

State & Local Housing Finance Agency (HFA) Quick Guide

This guide includes a complete list of state and U.S. territories HFAs, including their most common program names.

State & Local Housing Finance Agency (HFA) Reference Guide

A Comprehensive Guide by The Housing Assistant



Housing Finance Agencies (HFAs) offer loan products, down payment assistance, and affordable housing programs. This guide includes a complete list of state and U.S. territory HFAs, including their most common program names.

Common HFA Loan Program Types

- TBA (To Be Announced): Market-driven rates and flexible options
- MRB (Mortgage Revenue Bond): Tax-exempt bond-based loans with DPA
- DPA: Down Payment Assistance via second loans, grants, or forgivable liens
- MCC (Mortgage Credit Certificate): Federal tax credit for first-time buyers

THA Tip: HFA programs change often. Always check current program manuals and income limits.

Complete List of State and U.S. Territory Housing Finance Agencies

State/Territory	Agency Name	Program Name(s)	Website
Alabama	Alabama Housing Finance Authority	Step Up	www.ahfa.com

Alaska	Alaska Housing Finance Corporation	HomeChoice	www.ahfc.us
Arizona	Arizona Department of Housing	HOME Plus	housing.az.gov
Arkansas	Arkansas Development Finance Authority	ADFA Move-Up	www.arkansas.gov/adfa
California	California Housing Finance Agency	CalHFA MyHome / CalPLUS	www.calhfa.ca.gov
California	California Tax Credit Allocation Committee - Associate Member	CTCAC LIHTC	www.treasurer.ca.gov/ctcac
Colorado	Colorado Housing and Finance Authority	CHFA FirstStep / SmartStep	www.chfainfo.com
Massachusetts	Commonwealth of Massachusetts Executive Office of Housing and Livable Communities - Associate Member	MassDREAMS / CommonStart	www.mass.gov/orgs/executive-office-of-housing-and-livable-communities
Connecticut	Connecticut Housing Finance Authority	Homebuyer Mortgage Program	www.chfa.org
Delaware	Delaware State Housing Authority	Homeownership Assistance	www.destatehousing.com
District of Columbia	District of Columbia Department of Housing and Community Development - Associate Member	HPAP / EAHP	www.dhcd.dc.gov
District of Columbia	District of Columbia	DC Open Doors	www.dchfa.org

	Housing Finance Agency		
Florida	Florida Housing Finance Corporation	Florida Assist / HFA Preferred	www.floridahousing.org
Georgia	Georgia Department of Community Affairs / Georgia Housing and Finance Authority	Georgia Dream	www.dca.ga.gov
Guam	Guam Housing and Urban Renewal Authority - Associate Member	Guam HOME Program	www.ghura.org
Hawaii	Hawai'i Housing Finance and Development Corporation	Hula Mae Program	www.hawaii.gov/dbedt/hhfdc
Idaho	Idaho Housing and Finance Association	Homebuyer Tax Credit / Loans	www.idahohousing.com
Illinois	Illinois Housing Development Authority	IHDAccess Forgivable	www.ihda.org
Indiana	Indiana Housing and Community Development Authority	First Place / Next Home	www.in.gov/ihcda
Iowa	Iowa Finance Authority	FirstHome / Homes for Iowans	opportunityiowa.gov
Kansas	Kansas Housing Resources Corporation	First-Time Homebuyer Program	kshousingcorp.org
Kentucky	Kentucky Housing Corporation	KHC Home Buyer	www.kyhousing.org
Louisiana	Louisiana Housing Corporation	LHC Market Rate GNMA	www.lhc.la.gov
Maine	MaineHousing	First Home Loan Program	www.mainehousing.org

