# FIRSTDOWN

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

Many first time 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 \$4,000 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:

- Must be a first time homebuyer
- 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

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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.



#### **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<sup>®</sup> 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

