Programs That Help Make Homeownership Happen!

JULIE JUSSIF
Managing Director, Homeownership Division
HOMEOWNERSHIP MORTGAGE PROGRAMS

FY22 HOMEOWNERSHIP PROGRAMS

**SINGLE-FAMILY MORTGAGE PROGRAM**
- **$292 MILLION**
  Total Mortgage Loans in FY22
- **1,103**
  Mortgage Loans
- **1,032**
  Loans to First-Time Homebuyers

**MORTGAGE CREDIT CERTIFICATES (MCC)**
- **547 MCC**
  Issued in FY22
- **$820,000**
  Total 1st Year Tax Benefit of MCC
- **6,008 ISSUED**
  Since Program Began
- **$42 MILLION**
  Tax Benefit to Homeowners Since Program Began

**DOWNPAYMENT ASSISTANCE (DPA)**
- **$7.1 MILLION**
  Total DPA In FY22
- **$9,097**
  Average DPA per Homeowner
- **783 LOANS**
  with DPA
- **320 LOANS**
  without DPA
HOMEOWNERSHIP MORTGAGE PROGRAMS

- Below market interest rates
- $10,000 in downpayment assistance
- Only payable upon sale, refinance or bankruptcy within the first 4 years
- Government insured loan programs
- $35,000 in rehab funds available
- Income and purchase price limits apply
HOMEOWNERSHIP MORTGAGE PROGRAMS

- $10,000 in downpayment and closing costs: can be combined with our other downpayment programs for a total of $20,000!
- Must be a First-Generation Homebuyer
- Must be originated through our Participating Originators Partners
- Requires homebuyer education

FOR 1ST GENERATION HOMEBUYERS, THE PATH TO HOMEOWNERSHIP JUST GOT $10,000 EASIER

Our 1stGenHomeNH program provides first-generation homebuyers with $10,000 in cash assistance for downpayment and closing costs.*
WHY NH HOUSING?

- We have flexible mortgage programs
- We are your trusted source for downpayment assistance
- We do not charge loan level price adjustments
- We have a fixed compensation model
- We offer rehab programs to get up to $35,000 in rehab funds
TOP 2022 COMPANIES
Participating Lender Channel
1st PLACE
386 LOANS: $104.4 MILLION
2nd PLACE
285 LOANS: $73.6 MILLION
3rd PLACE
272 LOANS: $68.2 MILLION
4th PLACE
114 LOANS: $30.3 MILLION
Bank of New Hampshire

6th PLACE
48 LOANS: $8.6 MILLION
GOLD
NEW HAMPSHIRE
HOUSING
TOP LENDER

embrace®
home loans

10TH PLACE
24 LOANS: $6.3 MILLION
TOP 2022 COMPANIES
Participating Originator Channel
WOODSVILLE Guaranty Bank

1ST PLACE
53 LOANS: $10.1 MILLION
2ND PLACE
40 LOANS: $10.5 MILLION

The Mortgage Center
St. Mary’s Bank
3RD PLACE
35 LOANS: $7.3 MILLION
Pinnacle Mortgage Corp.

“Trusted, Professional & Experienced”

NMLS #1323739

4TH PLACE
24 LOANS: $7.8 MILLION
Mascoma Bank

5th PLACE
21 LOANS: $3.9 MILLION
GOLD
NEW HAMPSHIRE
HOUSING
TOP LENDER

Northway BANK

5th PLACE
21 LOANS: $3.6 MILLION
JUST REMEMBER...

- $151,200 Income Limit
- Downpayment & Closing Cost Assistance
- Rehab Funds
- Homebuyer Tax Credit Program
Extra cash can help open doors—like the front door to your new home.

Stack the odds in your favor with a fixed-rate loan plus cash assistance.

Imagine what you could do with an additional $2,000 each year...

With the Homebuyer Tax Credit Program homebuyers can get up to $2,000 annually for the life of the loan. Imagine the possibilities.

Get up to $35,000 to make that fixer-upper your dream home.

If you're a First-Time Homebuyer, you may be eligible for up to $35,000 in cash from the Homebuyer Tax Credit Program. It's your chance to buy your dream home and make it your own.

There's a first-time and a right time. This time it's both.

With the Homebuyer Tax Credit Program, you can buy a home and get up to $35,000 in cash to make it your own. It's your chance to buy your dream home and make it your own.

We Make Homeownership Happen!
NH HOME BUYER FAIRS

MARCH 11
MANCHESTER

MARCH 25
SEACOAST

APRIL 1
NORTH COUNTRY

FREE EVENTS • DOOR PRIZES

JOIN US!

NHHousing.org
2023 Homeownership Conference

We Make Homeownership Happen!

MARCH 8, 2023