Q3:2026

HOMEOWNERSHIP PROGRAM INDEX

Down Payment RESOURCE

HOMEOWNERSHIP PROGRAMS REACH ANOTHER RECORD HIGH IN Q3 2026

2,833

HOMEOWNERSHIP PROGRAMS

are now available nationwide, up 8% from a year ago and adding 209 programs since Q3 2025.



HOMEOWNERSHIP PROGRAM TYPES

74% DOWN PAYMENT & CLOSING COST ASSISTANCE

77% of DPA programs have deferred payments

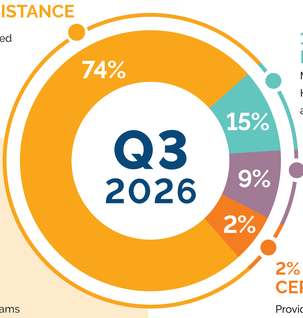
49% are forgivable loans

48% 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

PROGRAMS SERVE MORE THAN THE TRADITIONAL FIRST-TIME BUYER

1,080
programs do not have a first-time homebuyer requirement

311
programs have no income limit, up 14% year over year

218
targeted incentive programs serve educators, veterans, first responders, healthcare workers and other groups

40
first-generation homebuyer programs, up 25% year over year

239
Grant Programs
up 21% YOY

2,110
Down Payment Assistance Programs
up 9% YOY

997
Programs Support 2–4 Unit Properties
up 10% YOY



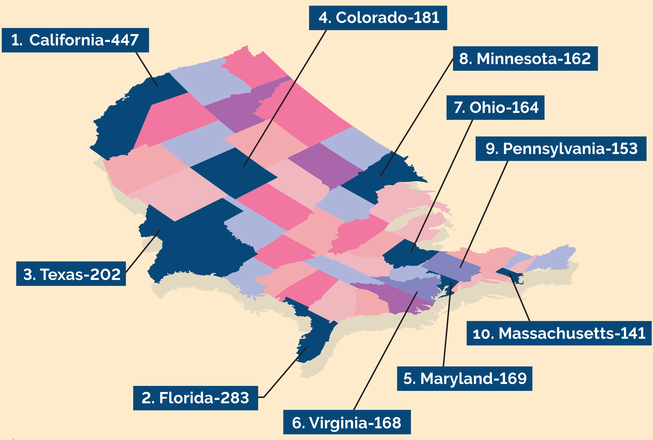
2,296
Programs Support New Construction
up 9% YOY



WHERE HOMEOWNERSHIP PROGRAMS ARE GROWING

2,833 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 10.01.2026.