

















Effective 12/1/2025					
<div>NEVADA RURAL HOUSING</div>		Homeownership Programs			
		Home At Last™	Rural Rocks \$20K	Launchpad for First-Time Homebuyers	Launchpad
<div>Loan and Assistance Options</div> <div>Visit HALRates.org for current options and rates</div> <div>Assistance can be used toward the down payment and/or closing costs in all programs.</div>	Unassisted Option				
	2%, 4% of the Loan Amount				
	3%, 5% of the Loan Amount				
	\$20,000 in Assistance				
	Permanent Rate Reduction Option				
	Refinance Option				
	Government Loans: FHA, VA, USDA-RD				
	Conventional Loans: Fannie Mae 80% AMI Freddie Mac 80% AMI				
	Fannie Mae Over 80% AMI				
	Freddie Mac Over 80% AMI				
Second Mortgage	Term (Not pro-rated)	N/A	30-year forgivable	30-year deferred	30-year deferred
<div>Qualifications</div> <div>Click here for additional program resources</div>	Program Income Limit (Loan agency guidelines apply)	\$165,000	150% AMI by County	County Based HUD Limits	\$165,000
	Government Loans Minimum Credit Score/ Maximum DTI	640-679/45% 680+/50% Manufactured Homes: 680+/45%			
	Conventional Loans Minimum Credit Score/ Maximum DTI	640+/50% Manufactured Homes: 680+/45%			
	Purchase Price Limit (Loan agency guidelines apply)	None	\$806,250	County Based HUD Limits	None
	Program Loan Limit (Loan agency guidelines apply)	Conforming	Agency	Agency	Agency
	First-time Homebuyer Requirement*	None	None	Yes	None
	NV Residency Requirement	None	6 months	None	None
	Essential Worker Requirement	None	Yes	None	None
	Eligible Area	All 17 Nevada Counties (Population below 150k) Visit HALMap.org to verify property eligibility in Washoe and Clark counties.			
Lender Compensation	Origination Fee	Not Capped (Normal & Customary)	Not Capped (Normal & Customary)	0.5%	0.5%
	SRP	1.50%	1.50%	2.25%	2.25%
Learn about NRH’s Mortgage Credit Certificate program by visiting HALMCC.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 the most current program guidelines published on the eHousing website, U.S. Bank AllRegs and all loan agency guidelines. Loan rates vary based on program, loan type and amount of assistance provided. Not all applicants will qualify. 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. The Rural Rocks \$20K program requires at least one borrower be an Essential Worker (outlined in the program guidelines).

