

	First-time Homebuyer	Community Stability	Foreclosure Recovery	Energy Efficiency & Weatherization Rehabilitation	Accessibility Rehabilitation
Eligible Use of Funds	Down-payment and closing-cost assistance for the purchase or purchase/rehabilitation of an existing unit by a first-time homebuyer	Down-payment and closing-cost assistance for the purchase or purchase/rehabilitation of an existing unit by a first-time homebuyer or non-first-time homebuyer in neighborhoods targeted for stabilization by a state or local government	Down-payment and closing-cost assistance for the purchase or purchase/rehabilitation of an existing unit from an FHLBank Atlanta member's REO portfolio by a first-time homebuyer or non-first-time homebuyer	Rehabilitation of an existing owner-occupied unit Qualified improvements include: <ul style="list-style-type: none"> • Exterior doors • Heating, Ventilation and Air Conditioning Systems • Insulation • Water heaters • Roof • Windows • Low-flow plumbing • Floors • Walls 	Rehabilitation of an existing owner-occupied unit Qualified improvements include: <ul style="list-style-type: none"> • Exterior ramp, sidewalk, or driveway • Handicapped bathrooms, including sink, toilet, shower, grab bars, and vanities • Kitchen cabinets and sink • Carpentry to widen doors • Replacement of floor coverings
Maximum Subsidy per Unit	\$7,500	\$7,500	\$15,000	\$15,000	\$15,000
Matching Subsidy Ratio	4 to 1	4 to 1	4 to 1	None	None
Borrower Minimum Contribution	\$1,000	\$1,000	\$1,000	None	None
Retention Period	5 years	5 years	5 years	5 years	5 years
Eligible Properties	<ul style="list-style-type: none"> • Owner-occupied 1-4 family properties • Townhouses, condos • Foreclosed properties • Cooperatives • Manufactured Housing • Mobile Housing • New construction (within 30 days of closing) • Purchase of existing unit • Occupy home as principal place of residence 	<ul style="list-style-type: none"> • Owner-occupied 1-4 family properties • Townhouses, condos • Foreclosed properties • Cooperatives • Manufactured Housing • Mobile Housing • New construction (within 30 days of closing) • Purchase of existing unit • Occupy home as principal place of residence 	<ul style="list-style-type: none"> • Owner-occupied 1-4 family properties • Townhouses, condos • Foreclosed properties • Cooperatives • Manufactured Housing • Mobile Housing • Purchase of existing unit • Occupy home as principal place of residence • Purchase price of unit shall not exceed "as-is" market value 	<ul style="list-style-type: none"> • Owner-occupied 1-4 family properties • Townhouses, condos • Cooperatives • Manufactured Housing • Mobile Housing • Occupy home as principal place of residence 	<ul style="list-style-type: none"> • Owner-occupied 1-4 family properties • Townhouses, condos • Cooperatives • Manufactured Housing • Mobile Housing • Occupy home as principal place of residence
Eligible Borrowers	Must meet definition of a first-time homebuyer as defined by the Cranston-Gonzales National Affordable Housing Act of 1990	First-time homebuyer or non-first-time homebuyer	First-time homebuyer or non-first-time homebuyer	Owner must have at least one year current ownership by life estate or full interest in the fee title	Owner must have at least one year current ownership by life estate or full interest in the fee title
Eligible Geographic Areas	AL, DC, FL, GA, MD, NC, SC, VA	AL, DC, FL, GA, MD, NC, SC, VA Home must be located in neighborhoods targeted for stabilization by a state or local government	AL, DC, FL, GA, MD, NC, SC, VA	AL, DC, FL, GA, MD, NC, SC, VA	AL, DC, FL, GA, MD, NC, SC, VA
Income Maximum	< = 80% of HUD Median Income adjusted for family size	< = 80% of HUD Median Income adjusted for family size	< = 80% of HUD Median Income adjusted for family size	< = 80% of HUD Median Income adjusted for family size	< = 80% of HUD Median Income adjusted for family size