



Home At Last™ Getting You Home Since 2006

Bundle BOTH Home At Last™ programs to Save Even More!

By bundling the Grant with the MCC, you will realize long-term and immediate savings on your home, making homeownership more affordable and attainable than ever before.

If you answer YES to all of the following, then ask your lender about bundling both programs.

- I have not owned a home within the last 3 years, or I am a qualified Veteran.
- My qualifying household income is below the limit.
- The purchase price of the home is below the limit.
- My credit score is at least 640.
- My total debt-to-income ratio does not exceed 50%.

And, speaking of bundling...

The Home At Last™ Grant and MCC can be bundled with a USDA Rural Development or VA loan — both provide 100% financing!

Stop renting and start owning with no money down! Home At Last™ — Getting You Home with customizable grant options that truly make affordable homeownership a reality!

Enhancing the Quality of Life in Nevada

Since 1973, the Nevada Rural Housing Authority has been dedicated to promoting, providing and financing affordable housing opportunities for all rural Nevadans. It's our mission, and it's at the heart of everything we do.

We launched Home At Last™ in 2006 to help more Nevadans to become homeowners. We've generated over \$1 billion in mortgages, which provided much-needed down payment assistance and mortgage tax credit benefits to homebuyers across Nevada. Today, as a result of our Home At Last™ programs, thousands of Nevada families have achieved their dream of affordable homeownership!

Home At Last™ — We're the experts at *Getting You Home!*



A Program of
Nevada Rural
Housing Authority

Home At Last™ Department

Northern Nevada: (775) 887-1796

Southern Nevada: (702) 992-7215

TDD: (800) 545-1833 ext. 545

Email: HAL@nvrural.org

Learn more at nvrural.org



A Program of
Nevada Rural
Housing Authority



Lawson Family

We Specialize in Making Dreams Come True!

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Home At Last™ Homebuyer Programs
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www.NVRURAL.org

Home At Last™

HOMEBUYING PROGRAMS

Home At Last™ – Down Payment Assistance (DPA) Grants

Home At Last™ grants can be used for down payment and/or closing cost assistance. All grants are paired with an affordable, 30-year fixed interest rate loan (FHA, VA, USDA or our exclusive Fannie Mae HFA Preferred Conventional).

What Does Home At Last™ DPA Offer?

- Grants up to 5% of the loan amount - that's up to \$21,000!
- NO first-time buyer requirement
- NO asset limits
- NO purchase price limits
- Customizable grant options to suit your needs

Who Qualifies?

- \$125,000 income limit on Conventional loans
- \$98,500 income limit on FHA/VA/USDA loans
- 640 minimum credit score, no exclusions
- 50% maximum debt-to-income on Conventional loans
- 45% maximum debt-to-income on FHA/VA/USDA loans
- Home must be buyer's primary residence
- Buyer must meet normal FHA/VA/USDA/HFA Preferred Conventional underwriting requirements

Home At Last™ – Mortgage Certificate Credit (MCC)

Home At Last™ MCC provides a dollar-for-dollar federal income tax credit to the homebuyer every year for the life of the loan, as long as they live in the home.

What Does Home At Last™ MCC Offer?

- Federal tax credit equal to 30% or 20% of the interest paid (30% is limited to \$2,000/year and 20% has no limit)
- You can choose to take the annual credit or increase your take-home pay in every paycheck
- Helps you get a home loan — the tax credit increases repayment income, reduces debt-to-income ratios and may help you qualify for a higher loan amount
- Go to nvrural.org/MCC for full program details
- Program fee is WAIVED for qualified Veterans, first-time buyers serving on active duty, and National Guard Service personnel

Who Qualifies?

- Income and purchase price is below the limit
- Home must be buyer's primary residence
- First-time buyers or qualified Veterans (waived when home is located in a targeted area)

Home At Last™ – Getting Started

Eligible Areas

Home At Last™ programs are available in every county in Nevada! For properties located in Washoe and Clark counties, where the populations may exceed 150,000, enter the property address at www.halmap.org to confirm eligibility. **Did you know the following communities ARE eligible for Home At Last™?!**

Washoe County

- Sparks
- Spanish Springs
- Sun Valley
- Hidden Valley
- Cold Springs
- Lemmon Valley
- Golden Valley
- Red Rock

- Washoe Valley
- Washoe County – Rural

Clark County

- Enterprise
- Mountain's Edge
- Southern Highlands
- Whitney
- Winchester
- Summerlin South

Connect With an Approved Lender!

It's easy to use our Home At Last™ programs! Connect with a preferred lender online at nvrural.org/find-a-lender-realtor, or Email us at HAL@nvrural.org, or call us (775) 887-1796.

Our programs never slow down closing. Working with a Home At Last™ approved lender is required. Working with a Home At Last™ certified Realtor® is optional, but recommended.

Nevada Rural Housing Authority and your team of dedicated Home At Last™ specialists are experts at Getting You Home!

“Buying a house is stressful. Finding out that I qualified for two Home At Last™ programs and could keep a lot more money in the bank was a relief.”

— Lindsey Hall (first-time homebuyer)

