



U.S. Homeowner & Homebuyer Grants and Assistance

2026 Edition

Your Complete Guide to Finding Grants, Down Payment Assistance, Repair Programs, and Tax Credits in All 50 States + D.C.

What's Inside This Report:

- ✓ State-by-State Grant Directory (All 50 States + D.C.)
- ✓ Down Payment Assistance Programs
- ✓ Home Repair & Weatherization Grants
- ✓ Special Programs for Veterans, Teachers, First Responders
- ✓ Step-by-Step Application Playbooks
- ✓ 2026 Program Updates & New Opportunities

grantsforhomeowners.com

Report Updated: January 2026

This report compiles public information from official government sources. Programs and eligibility change frequently. Always verify current rules with the administering agency.

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Executive Summary

This comprehensive report provides pathways to grants and grant-like assistance for two primary groups of Americans seeking housing support:

For Current Homeowners	For Aspiring Homeowners
<ul style="list-style-type: none"> • USDA Section 504 repair grants • DOE Weatherization Assistance • FEMA disaster repair grants • VA SAH/SHA disability grants • State & local repair programs 	<ul style="list-style-type: none"> • State HFA down payment assistance • Forgivable second mortgages • Mortgage Credit Certificates • USDA Section 502 loans • HUD Section 184 (Native American)

What Counts as a 'Grant' in Practice?

Many state programs provide **forgivable second mortgages** that function like grants if you meet occupancy and term requirements (typically 5-10 years of owner-occupancy). We clearly label these throughout this guide. True grants require no repayment regardless of circumstances.

How to Use This Report

Step 1	Find your state's page in the State-by-State Directory section
Step 2	Follow the official 'Start Here' links for your state's HFA and HUD resources
Step 3	Contact a HUD-approved housing counselor for free personalized guidance
Step 4	Stack assistance: combine HFA programs + local grants + MCC tax credits + federal programs

Understanding Housing Grants in 2026

The housing assistance landscape continues to evolve. Here's what you need to know about grant programs and assistance available in 2026:

Key Trends for 2026

- **Increased Down Payment Assistance Limits:** Many state HFAs have raised their DPA caps to keep pace with rising home prices. Several states now offer up to \$25,000 or more in forgivable assistance.
- **Expanded Weatherization Funding:** The Department of Energy's Weatherization Assistance Program continues to receive strong federal support, with expanded eligibility and increased per-home spending limits.
- **New First-Generation Homebuyer Programs:** Multiple states have launched programs specifically targeting first-generation homebuyers (those whose parents never owned a home), offering enhanced assistance amounts.
- **Climate Resilience Grants:** New programs are emerging to help homeowners in disaster-prone areas make resilience improvements, including flood mitigation and wildfire-resistant upgrades.
- **Digital Application Processes:** Most state HFAs now offer streamlined online applications and digital document submission, making the process faster and more accessible.

Important Notice: Housing assistance programs change frequently. Income limits, purchase price caps, and available funding can vary by location and time of year. Always verify current program details directly with the administering agency before making decisions. This report provides guidance on where to find official information and how to navigate the application process.

Types of Housing Assistance

Program Type	Description	Repayment
True Grants	Direct financial assistance with no strings attached	None
Forgivable Loans	Loans forgiven after meeting occupancy requirements (5-10 years)	None if terms met
Deferred Loans	No payments until sale, refinance, or end of loan term	Due at trigger event
Low-Interest Loans	Below-market rate financing for repairs or purchase	Monthly payments

Tax Credits (MCC)	Annual federal tax credit on mortgage interest	N/A - reduces taxes
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Application Playbooks

These step-by-step guides summarize how to obtain common forms of homeowner and homebuyer assistance. Always verify current requirements with the administering agency.

Playbook A: Down Payment Assistance (DPA) & MCC

Down Payment Assistance & Forgivable Second Loans

1. **Find Your State HFA Program:** Visit ncsha.org/housing-help/ and select your state. Most HFAs offer grants or forgivable seconds tied to approved first mortgages.
2. **Check Typical Requirements:** First-time buyer status (often defined as no ownership in past 3 years), income caps, purchase price limits, primary residence requirement, and homebuyer education completion.
3. **Application Path:** Work with an HFA-participating lender → Get pre-approved → Complete required education → Submit documents → Lender reserves DPA funds → Close with layered assistance.
4. **Consider an MCC:** If your state HFA offers Mortgage Credit Certificates, you may qualify for a federal income tax credit (commonly up to \$2,000/year) for a portion of your mortgage interest paid.

