program**
Program ID 441301
Specific locations Frederick County
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Massachusetts

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Program Name **City of Lowell First-Time Homebuyer Assistance Program**
Program ID 239401
Specific locations City of Lowell
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of New Bedford “Neighborhoods First” First Time Homebuyer Program**
Program ID 148901
Specific locations City of New Bedford
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Somerville Closing Cost 80 Program**
Program ID 307501
Specific locations City of Somerville
Highlights

- Maximum amount up to \$5,000
- May be used for closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Somerville Closing Cost/Down Payment Assistance 110 Program**
Program ID 307601
Specific locations City of Somerville
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required


Program Name **City of Somerville Down Payment Assistance 80 Program**
Program ID 307101
Specific locations City of Somerville
Highlights

- Maximum amount up to 15% of purchase price
- May be used for down payment
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Greater Boston Hotel Employees Local 26 Housing Trust Fund**
Program ID 454201
Specific locations Statewide
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is not required

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Program Name [City of Lansing Down Payment Assistance Program](#)
Program ID 119601
Specific locations City of Lansing
Highlights

- Maximum amount up to \$40,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name [City of Portage Homebuyer Downpayment Assistance Loan](#)
Program ID 323401
Specific locations City of Portage
Highlights

- Maximum amount up to \$3,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name [City of Taylor Homebuyer Assistance Program](#)
Program ID 446801
Specific locations City of Taylor
Highlights

- Maximum amount up to \$5,000
- May be used for down payment
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name [Wayne County Homebuyer Program – National Faith Homebuyers Program](#)
Program ID 264201
Specific locations Wayne County (selected areas)
Highlights

- Maximum amount up to \$7,500
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Minnesota

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Program Name **Austin/Mower County Homeownership Fund**
Program ID 145201
Specific locations Mower County
Highlights

- Maximum amount up to \$4,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Ramsey County FirstHOME Buyer Assistance Program**
Program ID 201701
Specific locations Ramsey County
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **East Grand Forks Downpayment Assistance Program**
Program ID 108301
Specific locations City of East Grand Forks
Highlights

- Maximum amount up to \$7,500
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **The City of Woodbury First Time Homeownership Program**
Program ID 294601
Specific locations City of Woodbury
Highlights

- Maximum amount up to \$25,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Missouri

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Program Name 1st HOME Downpayment Loan Program – City of Florissant
Program ID 432201
Specific locations City of Florissant
Highlights

- Maximum amount up to \$3,500
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name 1st HOME Downpayment Loan Program – City of St. Charles
Program ID 432401
Specific locations City of St. Charles
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name 1st HOME Downpayment Loan Program – Jefferson County
Program ID 432101
Specific locations Jefferson County
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name 1st HOME Downpayment Loan Program – St. Charles County
Program ID 432001
Specific locations St. Charles County
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name 1st HOME Downpayment Loan Program – St. Louis County
Program ID 431901
Specific locations St. Louis County
Highlights

- Maximum amount up to \$3,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Nevada

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Program Name **City of Henderson – First Time Homebuyer Program (FTHB)**
Program ID 294801
Specific locations City of Henderson
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Community Services of Nevada WISH Program**
Program ID 449701
Specific locations Statewide
Highlights

- Maximum amount up to \$15,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Financial Guidance Center WISH Program**
Program ID 442401
Specific locations Statewide
Highlights

- Maximum amount up to \$15,000
- May be used for down payment
- Client must be a first-time homebuyer
- Homebuyer education is required

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New Jersey

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Program Name **Camden County First Time Homebuyer Program**
Program ID 174901
Specific locations Camden County
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Camden First Time Homebuyers Program**
Program ID 54001
Specific locations City of Camden
Highlights

- Maximum amount up to \$20,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Mercer County Consortium HOME First-Time Homebuyer Program**
Program ID 145301
Specific locations Mercer County
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Middlesex County American Dream Downpayment Initiative Program (ADDI)**
Program ID 215301
Specific locations Middlesex County
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required


Program Name **Monmouth County HOME First-Time Homebuyers Assistance Program**
Program ID 3901
Specific locations Monmouth County
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **County of Ocean Consortium First-Time Homebuyer Program**
Program ID 263501
Specific locations Ocean County
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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New Mexico

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Program Name **City of Rio Rancho Housing Opportunity Down Payment Assistance Program**

