



Program Bulletin 2026-7

Multi-Unit Properties Now Eligible

We are pleased to announce, effective immediately, **owner-occupied 2-4 residential properties are now eligible** under Idaho Housing loan programs.

Program Highlights:

- Owner-occupied 2-4 residential properties are eligible per applicable agency guidelines.
- A **0.125% rate** adjustment will apply.
- Qualifying rental income must be included in income limit calculation.
- Down payment assistance (DPA) is **not currently available** for multi-property transactions.

Expanding Idaho Housing loan programs to include multi-unit properties reflects our continued commitment to increasing affordable homeownership opportunities while providing our lending partners with additional financing options for their borrowers.

Finally Home! Landlord Essentials

Help your borrowers become successful multi-unit property owners. Our Landlord Essentials program is designed for owners of smaller multi-unit properties who are stepping into the landlord role for the first time through the purchase of 2-4 unit properties. Tell your borrowers how they can learn more [here](#).

Thank you for your continued partnership and for helping more Idaho homebuyers achieve homeownership.

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.



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