Playbook B: USDA Section 502 (Direct & Guaranteed)

Who It Helps: Low to moderate income households purchasing in eligible rural areas.

- **Direct 502:** Payment assistance for very-low/low income buyers; subsidized interest rates as low as 1%
- **Guaranteed 502:** 0% down through approved lenders for households up to 115% of area median income

How to Apply:

- Check property & income eligibility on the USDA Rural Development website
- Contact your state RD office (rd.usda.gov/about-rd/offices/state-offices)
- For Guaranteed loans, work with an approved USDA lender
- Gather required documentation (income verification, asset statements, etc.)

Playbook C: Home Repair & Weatherization

USDA Section 504 Grants (Elderly Very-Low-Income Owners)

Provides loans up to program limits and **grants typically up to \$10,000** to remove health and safety hazards for very-low-income homeowners **age 62 or older**. Apply through your local USDA Rural Development office.

DOE Weatherization Assistance Program (WAP)

Provides **no-cost energy efficiency upgrades** for eligible low-income households to reduce utility costs and improve safety. Services may include insulation, air sealing, heating/cooling system repairs, and health & safety improvements.

How to Apply: Contact your state's WAP administrator or local provider through energy.gov/scep/wap/weatherization-assistance-program-contacts

Playbook D: Special Populations & Disaster Assistance

VA Disability Housing Grants (SAH/SHA/TRA): Grants to buy, build, or modify a permanent home for veterans with qualifying service-connected disabilities. Start at va.gov/housing-assistance/disability-housing-grants/

HUD Section 184 (Native American/Alaska Native): Mortgage guarantee designed to expand homeownership access with flexible underwriting. Visit hud.gov/section184

HUD Good Neighbor Next Door: 50% discount on eligible HUD-owned homes for teachers, law enforcement officers, firefighters, and EMTs. See hud.gov/helping-americans/good-neighbor

HCV Homeownership Program: Some Housing Choice Voucher holders can apply their voucher toward homeownership costs if their local PHA participates.

FEMA Individuals & Households Program: If your primary home is in a presidentially declared disaster area, FEMA may provide grants for essential repairs or temporary housing. Apply at fema.gov/assistance/individual/program

State-by-State Grant Directory

The following pages provide quick-reference guides for each U.S. state and the District of Columbia. Each entry includes official resource links and typical assistance programs available to residents.

Alabama: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/alabama
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

Typical Assistance Available:

- Down Payment Assistance (grants/forgivable seconds) via state HFA and local programs
- Mortgage Credit Certificate (MCC) tax credit (if offered by the state HFA)
- USDA Section 502 (Direct/Guaranteed) for eligible rural areas — 0% down possible
- USDA Section 504 Home Repair grants for elderly very-low-income homeowners
- DOE Weatherization Assistance (no-cost energy upgrades) via local providers
- VA SAH/SHA/TRA disability housing grants (for eligible veterans)
- FEMA Individuals & Households grants after federally declared disasters

Quick Application Path:

- Contact a HUD-approved housing counselor for a customized plan and to avoid scams
- For DPA/MCC: Choose an HFA-participating lender → Complete homebuyer education → Reserve funds at closing
- For USDA programs: Verify property and income eligibility online → Contact your state RD office
- For Weatherization: Apply through your state's WAP administrator or local Community Action Agency

Alaska: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/alaska

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Arizona: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/arizona
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Arkansas: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/arkansas

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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California: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/california
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Colorado: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/colorado

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Connecticut: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/connecticut
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Delaware: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/delaware

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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District of Columbia: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/district-of-columbia
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Florida: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/florida

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Georgia: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/georgia
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Hawaii: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/hawaii

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Idaho: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/idaho
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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Illinois: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/illinois

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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Indiana: Grants & How to Obtain Them

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- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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Iowa: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/iowa

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
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Kansas: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/kansas
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

Typical Assistance Available:

- Down Payment Assistance (grants/forgivable seconds) via state HFA and local programs
- Mortgage Credit Certificate (MCC) tax credit (if offered by the state HFA)
- USDA Section 502 (Direct/Guaranteed) for eligible rural areas — 0% down possible
- USDA Section 504 Home Repair grants for elderly very-low-income homeowners
- DOE Weatherization Assistance (no-cost energy upgrades) via local providers
- VA SAH/SHA/TRA disability housing grants (for eligible veterans)
- FEMA Individuals & Households grants after federally declared disasters

Quick Application Path:

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- For DPA/MCC: Choose an HFA-participating lender → Complete homebuyer education → Reserve funds at closing
- For USDA programs: Verify property and income eligibility online → Contact your state RD office
- For Weatherization: Apply through your state's WAP administrator or local Community Action Agency

