

NEVADA RURAL HOUSING AUTHORITY
HOME AT LAST™ WISH
PROGRAM



*"Our lender told us about **Home at Last™** and we were so excited. It was the smoothest, most positive experience we could imagine. We love our home, we love our neighborhood. We couldn't be happier."*

—Lawrence, Karen, Jessica & Irene Gonzales,
Homeowners



Getting you home

*The WISH Program is made available with generous financial support
from the Federal Home Loan Bank of San Francisco*

WISH your way to homeownership

Do you want to become a homeowner, but are struggling to collect a down payment and funds for closing costs? The Nevada Rural Housing Authority WISH Program, in partnership with Heritage Bank of Nevada, could help. WISH provides generous down payment assistance by tripling the down payment contribution of qualified homebuyers up to \$15,000.

WISH Down Payment Assistance Examples:

Example A

Homebuyer contributes \$2,000 for a down payment, WISH contributes \$6,000 more for a down payment total of \$8,000.

Example B

Home buyer contributes \$5,000, WISH contributes the maximum \$15,000 for a total down payment of \$20,000.

Who qualifies?

- First-time homebuyers (have not owned a home in the past three years) who will live in home as primary residence
- Households meeting income qualifications and normal FHA, VA, Conventional or RHS underwriting requirements
- Home purchase is in rural Nevada (population fewer than 100,000)
- Homebuyer must stay in home 5 years (or repay portion of grant)
- Homebuyer must complete a homebuyer counseling program
- Homebuyer must use in conjunction with Home at Last™ MCC Program

Maximum income limits

Carson City

1 person.....	\$36,400
2 people.....	\$41,600
3 people.....	\$46,800
4 people.....	\$52,000

3 people.....	\$51,300
4 people.....	\$56,950

Douglas County

1 person.....	\$39,900
2 people.....	\$45,600

1 person.....	\$40,900
2 people.....	\$46,750
3 people.....	\$52,600
4 people.....	\$58,400

Washoe County

1 person.....	\$39,900
2 people.....	\$45,600

Contact NRHA for larger households and other counties.

Getting started

Nevada Rural Housing Authority and Heritage Bank of Nevada have been allocated \$350,000 by the Federal Home Loan Bank to distribute through WISH. These grants will go quickly, so if you're looking to purchase a home, contact NRHA today and get started. Visit nvrural.org or call (775) 887-1796.

Nevada Rural Housing Authority

3695 Desatoya Drive | Carson City, Nevada 89701

A collaborative project by



Heritage
Bank
of Nevada

**It's not how big your bank is.
It's how big you are with your bank.™**



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