NIFA

HOMEOWNERSHIP PROGRAMS

Loans for first-time buyers, repeat buyers, active/retired military personnel, and other eligible Nebraskans.

SCAN THE CODE

LEARN MORE

FIRST HOME LOAN

First-time homebuyers are eligible. Income and purchase price limits are determined by household size and property location.

WELCOME HOME LOAN

First-time and repeat homebuyers are eligible. The income limit for all household sizes is $182,800 and the purchase price limit for one unit is $485,500 and two units is $607,000. *(Effective 7/13/26)*

MILITARY HOME LOAN

Active members of the military or qualified veterans are eligible. Qualified veterans are exempt from the first-time homebuyer requirement.

BENEFITS OF NIFA

- **Competitive, Fixed Interest Rates**
- **Homebuyer Education Courses**
- **Downpayment Assistance**

BUILD HOME

Designed for eligible homebuyers building a new single-family home, Build Home offers a NIFA mortgage interest rate lock for up to 180 days while the home is under construction.

DOWNPAYMENT ASSISTANCE

Qualified applicants who receive a First Home or Welcome Home first mortgage may access downpayment assistance for up to 5% of the purchase price, with a minimum household investment of $1,000.

*Visit **nifa.org** to check your eligibility or connect with a participating lender.*