



# Homebuyer Tax Credit Fact Sheet

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](http://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  
**[GoNewHampshireHousing.com](http://GoNewHampshireHousing.com)**



**New Hampshire Housing**  
*Bringing You Home*

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