

A GUIDE TO

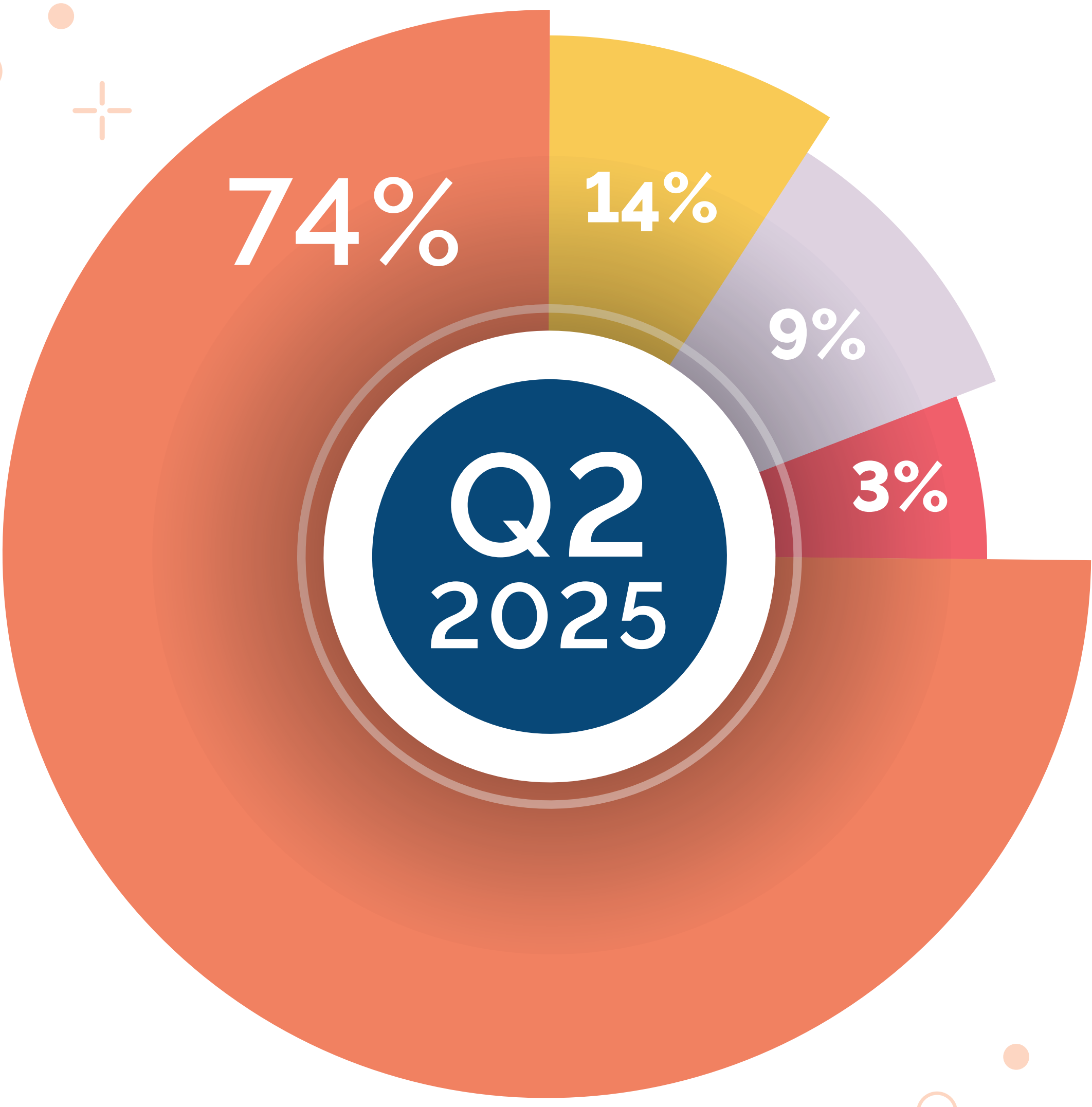
Q2 2025

HOMEBUYER  
ASSISTANCE  
PROGRAM TRENDS

45 Programs were added during Q2 2025, for a total of 2,554 — the highest number of programs Down Payment Resource has recorded.



HOMEBUYER ASSISTANCE PROGRAM TYPES




- 74% DOWN PAYMENT & CLOSING COST ASSISTANCE**  
81% 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.

**14% ADDITIONAL PROGRAMS**  
Includes matched savings programs, Housing Choice Vouchers (HCV) and other programs.

**9% FIRST MORTGAGE 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.



RECORD-BREAKING  
PROGRAM AVAILABILITY

2,554 total programs — highest number ever recorded

45 new programs added in Q2 2025

967 programs available to repeat buyers

257 have no income restrictions


31 support first-generation buyers — up 7% from Q1 2025

MORE OPTIONS  
FOR DIVERSE  
PROPERTY TYPES

1,006 programs support manufactured homes, a 4% increase from Q1 2025

861 support multi-family properties, a 3% increase from Q1 2025

- 573 for 3-unit homes
- 546 for 4-unit homes



EXPANDED PROGRAM ACCESS & SPONSORSHIP

67  
employer-sponsored programs — up 8% from Q1 2025

1,011  
programs offered through local providers — up 46% YoY

118  
multi-state programs — up 31% YoY

2,554 HOMEBUYER ASSISTANCE PROGRAMS AVAILABLE ACROSS THE COUNTRY

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

