

# FIRSTDOWN

Purchasing a home can be expensive.  
Let the **FIRSTDOWN** program help.

Many homebuyers find it difficult to pay for the down payment and closing costs associated with buying a home. Three organizations -- First National Bank, the Federal Home Loan Bank and the Nebraska Housing Developers Association--have partnered to form the FirstDown program which provides \$6,000 grants to qualifying home buyers to assist with their down payment and/or closing costs. \*

## How to Qualify for the **FIRSTDOWN** Program

In order to qualify for a FirstDown grant, a buyer must meet the following eligibility criteria:

- The home must be located in Nebraska
- Household incomes must be at or below 80% of the area median income
- Additional requirements may need to be satisfied as determined by the Nebraska Housing Developers Association

*"We never thought we could afford to own a home because we didn't have money saved for a down payment or closing costs. Then a friend told me about the FirstDown program, and we are now first time home owners. Thank you for helping us provide a home for our children to grow up in."*

— Bree, Lincoln, NE

## Learn More and/or Apply

To learn more or to apply for the FirstDown program, contact a Readiness Education Awareness Collaborative for Homebuyers and Homeowners (REACH) affiliate in your area (listed on the reverse side of this flyer) or the Nebraska Housing Developers Association. By contacting a REACH affiliate, interested homebuyers will also have the opportunity to receive homebuyer education.



\*Additional fees apply. Net assistance to the homebuyer is approximately \$5,000-\$5,500.

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## REACH Affiliates

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### **Blue Valley Community Action**

Serving: Butler, Fillmore, Gage, Jefferson, Polk,  
Saline, Seward, Thayer, York Counties  
(402) 729-2278  
bvca.net

### **Central Nebraska Housing Developers**

Serving: Blaine, Boyd, Brown, Cherry, Custer,  
Garfield, Greeley, Hamilton, Holt, Howard, Keya Paha,  
Loup, Merrick, Rock, Sherman, Valley and Wheeler  
Counties  
(402) 340-0106

### **Community Action Partnership of Mid-Nebraska**

Serving: Adams, Arthur, Buffalo, Chase, Clay,  
Dawson, Dundy, Franklin, Frontier, Furnas, Gosper,  
Grant, Harlan, Hayes, Hitchcock, Hooker, Kearney,  
Keith, Lincoln, Logan, McPherson, Nuckolls, Perkins,  
Phelps, Red Willow, Thomas, and Webster Counties  
(308) 865-5675  
communityactionmidne.com

### **Credit Advisors Foundation**

Serving: Burt, Cass, Cuming, Dodge, Douglas,  
Lancaster, Sarpy, Saunders and Washington Counties  
(402) 514-3340  
creditadvisors.org

### **Family Housing Advisory Services**

Serving: Cass, Douglas, Sarpy, and Washington  
Counties  
(402) 934-1777  
fhasinc.org

### **High Plains Community Development Corporation**

Serving: Sioux, Dawes, Morrill, Sheridan and Box  
Butte Counties  
(308) 432-4346  
highplainscdc.com

### **Housing Development Corporation**

Serving: Adams, Clay, Hall, Nuckolls and Webster  
Counties  
(402) 461-8407

### **Lincoln County Community Development Corporation**

Serving: Lincoln County  
(308) 534-5095

### **McCook Economic Development Corporation**

Serving: Red Willow County  
(308) 345-1200  
mccookne.org

### **Nebraska Housing Developers Association**

Serving: All Nebraska Counties  
(402) 435-0315 x2  
housingdevelopers.org

### **NEHI, Inc.**

Serving: Antelope, Cedar, Dakota, Dixon, Knox and  
Pierce Counties  
(402) 635-2078

### **NeighborWorks® Lincoln**

Serving: City of Lincoln located in Lancaster County  
(402) 477-7181  
nwlincoln.org

### **NeighborWorks® Northeast Nebraska**

Serving: Colfax, Cuming, Madison, Pierce, Platte,  
Stanton and Wayne Counties  
(402) 379-3311  
nwnen.org

### **Southeast Nebraska Community Action Council**

Serving: Cass, Otoe, Johnson, Nemaha, Pawnee,  
Richardson and Sarpy Counties  
(402) 862-2411 X104  
senca.org

### **Southwest Nebraska Community Betterment Corporation**

Serving: Chase, Hayes, Dundy, Hitchcock and Perkins  
Counties  
(308) 352-4338

### **Three Rivers HDC**

Serving: Burt, Cuming, Dodge and Washington  
Counties  
(402) 374-2056

### **Wayne Community HDC**

Serving: Cuming, Thurston and Wayne Counties  
(402) 375-5266

### **Western Nebraska Housing Opportunities**

Serving: Scotts Bluff County  
(308) 632-2833

### **eHome America.org**

National organization providing online homebuyer  
education  
ehomeamerica.org