

New Hampshire Housing Homeownership Program Comparison Matrix



Intended for NH Housing Participating Lenders only. Complete guidelines are available at GoNewHampshireHousing.com/lenders	30- year fixed conventional loans								30- year fixed Government loans			
	Preferred <80% AMI	Preferred >80% AMI	Preferred Plus <80% AMI and >80% AMI	Preferred ROC	Home First Conventional <80% AMI	Home First Conventional >80% AMI	Home First Conventional Plus <80% AMI	Home First Conventional Plus >80% AMI	Home First	Home First Plus	Home Flex	Home Flex Plus
NH Housing DPA	none	none	\$5,000, \$10,000 or \$15,000 option	Call for availability	None	None	\$5,000, \$10,000 or \$15,000 option	\$5,000, \$10,000 or \$15,000 option	None	\$5,000, \$10,000 or \$15,000 option	None	\$5,000, \$10,000 or \$15,000 option
LTV/CLTV	97/105	97/105	97/105	95/105	97/105	97/105	97/105	97/105	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines
Loan Type	Conventional	Conventional	Conventional	Conventional	Conventional	Conventional	Conventional	Conventional	FHA, VA, RD	FHA, VA, RD	FHA, VA, RD	FHA, VA, RD
Mortgage Insurance	Refer to finding to review discount MI % <80AMI only	PMI required if LTV > 80% charter level coverage <80AMI only	Refer to finding to review discount MI % <80AMI only	PMI required if LTV > 80% charter level coverage <80AMI only	Refer to finding to review discount MI % <80AMI only	PMI required if LTV > 80% charter level coverage <80AMI only	Refer to finding to review discount MI % <80AMI only	PMI required if LTV > 80% charter level coverage <80AMI only	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines
Credit Score	620+	620+	620+	620+	620+	620+	620+	620+	620+	620+	620+	620+
AUS	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible LP Accept, Manual UW	DU Approve/Eligible LP Accept, Manual UW	DU Approve/Eligible LP Accept, Manual UW	DU Approve/Eligible LP Accept, Manual UW
Tax Returns	Most recent 2 years transcripts required, follow AUS for returns	Most recent 2 years transcripts required, follow AUS for returns	Most recent 2 years transcripts required, follow AUS for returns	Most recent 2 years transcripts required, follow AUS for returns	Most recent 2 years transcripts required, follow AUS for returns	Most recent 2 years transcripts required, follow AUS for returns	Most recent 2 years transcripts required, follow AUS for returns	Most recent 2 years transcripts required, follow AUS for returns	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements
Income Limit	Fannie Mae <80% AMI Income Lookup Tool	\$167,800	Fannie Mae <80% AMI Income Lookup Tool >80% AMI not to exceed \$167,800	\$167,800	CLICK HERE for income limits***	CLICK HERE for income limits***	CLICK HERE for income limits***	CLICK HERE for income limits***	CLICK HERE for income limits***	CLICK HERE for income limits***	\$167,800	\$167,800
Income Calculation	Borrower credit qualifying	Borrower credit qualifying	Borrower credit qualifying	Borrower credit qualifying	Gross annual Compliance income	Gross annual Compliance income	Gross annual Compliance income	Gross annual Compliance income	Gross annual Compliance income	Gross annual Compliance income	Borrower credit qualifying	Borrower credit qualifying
First-time Homebuyer	Not required	Not required	Not required	Not required	Required**	Required**	Required**	Required**	Required**	Required**	Not required	Not required
Purchase Price Limit	No	No	No	No	CLICK HERE for purchase Price Limits.	CLICK HERE for purchase Price Limits.	CLICK HERE for purchase Price Limits.	CLICK HERE for purchase Price Limits.	CLICK HERE for purchase Price Limits.	CLICK HERE for purchase Price Limits.	No	No
Mortgage Credit Certificate Eligible?	Yes, if within MCC income and purchase price limits	Yes, if within MCC income and purchase price limits	Yes, if within MCC income and purchase price limits	Yes, if within MCC income and purchase price limits	No	No	No	No	No	No	Yes, if within MCC income and purchase price limits	Yes, if within MCC income and purchase price limits
Factsheet	Click here to learn more	Click here to learn more	Click here to learn more	Click here to learn more	Click here to learn more	Click here to learn more	Click here to learn more	Click here to learn more	Click here to learn more	Click here to learn more	Click here to learn more	Click here to learn more

*Based on pricing availability

**First-time homebuyers, non first-time homebuyers purchasing in [Targeted Areas](#) and qualified Veterans.

*** Under no circumstance shall the qualifying income exceed the maximum program income limit of \$167,800.

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