



Lender Notice

Mortgage Credit Certificate Program Ending

October 1, 2024

Introduction

This Lender Notice pertains to the conclusion of the Homebuyer Tax Credit Program, also known as the Mortgage Credit Certificate (MCC) Program.

New Hampshire Housing will conclude the Homebuyer Tax Credit Program, also known as the Mortgage Credit Certificate (MCC) Program on December 13, 2024. The current allocation of MCC capacity will expire at the end of the year and NH Housing is not renewing the allocation.

As of December 13, 2024, NH Housing will no longer accept reservations for this program.

To ensure that New Hampshire Housing can issue a MCC prior to the end of the year, any MCC reserved must have the **mortgage closing completed by December 13th** and New Hampshire Housing must receive the **complete MCC Application package no later than December 20th**.

The MCC checklist has been updated to reflect that all MCC reservations must submit a complete MCC Application package within 7 days after closing.

- Complete application [checklist with a](#) NH Housing Mortgage
- Complete application [checklist without a](#) NH Housing Mortgage

Please note that NH Housing is under no obligation to issue a MCC for an incomplete application package received on or before December 20, 2024.

We are providing this early notice to give lenders sufficient time to inform homebuyers in their pipeline about this program change.

NH Housing will continue to reissue existing MCC's, provided the request is submitted within 12 months of the homebuyer refinancing.

Effective Date: December 13th, 2024

Effective December 13, 2024, NH Housing will no longer accept reservations for the Homebuyer Tax Credit Program, also known as the Mortgage Credit Certificate (MCC) Program.

If you have any questions, please email mcc@nhhfa.org.

Sincerely,

Homeownership Team New Hampshire Housing
ownershipinfo@nhhfa.org
GoNewHampshireHousing.com/Lenders

About New Hampshire Housing's Homeownership Division: As a self-supporting public corporation, New Hampshire Housing promotes, finances, and supports housing solutions for the people of New Hampshire. Our special mortgage programs have helped more than 55,000 families purchase their own homes. The Homeownership Division works with a network of lenders and real estate professionals to offer a variety of mortgage programs that enable homebuyers – especially first-time homebuyers – to purchase or refinance a home in New Hampshire. NHHomeownership.org

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