



# FirstDown

FirstDown is a down payment/closing cost assistance grant program. Nebraska Housing Developers Association (NHDA) acts as the non-profit sponsor and First National Bank of Omaha is the FHLBank member applicant for this grant which is funded through FHLBank of Topeka Affordable Housing Program.

FirstDown provides assistance of \$7,500(\$6,500 after fees) per unit to Homebuyers at 80% or less Area Median Income.

Program is available in all counties in Nebraska. Homebuyer education required by a REACH Affiliate provider. Face to face classes or eHome are accepted. ([housingdevelopers.org/what-we-do/collaborative-housing-initiatives/homebuyer-ed/affiliates](https://housingdevelopers.org/what-we-do/collaborative-housing-initiatives/homebuyer-ed/affiliates))

## Targets (at least 2 targets required):

1. Special Needs: Age 55+; Mentally or Physically Disabled; Recovering from Abuse (Physical, Alcohol or Drug); Diagnosed with HIV/AIDS.
2. Large Unit: Purchasing home with at least 3 bedrooms.
3. Located within a Federally Declared Disaster Area.
4. FHLBank Member Financial Participation.

Guidelines and forms can be found on our NHDA website: [housingdevelopers.org/what-we-do/collaborative-housing-initiatives/firstdown/](https://housingdevelopers.org/what-we-do/collaborative-housing-initiatives/firstdown/)

Funding available through June 15, 2027 or until funds exhausted.

Can be combined with other down payment programs with the exception of any other FHLBank funds.

FirstDown Program is available to all mortgage lenders!



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