Program ID 215701

Specific locations City of Rio Rancho

- Highlights**
- Maximum amount up to \$5,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required
-

Program Name **Santa Fe Community Housing Trust – Home Purchase Second Mortgage Program**

Program ID 328201

Specific locations Santa Fe County

- Highlights**
- Maximum amount up to \$20,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required
-

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New York

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Program Name **City of Buffalo Down Payment Closing Cost Program**
Program ID 417701
Specific locations City of Buffalo
Highlights

- Maximum amount up to \$5,000
- May be used for closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **West Side NHS Down Payment & Closing Cost Assistance Loan**
Program ID 325601
Specific locations City of Buffalo
Highlights

- Maximum amount up to \$7,500
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **New York City Department of Housing Preservation and Development (HPD) HomeFirst Down Payment Assistance Program**
Program ID 175801
Specific locations City of New York
Highlights

- Maximum amount up to \$25,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Bronx NHS Homeownership HOME Program**
Program ID 454001
Specific locations City of New York (Bronx)
Highlights

- Maximum amount up to \$32,800
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Niagara Falls Closing Cost Grant Assistance Program**
Program ID 438901
Specific locations City of Niagara Falls
Highlights

- Maximum amount up to \$2,500
- May be used for closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Home HeadQuarters Inc. Closing Cost Assistance Program – Deferred Loan**
Program ID 10001
Specific locations City of Syracuse
Highlights

- Maximum amount up to \$3,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Troy Homeowners Incentive Program (HIP)**
Program ID 253001
Specific locations City of Troy
Highlights

- Maximum amount up to \$20,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Town of Hamburg Hometown Housing Program**
Program ID 235701
Specific locations Town of Hamburg
Highlights

- Maximum amount up to \$10,000
- May be used for down payment
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Project Reinvest Homeownership Program**
Program ID 456101
Specific locations Cities of Rochester and Buffalo
Highlights

- Maximum amount up to \$10,500
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

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North Carolina

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Program Name **Charlotte Mecklenburg Housing Partnership – Second Mortgage Down Payment Assistance Program**
Program ID 232201
Specific locations City of Charlotte
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Charlotte – HouseCharlotte**
Program ID 230001
Specific locations City of Charlotte
Highlights

- Maximum amount up to \$17,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Greenville Affordable Housing 10% Loan Assistance Program**
Program ID 452901
Specific locations City of Greenville
Highlights

- Maximum amount up to 10% of purchase price
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **City of High Point Core City Homebuyer Incentive Program**
Program ID 453901
Specific locations City of High Point
Highlights

- Maximum amount up to \$7,500
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Raleigh-Durham NeighborhoodLIFT Program**
Program ID 448901
Specific locations Durham County, Wake County
Highlights

- Maximum amount up to \$7,500
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Gastonia Homebuyer’s Assistance Program**
Program ID 120201
Specific locations Gaston County (selected areas)
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Town of Davidson Home Buyer Assistance Program**
Program ID 447901
Specific locations Town of Davidson
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Oklahoma

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Program Name **City of Oklahoma City – HOME Program**
Program ID 162101
Specific locations City of Oklahoma City
Highlights

- Maximum amount up to \$14,299
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Housing Partners of Tulsa First Time Homebuyer Program**
Program ID 437201
Specific locations City of Tulsa
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Oregon

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Program Name **City of Corvallis First Time Home Buyer Program**
Program ID 328001
Specific locations City of Corvallis
Highlights

- Maximum amount up to \$20,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Portland Housing Bureau Down Payment Assistance Loan**
Program ID 387801
Specific locations City of Portland
Highlights

- Maximum amount up to \$61,000
- May be used for down payment
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Clackamas County Homebuyer Assistance Program (CHAP)**
Program ID 209701
Specific locations Clackamas County
Highlights

- Maximum amount up to \$14,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Pennsylvania

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Program Name Bucks County Housing Trust Fund First Time Homebuyer Program
Program ID 25801
Specific locations Bucks County
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name Housing Partnership of Chester County First Time Homebuyer Program
Program ID 90601
Specific locations Chester County
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name Community Partnership Program
Program ID 452701
Specific locations City of Allentown
Highlights

- Maximum amount up to \$4,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required


Program Name Delaware County Homeownership First Program
Program ID 265201
Specific locations Delaware County
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name Montgomery County First Time Homebuyers Program
Program ID 37801
Specific locations Montgomery County
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Rhode Island

