



Homebuyer Tax Credit Program

New Hampshire Housing's Homebuyer Tax Credit program makes homeownership more affordable for first-time homebuyers. This exclusive program provides borrowers with an Mortgage Credit Certificate (MCC), which gives you a credit of up to \$2,000 toward your federal taxes every year for the life of the mortgage loan. This decreases the taxes you owe and boosts your take-home pay, which can help you qualify for a mortgage and make your payments.

This is not a one-time credit, it is an annual credit for the life of your mortgage as long as you occupy your home.

Homebuyer Tax Credit Program Requirements:

- Must be a first-time homebuyer, no ownership in the past 3 years, or buying in a targeted area
- Must qualify for a new mortgage
- Must meet household income limits for the town in which the property is located
- Single-family properties only, within the purchase price limits
- Must be primary residence
- Maximum 5 acres
- Must take free online Homebuyer Tax Credit Course found at GoNewHampshireHousing.com before closing
- The Homebuyer Tax Credit must be reserved before closing

Ask your lender to reserve your Homebuyer Tax Credit with New Hampshire Housing today!

For education resources, participating lenders, and more information, visit
GoNHHousing.com

