

HOMEOWNERSHIP PROGRAMS



HOUSEHOLD INCOME LIMITS

Area (Non-Target)	1-2 Family Members	3 or more Family Members
Adams	78,100	89,815
Cass	86,000	98,900
Cheyenne	80,300	92,345
Douglas	86,000	98,900
Jefferson	78,100	89,815
Lancaster	80,400	92,460
Lincoln	84,000	98,000
Logan	84,000	98,000
McPherson	84,000	98,000
Nemaha	79,200	91,080
Sarpy	86,000	98,900
Saunders	81,600	93,840
Scotts Bluff	78,100	89,815
Seward	82,600	94,990
Washington	86,000	98,900
All Other Counties	78,100	89,815
Area (Target)	1-2 Family Members	3 or more Family Members
Adams	93,720	109,340
Douglas	103,200	120,400
Jefferson	93,720	109,340
Lancaster	96,480	112,560
Scotts Bluff	93,720	109,340

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



2.27.2020

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