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Program Name **City of Woonsocket First Home Down Payment Assistance Program**

Program ID 408101

Specific locations City of Woonsocket

- Highlights**
- Maximum amount up to \$5,000
 - May be used for down payment
 - Client must be a first-time homebuyer
 - Homebuyer education is required
-

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South Carolina

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Program Name **Richland County Homeownership Assistance Program**

Program ID 285101

Specific locations Richland County

- Highlights**
- Maximum amount up to \$10,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required
-

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Tennessee

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Program Name **City of Memphis Down Payment Assistance Program (CWDP, MHC, MHA and TADPA)**
Program ID 442801
Specific locations City of Memphis
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Memphis Homebuyer Incentive Program Citizens (HIPC)**
Program ID 446601
Specific locations City of Memphis
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **Shelby County Down Payment Assistance Program (DPA)**
Program ID 215101
Specific locations Shelby County
Highlights

- Maximum amount up to \$3,500
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Texas

TEXAS CONTINUED 

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Program Name **Greater Austin NeighborhoodLIFT**
Program ID 451201
Specific locations Bastrop County, Hays County, Travis County
Highlights

- Maximum amount up to \$7,500
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Arlington Homebuyers Assistance Program**
Program ID 12501
Specific locations City of Arlington
Highlights

- Maximum amount up to \$10,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Fort Worth – Homebuyer’s Assistance Program**
Program ID 48401
Specific locations City of Fort Worth
Highlights

- Maximum amount up to \$14,999
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Garland First-Time Homebuyer Program**
Program ID 141101
Specific locations City of Garland
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Grand Prairie Buying Power Program**
Program ID 2803
Specific locations City of Grand Prairie
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Houston Homebuyer Assistance Program (HAP)**
Program ID 153501
Specific locations City of Houston
Highlights

- Maximum amount up to \$25,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required



Program Name **City of Irving Homebuyer Development Assistance Program**
Program ID 429401
Specific locations City of Irving
Highlights

- Maximum amount up to \$30,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **City of Plano First-Time Homebuyers Financial Assistance Program**
Program ID 43301
Specific locations City of Plano
Highlights

- Maximum amount up to \$20,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Texas

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Program Name **City of San Angelo Community and Housing Support Division Homebuyer’s Assistance Program (HAP)**
Program ID 175501
Specific locations City of San Angelo
Highlights

- Maximum amount up to \$15,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required


Program Name **Neighborhood Housing Services (NHS) of San Antonio DPA Program**
Program ID 444701
Specific locations City of San Antonio
Highlights

- Maximum amount up to \$20,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **Dallas County Department of Health and Human Services – Upfront Cost Assistance Program (UPCAP)**
Program ID 11301
Specific locations Dallas County
Highlights

- Maximum amount up to \$7,500
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

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Virginia

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Program Name **Stepping Stone Downpayment & Closing Cost Assistance Program**

Program ID 31103

Specific locations City of Richmond

- Highlights**
- Maximum amount up to \$7,500
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required
-

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Washington

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Program Name **Tri-Cities Home Consortium Downpayment Assistance Program**

Program ID 440701

Specific locations City of Kennewick, City of Pasco, City of Richland

- Highlights**
- Maximum amount up to \$10,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required
-

Program Name **Seattle NeighborhoodLIFT Program**

Program ID 445501

Specific locations King County, Snohomish County, Pierce County

- Highlights**
- Maximum amount up to \$20,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required
-

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Washington, D.C.

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Program Name **District of Columbia Department of Housing and Community Development (DHCD) – Home Purchase Assistance Program (HPAP) (Administered by Greater Washington Urban League)**

Program ID 2601

Specific locations City of Washington, D.C.

- Highlights**
- Maximum amount up to \$80,000
 - May be used for down payment and/or closing costs
 - Client must be a first-time homebuyer
 - Homebuyer education is required
-

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National Programs

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Program Name **PenFed Foundation Dream Makers Grant**
Program ID 9203
Specific locations USA
Highlights

- Maximum amount up to \$5,000
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is required

Program Name **United States Department of Veterans Affairs – Specially Adapted Housing Program (SAH)**
Program ID 4103
Specific locations USA
Highlights

- Maximum amount up to \$81,080
- May be used for down payment and/or closing costs
- Client does not have to be a first-time homebuyer
- Homebuyer education is not required

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