Q2:2026

HOMEOWNERSHIP PROGRAM INDEX

Down Payment® RESOURCE

HOMEOWNERSHIP PROGRAMS CONTINUE THEIR UPWARD TREND IN Q2 2026

2,746

HOMEOWNERSHIP PROGRAMS

are now available nationwide, reflecting continued growth and expanding opportunities for today's buyers.

HOMEOWNERSHIP PROGRAM TYPES

75% DOWN PAYMENT & CLOSING COST ASSISTANCE

79% of DPA programs have deferred payments

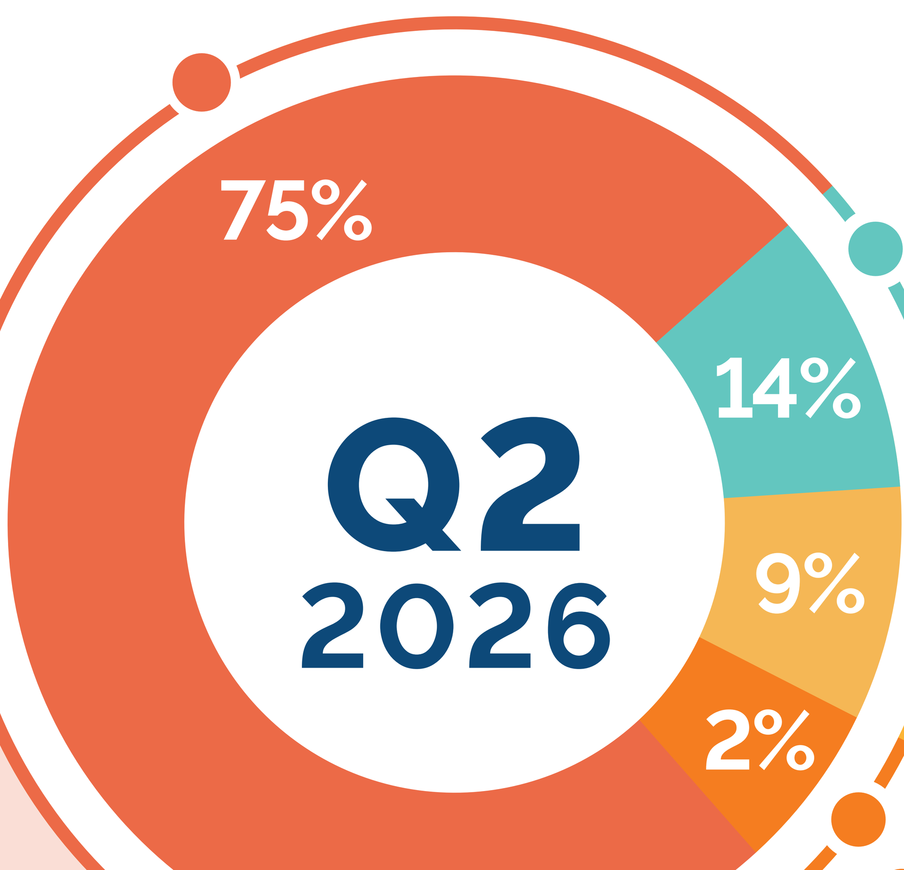
52% are forgivable loans

50% 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

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

PROGRAMS CONTINUE EXPANDING ACCESS

62% of programs are available to first-time homebuyers

35 first-generation homebuyer programs, up 6% from Q1

291 programs have no income restrictions

209 targeted incentive programs for educators, veterans, first responders and other groups

