

HOMEOWNERSHIP PROGRAMS



HOUSEHOLD INCOME LIMITS

Area (Non-Target)	1-2 Family Members	3 or more Family Members
Adams County	79,800	91,770
Cass County	87,000	100,050
Cheyenne County	82,200	94,530
Douglas County	87,000	100,050
Gosper County	80,700	92,805
Hamilton County	80,200	92,230
Jefferson County	79,800	91,770
Lancaster County	82,100	94,415
Lincoln County	88,200	102,900
Logan County	85,920	100,240
McPherson County	89,160	104,020
Polk County	81,600	93,840
Sarpy County	87,000	100,050
Saunders County	82,800	95,220
Scotts Bluff County	79,800	91,770
Seward County	84,600	97,290
Washington County	87,000	100,050
All Other Counties	79,800	91,770

Area (Target)	1-2 Family Members	3 or more Family Members
Adams County	95,760	111,720
Douglas County	104,400	121,800
Jefferson County	95,760	111,720
Lancaster County	98,520	114,940
Scotts Bluff County	95,760	111,720

MAX. PURCHASE PRICE LIMITS

# of Units	Non-Target Area	Target Area
1 unit	\$283,000	\$346,000
2 units	\$362,000	\$443,000
3 units	\$438,000	\$535,000
4 units	\$544,000	\$666,000

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



7.2020

402.434.3900

homeownership@nifa.org

www.nifa.org

