

A GUIDE TO Q1 2025 HOMEBUYER ASSISTANCE PROGRAM TRENDS

43 PROGRAMS ADDED IN Q1 AND 55 PROVIDERS ADDED SINCE Q1 2024

The number of programs offered in Q1 2025 increased by 43 over the previous quarter, raising the total number of programs from 2,466 to 2,509.



HOMEBUYER ASSISTANCE PROGRAM TYPES

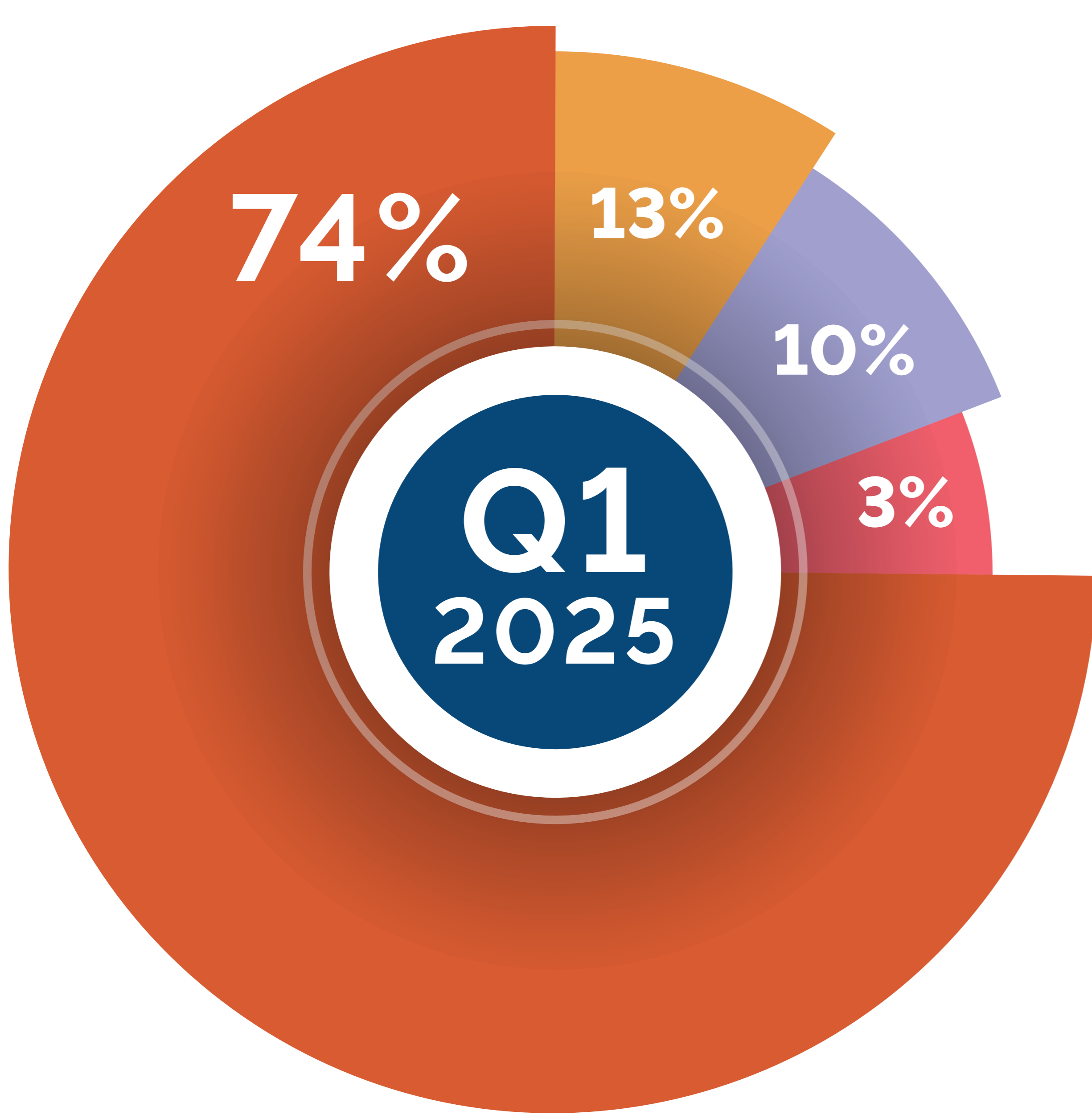
74% DOWN PAYMENT & CLOSING COST ASSISTANCE

- 80% of DPA programs have deferred payments.
- 53% are forgivable loans.
- 51% are forgivable loans with deferred payments.

Grants: Gifts which do not have to be repaid.

