



**DREAMS  
SHOULD  
ALWAYS  
STAY  
WITHIN  
REACH**



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DES MOINES, IOWA 50315

RESOURCES FOR IOWA HOME BUYERS

IOWA FINANCE AUTHORITY

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## MORTGAGE PROGRAMS

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### FIRSTHOME PROGRAM

The FirstHome Program is specifically designed to assist first-time home buyers. Because getting a home should be as easy as deciding on décor – okay, a lot easier than that.

### HOMES FOR IOWANS PROGRAM

No matter how many homes you've purchased, any home buying decision is a big one. The Homes for lowans Program will make moving on easier.

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## DOWN PAYMENT ASSISTANCE PROGRAMS

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When you use one of our down payment programs in conjunction with our FirstHome or Homes for lowans mortgage, home buying is affordable and easy. The same FirstHome or Homes for lowans program eligibility requirements apply.

### GRANT

The down payment assistance grant provides home buyers with a \$2,500 grant to assist with down payment and closing costs.

### OR

### 2<sup>ND</sup> LOAN

The 2nd Loan program offers a loan of up to 5% of the home's sale price or \$5,000, (whichever is less) and is repayable at time of sale, refinance or when the first mortgage is paid in full. No monthly payments required!

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## OPTIONS ARE GOOD. JUST LIKE NOVELTY MAILBOXES.

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### FIRSTHOME PROGRAM

GRANT \$2,500 **OR** LOAN Up to \$5,000\*

### HOMES FOR IOWANS PROGRAM

GRANT \$2,500 **OR** LOAN Up to \$5,000\*

*\*See 2nd loan details above.*



**WE'LL  
HELP YOU  
FEEL RIGHT  
AT HOME.**

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## **LET'S MAKE IOWA YOUR NEW HOME BASE**

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### **MILITARY HOMEOWNERSHIP ASSISTANCE PROGRAM**

The Military Homeownership Assistance Program provides a \$5,000 grant to eligible service members and veterans for down payment and closing costs on qualifying homes.

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## **OUR SUPPORT IS HERE TO STAY**

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### **MORTGAGE CREDIT CERTIFICATE PROGRAM**

The Iowa Finance Authority is proud to exclusively offer the Mortgage Credit Certificate program in Iowa. The program offers eligible home buyers a savings of up to \$2,000 on their federal taxes, every year for the life of their mortgage, as long as the property remains their primary residence.

### **IOWA TITLE GUARANTY**

Iowa Title Guaranty Owner's Certificates are provided free to home buyers who use an IFA mortgage program and request it at closing. Title issues don't happen often, but when they do, you'll be glad you're covered.

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## **UNEQUALED PROGRAMS, UNMATCHED LOCAL SERVICE**

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Iowa Finance Authority partners with participating lenders to offer our mortgage and down payment assistance programs. It's a win-win for home buyers – you get access to programs only offered by IFA – as well as the convenience and unmatched service of working with a lender near you.



Head over to [IowaFinanceAuthority.gov](http://IowaFinanceAuthority.gov)  
to find an IFA lending partner close-at-hand.