



---

## LENDER NOTICE

### Home Preferred Over 80% AMI and Home Preferred Plus 4% Programs Now Available

**December 31, 2020**

#### Introduction

This lender notice relates to new Home Preferred options available to borrowers for reservations made on or after January 4, 2021. These options include:

- Loans for borrowers over 80% AMI
- 4% Cash Assistance

#### Summary

New Hampshire Housing is offering two new Home Preferred financing options available for reservations made on or after January 4, 2021.

- **Home Preferred Over 80% AMI** – Provides conventional financing for borrowers whose income exceeds 80% of the Area Median Income (AMI) as determined by Fannie Mae. Maximum income limit for all Home Preferred Over 80% AMI products is \$135,300.
- **Home Preferred Plus** – Provides conventional financing for borrowers with either a 3% or a new **4% downpayment cash assistance**. Downpayment cash assistance is calculated on the base loan amount.

The Home Preferred Over 80% AMI and Home Preferred Plus 4% products are available in combination with all our current Home Preferred mortgage options.

#### Online Webinar:

For those wishing to learn more about these exciting new offerings, New Hampshire Housing is hosting two live webinar trainings:

- Participating Originators: January 6, 2021 at 11:00 am. [Join Us!](#)
- Participating Lenders: January 6, 2021 at 1:00 pm. [Join Us!](#)

For more information on all the Home Preferred products visit, [nhhfa.org/lenders](http://nhhfa.org/lenders).

**Effective Date:** January 4, 2021

If you have any questions, please contact Lisa Ford at 603.310.9245 or [lford@nhhfa.org](mailto:lford@nhhfa.org).

Sincerely,

Homeownership Team  
New Hampshire Housing  
[ownershipinfo@nhhfa.org](mailto:ownershipinfo@nhhfa.org)  
[www.nhhfa.org/homeownership](http://www.nhhfa.org/homeownership)



---

**About New Hampshire Housing** As a self-sustaining public corporation, New Hampshire Housing Finance Authority promotes, finances and supports affordable housing. NHHFA operates a number of rental and homeownership programs that assist low- and moderate-income persons in obtaining affordable housing. Since its inception, NHHFA has helped more than 50,000 families purchase their own homes and has been instrumental in financing the creation of almost 15,000 multi-family housing units. [NHHFA.org/Lenders](http://NHHFA.org/Lenders)

New Hampshire Housing Finance Authority, P.O. Box 5087, Manchester, NH 03108,  
603-472-8623 | [NHHFA.org/Lenders](http://NHHFA.org/Lenders)

Unsubscribe

