



We Make  
**Homeownership  
Happen**

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

With the NH Housing **Home First** and **Home First Plus Programs**, homebuyers benefit from a low fixed-rate loan and \$10,000 in cash assistance for downpayment and closing costs. This time it's a win-win.

- Must be a first-time homebuyer (no ownership in the past 3 years) or buying in a targeted area
- Must meet income and purchase price limits for the town in which the property is located
- \$10,000 cash assistance is a 4-year forgivable second mortgage at zero percent interest\*
- Purchasing a single-family home (1-4 unit)
- Must be an owner-occupied primary residence

## CONTACT ME TO LEARN MORE!



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## REQUIREMENTS

- Only available with government insured programs
- Minimum FICO 620
- Homebuyer education required for first-time homebuyers and those using downpayment cash assistance
- Cannot be combined with the Homebuyer Tax Credit Program
- May be subject to a Recapture Tax if the home is sold within the first 9 years, there is home appreciation and the borrower exceeds certain income limits.



Visit [NHHomeownership.org](http://NHHomeownership.org)  
for more information.



\*The Cash Assistance is forgiven in full after four years unless during the first four years, the borrower: 1) sells; 2) refinances; or 3) files for bankruptcy, in which case the borrower must repay the full amount of the Cash Assistance.