

Date: November 24, 2025

Update No.: 2025-06

Nevada Rural Housing's Home At Last™ program options to simplify

Summary: With the introduction of Nevada Rural Housing's Rural Rocks \$20K homeownership program, the remaining Home At Last™ program options will be simplified to provide unassisted options (no down payment assistance) for those who would like access to affordable credit, charter level mortgage insurance and/or are refinancing their current mortgage.

Nevada Rural Housing will continue to offer several down payment assistance options:

- Rural Rocks \$20K: provides \$20,000 in assistance
- Launchpad for First-Time Homebuyers: 2% and 4% assistance options
- Launchpad: 3% and 5% assistance options

We're continuously evaluating our program offerings to make homeownership as affordable as possible for rural Nevadans and will continue updating available options as appropriate.

Effective Date: December 1, 2025

Additional Information: For current rates and options, visit [HALRates.org](https://www.HALRates.org)

Questions: Contact HAL@NVRural.org with any questions.