Kentucky: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/kentucky

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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Louisiana: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/louisiana
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Maine: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/maine

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Maryland: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/maryland
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Massachusetts: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/massachusetts

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Michigan: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/michigan
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Minnesota: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/minnesota

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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Mississippi: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/mississippi
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Missouri: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/missouri

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Montana: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/montana
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Nebraska: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/nebraska

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Nevada: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/nevada
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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- For USDA programs: Verify property and income eligibility online → Contact your state RD office
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New Hampshire: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/new-hampshire

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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New Jersey: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/new-jersey
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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New Mexico: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/new-mexico

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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New York: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/new-york
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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North Carolina: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/north-carolina

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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North Dakota: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/north-dakota
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Ohio: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/ohio

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Oklahoma: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/oklahoma
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Oregon: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/oregon

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

Typical Assistance Available:

- Down Payment Assistance (grants/forgivable seconds) via state HFA and local programs
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- For Weatherization: Apply through your state's WAP administrator or local Community Action Agency

Pennsylvania: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/pennsylvania
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Rhode Island: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/rhode-island

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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South Carolina: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/south-carolina
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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South Dakota: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/south-dakota

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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Tennessee: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/tennessee
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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Texas: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/texas

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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Utah: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/utah
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Vermont: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/vermont

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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Virginia: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/virginia
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Washington: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/washington

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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West Virginia: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/west-virginia
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Wisconsin: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/wisconsin

- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
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Wyoming: Grants & How to Obtain Them

Start Here (Official Sources):

- HUD State Homepage: hud.gov/states/wyoming
- Find Your State HFA: ncsha.org/housing-help/
- USDA Rural Development: rd.usda.gov/about-rd/offices/state-offices
- DOE Weatherization: energy.gov/scep/wap/weatherization-assistance-program-contacts
- Find a HUD-Approved Counselor: consumerfinance.gov/find-a-housing-counselor/

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Glossary of Terms

Area Median Income (AMI): The midpoint income for a geographic area, used to determine eligibility for many housing programs. Programs typically serve households at or below 80%, 100%, or 115% of AMI.

Community Development Block Grant (CDBG): Federal funds allocated to states and localities for community development, including housing rehabilitation programs.

Down Payment Assistance (DPA): Financial help to cover down payment and/or closing costs, provided as grants, forgivable loans, or low-interest second mortgages.

First-Time Homebuyer: Typically defined as someone who has not owned a home in the past three years. Some programs have exceptions for displaced homemakers or single parents.

Forgivable Loan/Second Mortgage: A loan that is forgiven (no repayment required) if the borrower meets certain conditions, usually living in the home for 5-10 years.

Housing Finance Agency (HFA): State agencies that administer affordable housing programs, including down payment assistance, mortgage revenue bonds, and MCCs.

HUD-Approved Housing Counselor: Counselors certified by HUD to provide free or low-cost advice on buying a home, avoiding foreclosure, and accessing assistance programs.

Mortgage Credit Certificate (MCC): A federal tax credit that allows eligible homebuyers to claim a portion of their annual mortgage interest as a tax credit.

Weatherization Assistance Program (WAP): Federally-funded program providing free energy efficiency improvements to low-income households to reduce utility costs.

Official Resources & References

The following official government sources were used to compile this report. Visit these websites for the most current program information:

- [1] **HUD Buying a Home:** hud.gov/helping-americans/buying-a-home
- [2] **HUD State Pages Directory:** hud.gov/states
- [3] **NCSHA State HFA Directory:** ncsha.org/housing-help/
- [4] **NCSHA MCC Program Information:** ncsha.org/resource/mortgage-credit-certificate-program-qa/
- [5] **USDA Single Family Housing Programs:** rd.usda.gov/programs-services/single-family-housing-programs
- [6] **USDA Rural Development State Offices:** rd.usda.gov/about-rd/offices/state-offices
- [7] **DOE Weatherization Assistance Program:** energy.gov/scep/wap/weatherization-assistance-program
- [8] **DOE WAP State Contacts:** energy.gov/scep/wap/weatherization-assistance-program-contacts
- [9] **CFPB Housing Counselor Finder:** consumerfinance.gov/find-a-housing-counselor/
- [10] **HUD Section 184 Program:** hud.gov/section184
- [11] **VA Disability Housing Grants:** va.gov/housing-assistance/disability-housing-grants/
- [12] **HUD Good Neighbor Next Door:** hud.gov/helping-americans/good-neighbor
- [13] **FEMA Individual Assistance:** fema.gov/assistance/individual/program

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