

Make Homeownership a Reality



Ready to own a home?

We want to help you achieve your dream of homeownership. Learn how the different down payment assistance programs can benefit you.

- **Financial Support**

Help cover a portion of your home's down payment, making homeownership more accessible, especially for first-time buyers.

- **Reduced Upfront Costs**

Reduce the financial burden of purchasing a home, enabling you to get into your new home with less upfront expenses.

- **Increased Buying Power**

Ability to qualify for a larger loan amount, expanding your purchasing options and increasing your ability to afford a home in your desired location or with specific features.

- **Improved Affordability**

Make your monthly mortgage payments more manageable, helping you maintain financial stability while enjoying the benefits of homeownership.

- **Competitive Rates**

Take advantage of competitive interest rates and favorable terms, ensuring that you secure a mortgage that suits your financial situation and long-term goals.

- **Guidance and Support**

Rely on our knowledgeable team to guide you through the process, providing personalized assistance and resources to help you navigate the complexities of purchasing a home and maximizing the benefits of the different down payment assistance programs.

[Down payment assistance program comparison](#) ►

Down payment assistance programs

Feature	Freddie Mac Home Possible®	Fannie Mae HomeReady®	nbKC Local
Down Payment	3% minimum	3% minimum	3% minimum - up to 2% assistance, max \$2000
Closing Costs Assistance	Varies by program	Varies by program	Up to \$1000 closing cost credit
AMI (Area Medium Income)	Up to 80%	Up to 80%	Up to 80%
Loan Limit	Varies by state	Varies by state	Applicable conforming loan limits
Eligible Geography	Nationwide	Nationwide	Only Kansas City MSA (14 counties)
Co-Borrowers Allowed	Yes	Yes	Yes
Homebuyer Education	Required	Required	Required
Credit Score	Minimum 620	Minimum 620	Minimum 620
First Time Homebuyers Only	No	No	Yes
Primary Residence Only	Yes	Yes	Yes
Eligible to be combined with other programs	Yes	Yes	Yes

Our home loan experts are ready to help you through the home buying process and will provide the geographic restrictions that apply as well as additional terms and conditions to qualify for the loan. We may change loan programs offered. Contact a nbkc bank loan officer for more eligibility information and complete program detail.

Rates change. Reviews are forever.



4.77 of 5
1,800+ reviews



4.84 of 5
1,500+ reviews



4.94 of 5
12,700+ reviews



4.8 of 5
6,100+ reviews



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