Second Mortgages: Very low or 0% interest loans that may be deferred or incrementally forgiven over time.

Combined First Mortgage & Down Payment Programs: Down payment assistance programs combined with 1st mortgages that have favorable interest rates.



13% ADDITIONAL PROGRAMS

Includes matched savings programs, Housing Choice Vouchers (HCV) and other programs.

10% FIRST MORTGAGES LOANS

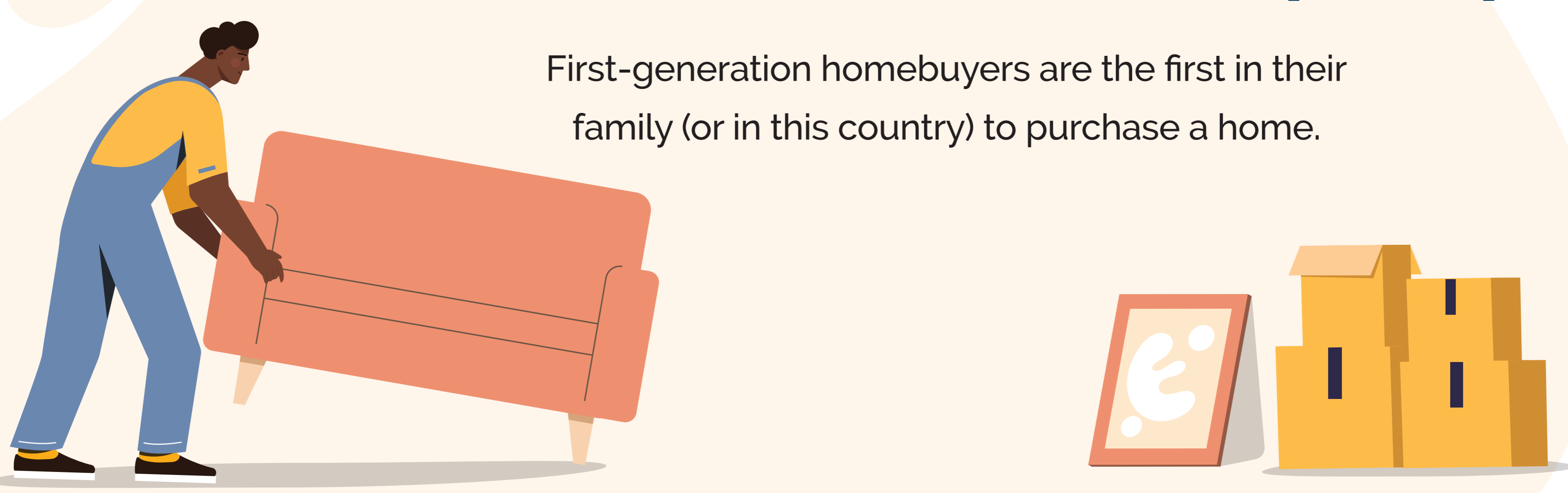
Below-market interest rates, lower or no mortgage insurance, or 100% financing.

3% MORTGAGE CREDIT CERTIFICATES (MCCs)

Provide up to \$2,000 in annual tax credits for the life of the loan.

