



These down payment and closing cost notes give general guidelines. See website and provider for specific program availability, requirements, restrictions, and loan terms. We assume no responsibility for inaccuracies or program changes

NOTE: Many programs are income restricted. For example, a program may say, “Only for homebuyers at 120% of Area Median Income.” To find your Area Median Income, go to: [AMI Lookup Tool](#).

FEDERAL PROGRAMS:

HUD Good Neighbor Program (Officer/Teacher/EMT Next Door)

50% Sales Price Discount for Homes Purchased in HUD [Revitalization Areas](#)

Program is for first responders who serve the locality where the home is located. This includes law enforcement officers, pre-Kindergarten through 12th grade teachers, and firefighters/emergency medical technicians. See your FHA approved Mortgage Loan Officer or an [FHA Homeownership Center](#). Check for properties here: [HUD Homes for Sale to the Public](#).

Veterans Administration Home Loan Program – 100% Financing for Veterans.

United States Department of Agriculture Single Family Home Loan Program – 100% Financing in Eligible Rural Areas - [Check by State for Eligible Rural Areas](#)

Housing Choice Voucher (HCV) Program Section 8

Allows families accepted under this program to receive a homeownership voucher to buy a home and to receive assistance meeting monthly housing payment obligations.

Opportunity Zones (for Real Estate Investors)

The 2017 Tax Cuts and Jobs Act created Qualified Opportunity Zones to spur investment and job creation in distressed communities. Qualifying taxpayers may defer tax on capital gains by investing in these areas according to established guidelines. [Find an Opportunity Zone](#).

HUD Approved Housing Counseling Agencies:

[HCAs Serving Nationwide](#) | [HCA State Map](#)

STATE LEVEL

State Departments of Housing and Community Development -

{Google “State or City Name” + “Department of Housing and Community Development”}

State Housing Finance Agencies: [Find a State H.F.A.](#)

Find Your Local Realtors Association