

# Welcome to Home Is Possible.™

## Home of BONUS money.

At the Nevada Housing Division, our mission is to provide affordable housing opportunities and improve the quality of life for Nevada residents. One way we're achieving our mission is through the Home Is Possible program, established in 2014.



### Home Is Possible Key Benefits:

- Get up to 5% of the loan value
- Usable for down payment and closing costs
- Forgivable after three years (if you stay in your home)
- No first-time homebuyer requirement
- Financing available for manufactured homes
- Statewide program



### Home Is Possible Requirements:

- Borrower may not own property at the time of closing
- For government loans (FHA, USDA, VA) – qualifying income must be below \$98,500
- For conventional loans (HFA-preferred) – please visit our income limits by county webpage
- Home price below \$484,350
- Minimum credit score of 640
- Must live in home as primary residence
- Homebuyer education course required
- Must meet standard underwriting requirements

*"It was time to buy a house instead of rent, so I applied to the Home Is Possible program. I got approved and I received about \$5,000. I used the money for closing costs."*

Cassie S.

Home Is Possible fan and bonus money recipient

*"We had been working on saving up and building our credit. We got over \$7,000 from the program. We wouldn't have been able to purchase when we did without the program."*

Courtney S.

Home Is Possible fan and bonus money recipient



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**HomeIsPossibleNV.org**