29 PROGRAMS SUPPORT FIRST-GENERATION HOMEBUYERS, A 16% INCREASE FROM Q4 2024.

First-generation homebuyers are the first in their family (or in this country) to purchase a home.



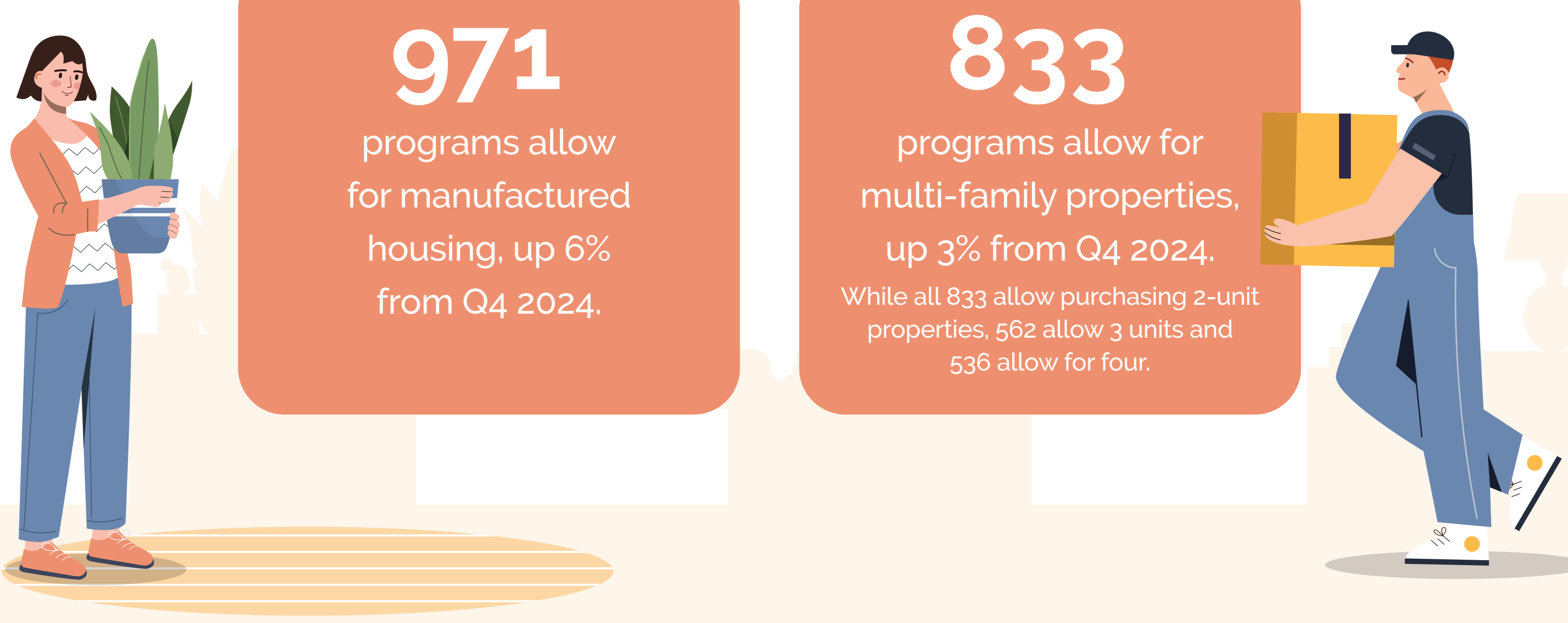
SUPPORT FOR MULTI-FAMILY & MANUFACTURED HOUSING CONTINUES TO RISE

971

programs allow for manufactured housing, up 6% from Q4 2024.

833

programs allow for multi-family properties, up 3% from Q4 2024. While all 833 allow purchasing 2-unit properties, 562 allow 3 units and 536 allow for four.



2,509 HOMEBUYER ASSISTANCE PROGRAMS AVAILABLE ACROSS THE COUNTRY

States with the Greatest Number of Programs, Ranked in Order:

