

HOMEOWNERSHIP PROGRAMS



HOUSEHOLD INCOME LIMITS

County (Non-Target)	1-2 Persons	3 or more Persons
Cass	95,100	109,365
Douglas	95,100	109,365
Lancaster	90,600	104,190
Sarpy	95,100	109,365
Saunders	93,000	106,950
Seward	96,500	110,975
Washington	95,100	109,365
All Other Counties	89,000	102,350
County (Target)	1-2 Persons	3 or more Persons
Adams	106,800	124,600
Douglas	114,120	133,140
Jefferson	106,800	124,600
Lancaster	108,720	126,840
Scotts Bluff	106,800	124,600

PURCHASE PRICE LIMITS

Number of Units	Non-Target Counties	Target Counties
One Unit	349,000	427,000
Two Units	447,000	546,000
Three Units	540,000	661,000
Four Units	672,000	821,000

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

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

