



# First Home Focused

The First Home Focused program is NIFA’s mortgage loan program for homes purchased within a federally designated target area

You do not have to be a first-time homebuyer to purchase a home in a target area

30-year fixed interest rate with no origination fee

Loans will be made at current NIFA interest rates\*

Purchases in targeted areas have higher NIFA purchase price and income limits

The residence must be owner occupied

Homebuyers have the option of choosing a government or conventional loan product

All homebuyers must complete a homebuyer education class prior to closing



The following census tracts are included in the NIFA targeted areas:

Adams County - 9661

Douglas County – 3, 4\*, 5, 6, 7, 8, 11, 12, 19, 21\*, 22\*, 26, 27, 29, 32, 40, 51, 52, 54, 59.01, 59.02, 60, 61.01, 66.03, 74.40

Jefferson County – 9638

Lancaster County – 4\*, 5, 6, 8\*, 17\*, 19\*, 20.01, 20.02, 21

Scotts Bluff County – 9537

*\*Census tract numbers with asterisks are “Areas of Chronic Economic Distress” and qualify as eligible target areas.*

Maps of the Nebraska target areas can be found at [www.nifa.org](http://www.nifa.org)

Interactive map of Nebraska – <http://bit.ly/OChfFP>

To determine if a home is in a targeted area, type the exact address or city in the white box located in the upper right corner above the new interactive map. This information will zoom you directly to that location on the map. Target areas are indicated by shading. You can also use the + or – symbols located in the upper left corner of the map to zoom in and out of the map to see more or less of the area around the address/city.



*\* Interest rates and terms are subject to change*

**For more information contact:**

**We work for you!**