



Program Bulletin 2026-4

Big news - the tax-exempt program is back!

We are pleased to announce the return of our tax-exempt mortgage revenue bond loan program. With a highly competitive rate, this program will help make homeownership more affordable for first-time buyers. ***Loan locks will be available beginning March 9, 2026.***

Program Details

- First Loan Tax-Exempt loans will be for both our Conventional HFA and Government loan programs.
- Must be a first-time homebuyer except targeted counties.
- Specific income and sales price limits are based on county. See chart [here](#).
- May utilize the Second Mortgage down payment assistance programs.

The following tax-exempt documents and disclosures are required. The latest version of these documents are available on the home page of [Lender Connection](#).

Previous versions will not be accepted.

- Borrower Affidavit
- Seller Affidavit
- Recapture Summary
- Recapture Reimbursement
- Recapture Notice
- Tax-Exempt Rider (attached to DOT)
- Income Certification Worksheet

Program Training

Supporting our lending partners is a top priority. To help you feel confident offering this program to your borrowers, we will host a series of tax-exempt training

sessions, beginning the first session on Tuesday, February 17.

This training will cover how to calculate annual household income, distinguish qualifying income from household income, and provide guidance on completing the required documents.

[Join the Training Here](#)

Check out our [training calendar](#) for additional training options.

We appreciate your support of our first-time homebuyer programs that help Idaho homebuyers purchase affordable homes.

Quick Help

Save time and help your borrowers more effectively. Use these helpful emails and links to get the answers and training you need.

Support for all your Idaho Housing needs: resloan@ihfa.org.

Pricing and lock support: lockdesk@ihfa.org.

Loan adjustments: hol-adjustments@ihfa.org.

Access to our most recent updates and [announcements](#).

[Service Reference Guide](#)

[Loan Delivery Checklist](#)

For more information or assistance, please contact us at resloan@ihfa.org or call 1.855.505.4700, ext. 8600.



CONFERENCE ON 2026
HOUSING & ECONOMIC DEVELOPMENT

25 Workshop Sessions

REGISTER TODAY!

MARCH 16 - 17
BOISE CENTRE

Nationally Recognized Keynote Speakers

MICHAEL SORRELL
Visionary Leader & Institutional Change Agent

NIKKI GREENBERG
Real Estate Technology & Innovation Strategist

ROBERT SPENDLOVE
Economist



Idaho Housing and Finance Association, 565 W. Myrtle Street, Boise, ID 83702, United States, 855.505.4700 | NMLS: 1613389