



NEW HAMPSHIRE
HOUSING

CREATING OPPORTUNITIES THROUGH HOME AND COMMUNITY



PROGRAMS • RESOURCES • PARTNERSHIPS

December 2025

Opening Doors to Homeownership

MORTGAGE PROGRAMS



ownershipinfo@nhhfa.org

- **Home Flex** – Government insured mortgage with low downpayment requirements
- **Home Preferred** – Conventional mortgage with a reduced mortgage insurance option
- **Home First** - Market favorable fixed-rate program for first-time homebuyers and those purchasing in targeted communities
- **1stGenHomeNH** – \$10,000 cash downpayment assistance for first-generation homebuyers
- **Cash Assistance Program** – Up to \$15,000 cash downpayment assistance available across all of our programs

Disclaimer: Downpayment assistance is provided as second mortgage with zero % interest and APR, no required monthly payments and a 30-year term. Must be paired with a NH Housing First mortgage to qualify. Additional terms, limits and conditions may apply.

NH Housing works with a statewide network of lenders and partners to offer primary residence mortgage products tailored to different borrower needs, particularly first-time homebuyers. We also oversee the servicing of NH Housing's portfolio of single-family mortgage loans.

Explore programs and resources at NHHomeownership.org.



EDUCATION & PREPARATION

We support homebuyer and financial education programs that help individuals understand the homebuying process, manage credit, and plan for long-term success.

Visit our website to find:

- Homebuyer Seminars
- Financial Counseling
- Online Education
- Mortgage Calculators

IF YOU'RE STRUGGLING TO PAY YOUR MORTGAGE

Visit our **Homeowner Resources** page for free counseling, foreclosure-prevention tools, and local support.



BUILD YOUR TEAM

Connect with one of our approved lenders to get expert guidance at every step of the homebuying process. Together, we'll help turn your homeownership goals into reality. Visit NHHomeownership.org to get started.

Connecting People to Affordable Rental Homes

NH Housing administers the Housing Choice Voucher (HCV) rental assistance programs for low- and very low-income households statewide.

rentinfo@nhhfa.org

HOW TO APPLY

Eligible households can apply for the Housing Choice Voucher online. Details are available at NHHousing.org/apply.

FINDING A HOME

We provide a list of apartments for rent offered by private landlords and maintain a statewide Directory of Assisted Housing for income-restricted and rent-subsidized properties.

View rental listings and learn more at: NHHousing.org/search-for-housing.



LANDLORD PARTNERSHIPS

The HCV Program provides reliable rental income for property owners. Partnering with NH Housing expands your pool of qualified renters and supports affordable housing statewide. Contact us at rentinfo@nhhfa.org to learn more.



Financing Affordable Rental Development

multifaminfo@nhhfa.org

Our Multifamily Housing Division provides financing to developers and nonprofit housing providers to **create and preserve affordable rental housing** across the state and oversees the long-term quality of these properties through our Asset Management team. We administer federal and state programs—including Low-Income Housing Tax Credits, HOME Investment Partnerships, and the Affordable Housing Fund—to help build and rehabilitate quality housing that meets the needs of NH's communities.

If you're interested in developing affordable housing, visit our **Developer Handbook** for an overview of funding programs and resources to help you get started.



LEAD HAZARD CONTROL AND HEALTHY HOMES PROGRAM

This program provides grants and low-interest loans to help property owners and childcare facilities remove lead hazards and make homes safer for children, pregnant women, and families. Learn more at NHHousing.org/Lead.

IF YOU'RE STRUGGLING TO PAY RENT

Need help with rent, utilities, or avoiding eviction?



Visit our **Renter Resources** page to explore emergency assistance, legal support, and other housing help.

SPECIAL PROGRAMS

The following special voucher programs have sub-lists on the HCV wait list:

- Veterans Affairs Supportive Housing (VASH)
- Mainstream Housing Choice Voucher Program
- Family Unification Program
- Family Self-Sufficiency Program (FSS)
- Foster Youth to Independence (FYI)

Advancing Housing Solutions Through Research and Advocacy

info@nhhfa.org

The Engagement, Policy & Communications group leads efforts to share information, connect, and inspire through innovative research, strategic communications, impactful publications, and effective marketing. We collaborate with partners statewide to increase awareness of housing needs and promote solutions that support a balanced supply of diverse and affordable homes.



RESEARCH, POLICY & OUTREACH

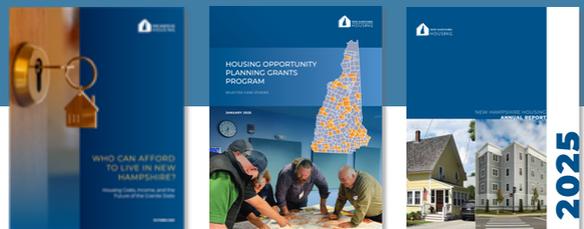
Working with community partners and state policymakers, we promote discussions about preserving and creating housing, provide workforce housing education, and share resources to advance local housing policy and legislative solutions that support affordable homes.

FAIR HOUSING ADVISORY COUNCIL

Share fair housing concerns with the **Fair Housing Advisory Council**, a diverse group working to ensure equal access to housing in NH.

ACCESS OUR LATEST REPORTS OR REQUEST A SPEAKER

We produce market reports, planning tools, and publications that inform housing policy and foster collaboration. Through community presentations, conferences, and discussions, we help local leaders and organizations better understand housing challenges and opportunities. NHHousing.org/publications-data



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New Hampshire Housing promotes, finances, and supports housing solutions for the people of New Hampshire.