

Homeownership Program Information Sheet

Page 2 of 2

Welcome Home Program

Effective 7/13/2026

INCOME LIMITS

COUNTY ALL HOUSEHOLD SIZES

All Counties \$182,800

**NIFA includes all sources of income used by the Participating Lender for loan approval and credit underwriting purposes.*

PURCHASE PRICE LIMITS

UNITS ALL COUNTIES

One Unit \$485,500

Two Units \$607,000

First Home Program

Effective 7/13/2026

INCOME LIMITS

COUNTY 1-2 PERSON 3+ PERSONS

NON-TARGET AREA

Arthur	\$109,800	\$126,270
Buffalo	\$105,800	\$121,670
Butler	\$110,000	\$126,500
Cass	\$114,000	\$131,100
Dawson	\$112,920	\$131,740
Douglas	\$114,000	\$131,100
Fillmore	\$107,900	\$124,085
Gosper	\$112,920	\$131,740
Hamilton	\$113,400	\$130,410
Harlan	\$106,400	\$122,360
Hooker	\$109,800	\$126,270
Lancaster	\$107,500	\$123,625
Otoe	\$114,900	\$132,135
Sarpy	\$114,000	\$131,100
Saunders	\$118,200	\$135,930
Seward	\$114,200	\$131,330
Washington	\$114,000	\$131,100
All Other	\$105,700	\$121,555

TARGET AREA

Adams	\$126,840	\$147,980
Douglas	\$136,800	\$159,600
Jefferson	\$126,840	\$147,980
Lancaster	\$129,000	\$150,500
Saline	\$126,840	\$147,980
Scotts Bluff	\$126,840	\$147,980

**All income sources are included for any adult member who will reside in the home AND will be a Borrower, Co-Borrower or Non-Borrowing Spouse. Income from other adult occupants is only included when the occupant will have ownership interest.*

PURCHASE PRICE LIMITS

NUMBER OF UNITS NON-TARGET COUNTY TARGET COUNTY

One Unit	\$398,000	\$485,500
Two Units	\$497,500	\$607,000
Three Units	\$621,875	\$758,500
Four Units	\$777,350	\$948,500



402.434.3900
1.800.204.NIFA

1248 O Street #601
Lincoln NE 68508-1587

nifa.org