

A photograph of a man with dark hair, wearing a blue button-down shirt, smiling and looking down at a baby. The baby is wearing a blue and white plaid shirt and has a joyful expression with its mouth open. The background shows a window with white trim and a gold-framed picture on the wall. A white outline of a house roof is superimposed over the top of the image.

VHFA ASSIST Down Payment and Closing Cost Assistance

The VHFA ASSIST program helps first time homebuyers clear the hurdle of downpayment and closing costs.

ASSIST is available when combined with a VHFA first mortgage loan program. VHFA first mortgage programs provide access to a low 30 year fixed rate, reduced closing costs, and tax savings.

- ➔ Up to \$5,000 in assistance can be used for down payment or closing costs
- ➔ 0% mortgage with no monthly payment

Visit www.vhfa.org/homebuyers/loanprograms to learn more!



There are some restrictions on eligibility and how assistance funds can be applied. Ask a Participating Lender for detail.

Repayment occurs when the mortgage is refinanced, paid off or property is sold.

vhfa

Vermont Housing Finance Agency
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