

DOWN PAYMENT ASSISTANCE CONTINUES TO EXPAND IN Q1 2026

2,679

PROGRAMS NATIONWIDE

Up from 2,619 last quarter, signals continued expansion in access to homeownership.

HOMEOWNERSHIP 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

15% ADDITIONAL PROGRAMS

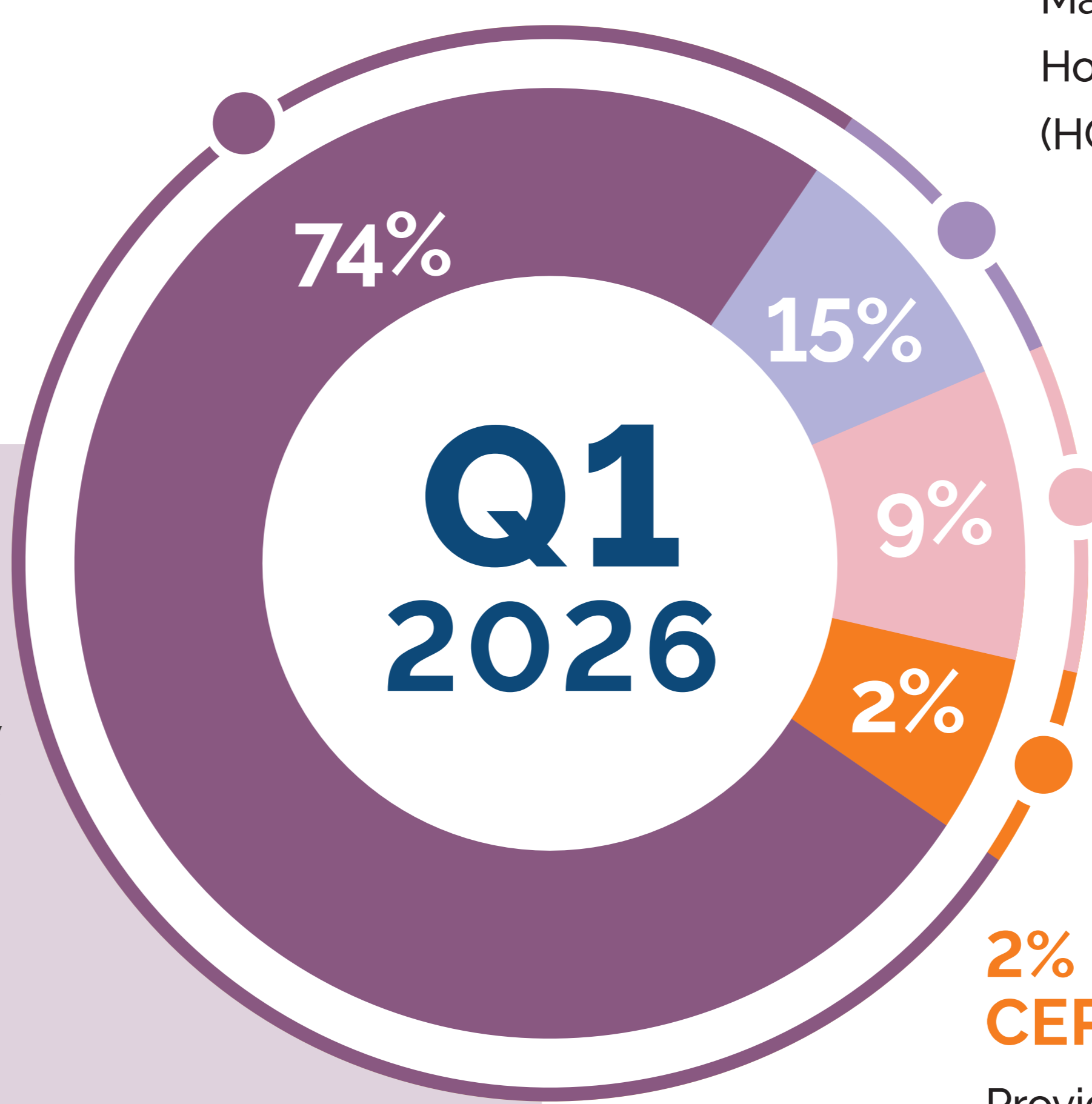
Matched savings programs, Housing Choice Vouchers (HCV) and other programs

9% FIRST MORTGAGE LOANS

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

2% MORTGAGE CREDIT CERTIFICATES (MCCs)

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



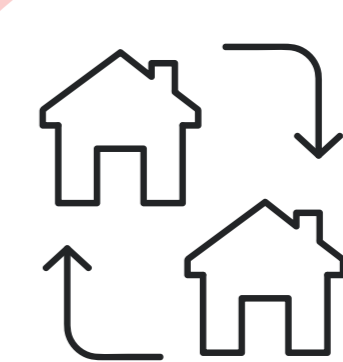
DPA IS REACHING MORE BUYERS THAN EVER



62% of programs serve homebuyers earning \$100K+



284 programs (11%) have no income limits



38% of programs (1,013) don't have a first-time homebuyer requirement

MORE PATHWAYS TO AFFORDABLE HOMEOWNERSHIP



934 programs support 2-4 unit properties



1,053 programs support manufactured housing



Programs increasingly support alternative and lower-cost housing options

2,679 HOMEBUYER ASSISTANCE PROGRAMS AVAILABLE ACROSS THE COUNTRY

States with the Most Programs, Ranked in Order:

