

YOUR FIRST HOME FOR LESS OUT OF POCKET

Most people think they need 20% down. Many first-time buyers get in with far less by stacking the right programs.

HOW SMART BUYERS STACK IT

Low Down Payment Loans

FHA, HomeReady®, and Home Possible® loans, plus VA and USDA loans for buyers who qualify.

Down Payment Assistance

Iowa Finance Authority grants and second-loan options can cover part of your upfront cost.

Closing Cost Help

Seller-paid concessions can often be negotiated into your offer.

Hero Rewards

Homes For Heroes® savings after closing if you serve or have served.

FOR THOSE WHO SERVE

Service members and veterans can stack 3 benefits

- 1. VA home loans.** One of the strongest loan benefits available, with no monthly mortgage insurance. Your lender confirms eligibility with your Certificate of Eligibility.
- 2. Iowa Military Homeownership Assistance.** A \$5,000 grant toward down payment and closing costs for eligible service members and veterans, while funds last.
- 3. Homes For Heroes®.** Heroes save about \$3,000 on average (per Homes For Heroes®).

The goal: get you into the right home with as little out of pocket as possible, and no surprises at the closing table.

Miles Hutton, REALTOR®

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IOWA AND NATIONAL OPTIONS

PROGRAMS THAT MAY BE AVAILABLE

Your lender confirms what you qualify for. I help you find homes that fit the program.

Iowa Finance Authority FirstHome

A \$2,500 grant or a second-loan option for down payment and closing costs. Income, price, and credit limits apply.

Homes for Iowans

A second-loan option for down payment and closing costs. Open to first-time and repeat buyers.

Military Homeownership Assistance

A \$5,000 grant for eligible service members and veterans. Can be combined with FirstHome or Homes for Iowans.

FHA, HomeReady® (Fannie Mae), Home Possible® (Freddie Mac)

Low down payment loan options with flexible credit guidelines.

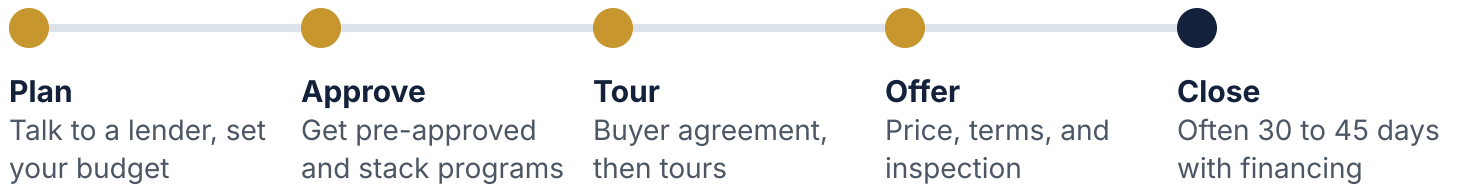
VA and USDA Loans

Strong options for eligible veterans and service members, and for homes in eligible rural areas.

Local, Credit Union, and Employer Programs

Some cities, credit unions, and employers offer extra help. Often overlooked, so always ask.

YOUR PATH TO THE KEYS



LET'S BUILD YOUR PLAN

A 15-minute call. Your budget, the programs you may qualify for, and your next step.

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Equal Housing Opportunity. Not a commitment to lend. Loan and assistance programs, amounts, and eligibility are set by each program and lender and may change; confirm with a licensed lender. Iowa program details per the Iowa Finance Authority as of Oct 2026. Homes For Heroes® savings are averages reported by Homes For Heroes®, vary by transaction, and are subject to program terms.