

Homeownership Programs

Launchpad Homeownership Program

- 6.17% interest rate
- Must be a first-time buyer or qualified veteran
- 4% down payment and closing cost assistance paired with 30-year fixed-rate government loans (FHA, VA, USDA-RD)
- Assistance is forgiven after 5 years
- Visit BuyRuralNV.org for details

Home At Last™ Program

- Down Payment Assistance options
- No first-time homebuyer requirement
- Options for higher income households
- Refinancing options for existing homeowners
- Visit HomeAtLastNV.org for details

Mortgage Tax Credit Program (MCC)

- Helps more buyers qualify for a mortgage
- Must be a first-time buyer or qualified veteran
- Makes homeownership more affordable
- MCCs can be added to any eligible loan
- Estimate tax savings with online calculator
- Visit HALMCC.org for details

Homebuyer Education

- Homebuyer education is required for all programs
- Available 24/7 at HomeAtLastEducation.org

Nevada Rural Housing does not originate mortgage loans. Eligibility is determined by licensed lenders approved to offer the programs. Participating lenders are responsible to follow all program and loan agency guidelines. Loan rates vary based on program, loan type and amount of assistance provided. Not all applicants will qualify. MCC applicants should consult their own tax advisor or the IRS for questions regarding the MCC tax credit benefit. This is not an offer to lend money or solicit a mortgage application. A first-time buyer has not owned a home in the past 3 years. Title 38 of the Code of Federal Regulations defines a veteran as "a person who served in the active military, naval, or air service and who was discharged or released under conditions other than dishonorable". REV 05.28.24

