

Helping Nevadans realize the dream of home ownership.



The Nevada Rural Housing Authority continues to make the dream of buying a home a reality for many moderate-income households throughout the state. Through our **Home At Last™** first-time buyer program, we've helped nearly 900 Nevada families purchase their first homes.

If you're looking to purchase in a rural Nevada city or town with fewer than 100,000 residents and have not owned a home in the past three years or are a Veteran, you may qualify. Funds are available on a first come, first-served basis for moderate income Nevadans.

Getting you home

NRHA was formed in 1973 for the sole purpose of creating affordable housing opportunities in rural Nevada. Why help Nevadans buy homes? It simply makes good economic sense to encourage responsible home ownership that enhances the quality of life in rural communities.



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NEVADA RURAL HOUSING AUTHORITY **HOME AT LAST™** PLUS PROGRAM



"When I heard about Home at Last™, I knew it was the program that could help me buy my first home. Now I pay just \$50 more a month than I was paying to rent a home. It feels wonderful to be a homeowner. I tell my daughter every day how much I love our house."

— Michelle Dufrisne
Homeowner since February 2011



Getting you home

Come Home At Last™

Do you want to become a homeowner, but don't think you can qualify for a loan? The Nevada Rural Housing Authority is here to help with **Home At Last™** home financing programs. Our newest program, **Home At Last™ Plus**, offers both down payment assistance and a competitive mortgage rate.

What does the Home At Last™ Plus Program offer:

- **FREE** cash down payment grant equal to **3%** of loan amount
- **3.85%** 30-year fixed mortgage rate
- **or**
- **3.35%** 30-year fixed mortgage rate (without down payment grant)
- Instant home equity
- No asset limits for homebuyers

Who qualifies:

- First-time homebuyers or qualified Veterans who will live in the home as primary residence
- Households meeting income qualifications and normal FHA, VA or RHS underwriting requirements
- Home purchase is in rural Nevada (population fewer than 100,000) and falls below maximum price



Maximum income limits:

Carson City

2 or fewer persons.....\$81,840
3 or more persons.....\$95,480

Churchill

2 or fewer persons...\$66,878
3 or more persons.....\$76,910

Clark

2 or fewer persons.....\$78,120
3 or more persons.....\$91,140

Douglas

2 or fewer persons...\$91,080
3 or more persons...\$106,260

Elko

2 or fewer persons...\$80,741
3 or more persons.....\$92,852

Eureka

2 or fewer persons.....\$81,240
3 or more persons.....\$94,780

Humboldt

2 or fewer persons...\$71,400
3 or more persons.....\$82,110

Lyon and Nye

2 or fewer persons.....\$78,120
3 or more persons.....\$91,140

Storey & Washoe

2 or fewer persons...\$84,600
3 or more persons.....\$98,700

All other areas

2 or fewer persons.....\$67,078
3 or more persons.....\$77,140

Maximum home price

Carson City.....	\$363,417	Lyon.....	\$301,898
Clark.....	\$364,556	Storey & Washoe.....	\$367,974
Douglas.....	\$427,215	All other areas.....	\$247,032
Elko, Eureka & Nye.....	\$296,202		

Getting started

If you'd like to learn more about the **Home At Last™ Plus Program**, visit nvrural.org for program details and a list of participating lenders. Or contact our office at (775) 887-1795.

Can I trust Home At Last™?

Home At Last™ is a loan assistance program administered by the non-profit Nevada Rural Housing Authority. Since 2006, NRHA has raised over \$120 million in mortgage loan funds through the sale of tax-exempt bonds. In the past six years, nearly 900 moderate income Nevada families have bought their first homes with the help of **Home At Last™**. Are you next?