Maryland	Maryland Department of Housing and Community Development	SmartBuy / Maryland Mortgage Program	www.dhcd.maryland.gov
Massachusetts	MassHousing	MassHousing Simple Start	www.masshousing.com
Michigan	Michigan State Housing Development Authority	MI Home Loan / Flex	www.michigan.gov/mshda
Minnesota	Minnesota Housing	Start Up / Step Up	www.mnhousing.gov
Mississippi	Mississippi Home Corporation	Smart Solution	www.mshomecorp.com
Missouri	Missouri Housing Development Commission	First Place	www.mhdc.com
Montana	Montana Board of Housing	Bond Advantage / Set-aside Programs	commerce.mt.gov/housing
Nebraska	Nebraska Investment Finance Authority	Homebuyer Assistance	www.nifa.org
Nevada	Nevada Housing Division	Home Is Possible	housing.nv.gov
New Hampshire	New Hampshire Housing Finance Authority	Home Flex Plus	www.nhhfa.org
New Jersey	New Jersey Housing and Mortgage Finance Agency	First-Time Homebuyer Mortgage	www.njhousing.gov
New Mexico	New Mexico Mortgage Finance Authority	FIRSTHome / HOMENow	www.housingnm.org
New York	New York City Housing Development Corporation	Open Doors / HomeFirst	www.nychdc.com
New York	New York State Homes and Community Renewal	SONYMA Achieving the Dream	www.hcr.ny.gov

North Carolina	North Carolina Housing Finance Agency	NC Home Advantage	www.nchfa.com
North Dakota	North Dakota Housing Finance Agency	FirstHome	www.ndhfa.org
Northern Mariana Islands	Northern Marianas Housing Corporation - Associate Member	NMHC Home Loan Program	www.nmhcgov.net
Ohio	Ohio Housing Finance Agency	Your Choice! DPA / OHFA Advantage	www.ohiohome.org
Oklahoma	Oklahoma Housing Finance Agency	OHFA 4Teachers / Gold	www.ohfa.org
Oregon	Oregon Housing and Community Services	Oregon Bond Residential Loan Program	www.ohcs.oregon.gov
Pennsylvania	Pennsylvania Housing Finance Agency	Keystone Home Loan Program	www.phfa.org
Puerto Rico	Puerto Rico Housing Finance Authority	Mi Vivienda / Rental Assistance	www.afv.pr.gov
Rhode Island	Rhode Island Housing	FirstHomes100	www.rihousing.com
South Carolina	South Carolina State Housing Finance and Development Authority	SC Housing Homebuyer Program	www.schousing.com
South Dakota	South Dakota Housing Development Authority	First-Time Homebuyer	www.sdhda.org
Tennessee	Tennessee Housing Development Agency	Great Choice Home Loan	www.thda.org
Texas	Texas Department of Housing and Community Affairs	My First Texas Home	www.tdhca.texas.gov

Utah	Utah Housing Corporation	HomeAgain / Score	www.utahhousingcorp.org
Vermont	Vermont Housing Finance Agency	ASSIST / Advantage	www.vhfa.org
Virgin Islands	Virgin Islands Housing Finance Authority	VI Homeownership Program	www.vihfa.gov
Virginia	Virginia Housing	Virginia Housing DPA Grant	www.virginiahousing.com
Washington	Washington State Housing Finance Commission	Home Advantage / Opportunity Program	www.wshfc.org
West Virginia	West Virginia Housing Development Fund	Low Income Loan Program	www.wvhdf.com
Wisconsin	Wisconsin Housing and Economic Development Authority	Easy Close DPA	www.wheda.com
Wyoming	Wyoming Community Development Authority	Spruce Up Wyoming	www.wyomingcda.com

Selected Local Housing Finance Agencies

Location	Agency Name	Program Name
Los Angeles, CA	City of Los Angeles Housing Department	LIPA, MCC
Phoenix, AZ	Phoenix IDA	Home in Five Advantage
Denver, CO	CHFA + City and County of Denver	MetroDPA
Chicago, IL	City of Chicago Housing	Chicago HOP
Miami-Dade, FL	Miami-Dade Public Housing and Community Development	Homebuyer Program

s—review all trust or foreclosure documents carefully.