



**Idaho Housing
and Finance**
Association



PROGRAM UPDATES

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2nd Mortgages now require .5% from Borrower

To have more consistency in our program and better manage Idaho Housing's resources, we have made the following change. Loans with 2nd mortgages require a minimum of .5% cash investment from borrower. This includes the Good Credit Reward 2nd mortgage and premium pricing DPA for all loan products. It will be effective on all loan applications dated May 10, 2015 or later.

Document Recording Requirement

For your ease of processing, the Tax Exempt Finance Records and Recapture Notices are no longer required to be recorded for the First Loan and Tax

Credit/MCC. Please do not record or reference them on the Deed of Trust or you will be required to make a correction to the loan.

For more information or assistance, please contact us at resloan@ihfa.org or call 1.800.219.2285.

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