

Find programs that may help lower your home buying costs

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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.

Connect with your local Bank of America lending specialist.

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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 Los Angeles Moderate Income Purchase Assistance (MIPA) Program**

Program ID 453501

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 – First-Time Homebuyers Mortgage Assistance Program (MAP)**

Program ID 12201

Specific locations City of Oakland

- 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 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

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California

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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

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 San Mateo – First-Time Home Buyer Program**
Program ID 326001
Specific locations City of San Mateo
Highlights

- Maximum amount to be determined by Provider
- May be used for down payment and/or closing costs
- Client must be a first-time homebuyer
- Homebuyer education is not 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 \$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 **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

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California

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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


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

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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 \$50,000
- 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 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 **Jacksonville NeighborhoodLIFT Program**
Program ID 447501
Specific locations City of Jacksonville
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

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Florida

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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

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

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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

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

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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 **Howard County Housing DreamMaker Loan**
Program ID 443901
Specific locations Howard 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 **Settlement Downpayment Loan Program – HomeStarter Loan**
Program ID 431301
Specific locations Howard County
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 **Settlement Downpayment Loan Program – HomeSteadier Loan**
Program ID 431401
Specific locations Howard County
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 **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

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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 \$8,000
- 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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Michigan

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Program Name **City of Grand Rapids Homebuyer Assistance Fund**
Program ID 30101
Specific locations City of Grand Rapids
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 **City of Lansing Down Payment Assistance Program**
Program ID 119601
Specific locations City of Lansing
Highlights

- Maximum amount up to 6% 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 Portage Homebuyer Down Payment Assistance Loan**
Program ID 323401
Specific locations City of Portage
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 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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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 **Financial Guidance Center WISH Program**

Program ID 44201

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

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

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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
-

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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

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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 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 **City of Ponca City Homebuyer Assistance Program**
Program ID 419501
Specific locations City of Ponca City
Highlights

- Maximum amount up to \$3,500
- 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 **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
Down Payment Assistance**

Program ID 328001

Specific locations City of Corvallis

- 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 **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

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

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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 **Columbia, SC – NeighborhoodLIFT**
Program ID 446201
Specific locations Lexington County, Richland 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 **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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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 \$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, 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 \$84,000
 - 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 \$50,000
- 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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