PROGRAMS SUPPORT EVERY HOUSING TYPE

93% support existing homes

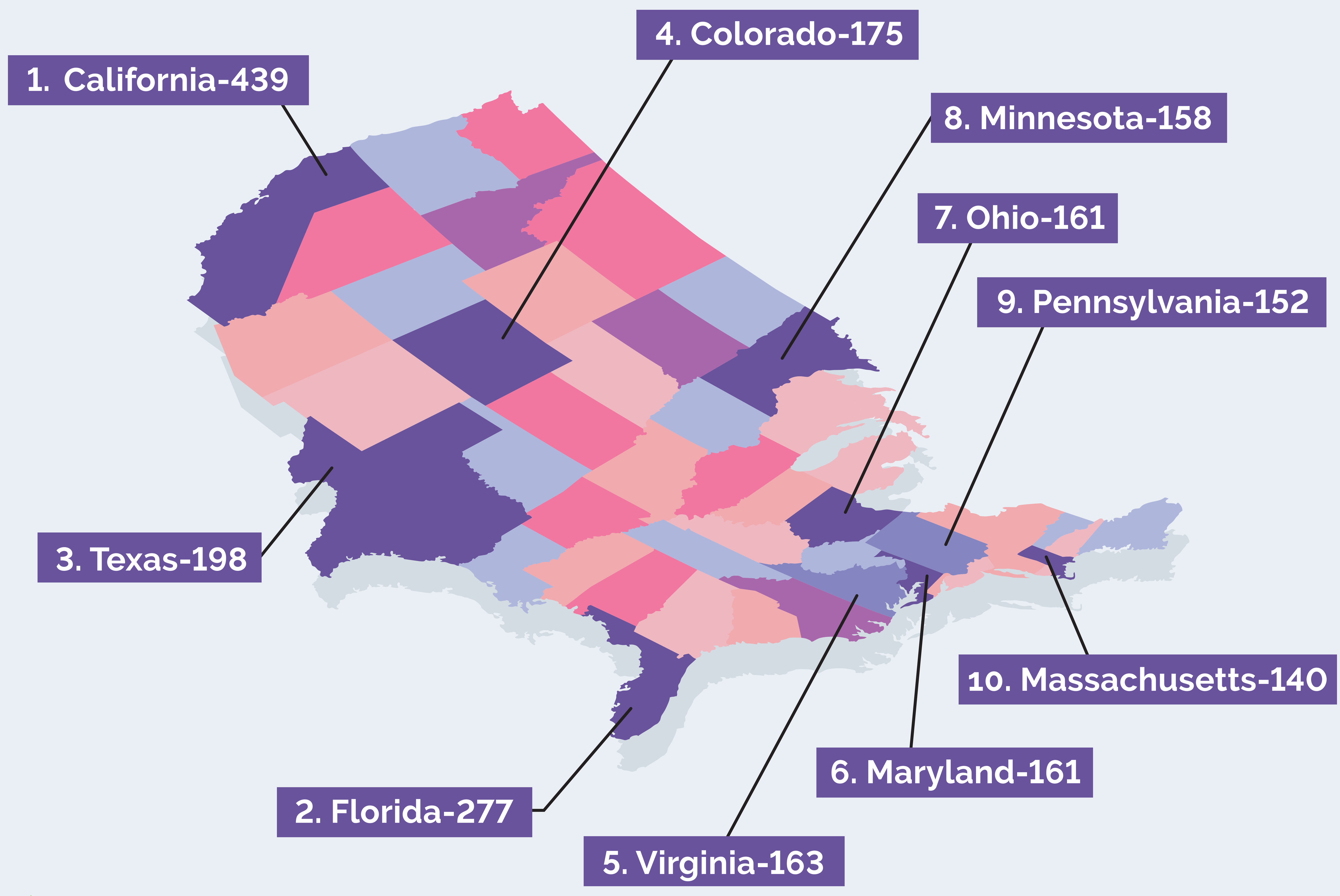
80% support new construction

962 programs support 2–4 unit properties

1,089 programs support manufactured housing

2,746 HOMEBUYER ASSISTANCE PROGRAMS AVAILABLE ACROSS THE COUNTRY

States with the Most Programs, Ranked in Order:



Down Payment® RESOURCE

ABOUT DOWN PAYMENT RESOURCE'S HOMEOWNERSHIP PROGRAM INDEX The Homeownership Program Index (HPI) measures the availability and characteristics of down payment programs administered by state and local Housing Finance Agencies (HFAs), nonprofits and other housing organizations. It analyzed state, local and national programs available in the DOWN PAYMENT RESOURCE® registry as of 07.01.2026.