

# HOMEOWNERSHIP PROGRAMS



## HOUSEHOLD INCOME LIMITS

County (Non-Target)	1-2 Persons	3 or more Persons
Adams	79,800	91,770
Buffalo	80,400	92,460
Cass	87,800	100,970
Cheyenne	82,200	94,530
Douglas	87,800	100,970
Gosper	84,700	97,405
Hamilton	81,000	93,150
Jefferson	79,800	91,770
Lancaster	82,500	94,875
Lincoln	86,424	99,388
Logan	86,880	100,101
McPherson	86,584	99,572
Platte	81,900	94,185
Polk	81,600	93,840
Sarpy	87,800	100,970
Saunders	83,700	96,255
Scotts Bluff	79,800	91,770
Seward	86,300	99,245
Washington	87,800	100,970
All Other	79,800	91,770
County (Target)	1-2 Persons	3 or more Persons
Adams	95,760	111,720
Douglas	105,360	122,920
Jefferson	95,760	111,720
Lancaster	99,000	115,500
Scotts Bluff	95,760	111,720

## FIRST HOME

A first mortgage loan for buyers who do not need down payment assistance.

## HOMEBUYER ASSISTANCE

A first mortgage loan combined with a second mortgage loan to provide down payment assistance.

## MILITARY HOME

A first mortgage loan for active military and qualified veterans who do not need down payment assistance.

## ELIGIBILITY

- First-time buyer (3-year rule)
- Household income & purchase price limits
- Completion of homebuyer education class prior to closing

## BENEFITS

- 30-year fixed rate mortgage loans
- Competitive interest rates
- Down payment and/or closing cost assistance
- Government and conventional loan options
- Reduced out of pocket expenses
- Homebuyer education classes
- Work with approved NE Participating Lenders

## EXPLORE NIFALOAN.ORG

- Check to see if you may be eligible for a NIFA loan
- Connect with NIFA Loan Officer & Realtor Specialists
- Take a homebuyer education class online or in person

## PURCHASE PRICE LIMITS

Number of Units	Non-Target Counties	Target Counties
One Unit	311,000	381,000
Two Units	399,000	488,000
Three Units	482,000	590,000
Four Units	600,000	733,000

