

# New Hampshire Housing Homeownership Program Comparison Matrix



Intended for NH Housing Participating Lenders only. Complete guidelines are available at <a href="http://GoNewHampshireHousing.com/lenders">GoNewHampshireHousing.com/lenders</a>	30- year fixed conventional loans								30- year fixed Government loans			
	Preferred <80% AMI	Preferred >80% AMI	Preferred Plus <80% AMI and >80% AMI	Preferred ROC	Home First Conventional <80% AMI	Home First Conventional >80% AMI	Home First Conventional Plus <80% AMI	Home First Conventional Plus >80% AMI	Home First	Home First Plus	Home Flex	Home Flex Plus
<b>NH Housing DPA</b>	none	none	\$5,000, \$10,000 or \$15,000 option	Call for availability	None	None	\$5,000, \$10,000 or \$15,000 option	\$5,000, \$10,000 or \$15,000 option	None	\$5,000, \$10,000 or \$15,000 option	None	\$5,000, \$10,000 or \$15,000 option
<b>LTV/CLTV</b>	97/105	97/105	97/105	95/105	97/105	97/105	97/105	97/105	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines
<b>Loan Type</b>	Conventional	Conventional	Conventional	Conventional	Conventional	Conventional	Conventional	Conventional	FHA, VA, RD	FHA, VA, RD	FHA, VA, RD	FHA, VA, RD
<b>Mortgage Insurance</b>	Refer to finding to review discount MI % <80AMI only	PMI required if LTV > 80% charter level coverage <80AMI only	Refer to finding to review discount MI % <80AMI only	PMI required if LTV > 80% charter level coverage <80AMI only	Refer to finding to review discount MI % <80AMI only	PMI required if LTV > 80% charter level coverage <80AMI only	Refer to finding to review discount MI % <80AMI only	PMI required if LTV > 80% charter level coverage <80AMI only	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines	FHA, VA, RD Guidelines
<b>Credit Score</b>	620+	620+	620+	620+	620+	620+	620+	620+	620+	620+	620+	620+
<b>AUS</b>	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible	DU Approve/Eligible LP Accept, Manual UW	DU Approve/Eligible LP Accept, Manual UW	DU Approve/Eligible LP Accept, Manual UW	DU Approve/Eligible LP Accept, Manual UW
<b>Tax Returns</b>	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements	Follow AUS and Agency requirements
<b>Income Limit</b>	<a href="#">Fannie Mae &lt;80% AMI Income Lookup Tool</a>	\$184,500	<a href="#">Fannie Mae &lt;80% AMI Income Lookup Tool &gt;80% AMI not to exceed \$184,500</a>	\$184,500	<a href="#">CLICK HERE for income limits***</a>	<a href="#">CLICK HERE for income limits***</a>	<a href="#">CLICK HERE for income limits***</a>	<a href="#">CLICK HERE for income limits***</a>	<a href="#">CLICK HERE for income limits***</a>	<a href="#">CLICK HERE for income limits***</a>	\$184,500	\$184,500
<b>Income Calculation</b>	Borrower credit qualifying	Borrower credit qualifying	Borrower credit qualifying	Borrower credit qualifying	<a href="#">Gross annual Compliance income</a>	<a href="#">Gross annual Compliance income</a>	<a href="#">Gross annual Compliance income</a>	<a href="#">Gross annual Compliance income</a>	<a href="#">Gross annual Compliance income</a>	<a href="#">Gross annual Compliance income</a>	Borrower credit qualifying	Borrower credit qualifying
<b>First-time Homebuyer</b>	Not required	Not required	Not required	Not required	Required**	Required**	Required**	Required**	Required**	Required**	Not required	Not required
<b>Purchase Price Limit</b>	No	No	No	No	<a href="#">CLICK HERE for purchase Price Limits.</a>	<a href="#">CLICK HERE for purchase Price Limits.</a>	<a href="#">CLICK HERE for purchase Price Limits.</a>	<a href="#">CLICK HERE for purchase Price Limits.</a>	<a href="#">CLICK HERE for purchase Price Limits.</a>	<a href="#">CLICK HERE for purchase Price Limits.</a>	No	No
<b>Factsheet</b>	<a href="#">Click here to learn more</a>	<a href="#">Click here to learn more</a>	<a href="#">Click here to learn more</a>	<a href="#">Click here to learn more</a>	<a href="#">Click here to learn more</a>	<a href="#">Click here to learn more</a>	<a href="#">Click here to learn more</a>	<a href="#">Click here to learn more</a>	<a href="#">Click here to learn more</a>	<a href="#">Click here to learn more</a>	<a href="#">Click here to learn more</a>	<a href="#">Click here to learn more</a>

\*Based on pricing availability

\*\*First-time homebuyers, non first-time homebuyers purchasing in [Targeted Areas](#) and qualified Veterans.

\*\*\* Under no circumstance shall the qualifying income exceed the maximum program income limit of \$184,500.

603.472.8623 | [NHHomeownership.org](http://NHHomeownership.org) | [ownershipinfo@nhhf.org](mailto:ownershipinfo@nhhf.org)

Homeownership Program Comparison Matrix  
Lasted updated: 07/06/26

Effective Date: 07/06/2026