Program Bulletin 2025-10

DPA Adjustments in Select Counties (New Locks Only)

Effective on September 17, 2025, we are pleased to announce a pricing update for conventional loans (new locks only) utilizing down payment assistance (DPA) in the following counties: **Bannock, Bear Lake, Bingham, Bonneville, Caribou, Franklin, Fremont, Jefferson, Madison, Oneida and Power.**

Key Changes:

- The **0.125% rate add-on** for conventional loans with DPA will be **removed** in the counties listed above.
- The DPA second mortgage rate on conventional loans in these counties will now be **6.75%** (reduced form the previous 2% above the first mortgage).
- FHA, VA, USDA, and other government products will **continue to be priced as they currently are.**

Action Items:

- Apply these pricing changes to all **new locks on or after September 17, 2025.**
- No changes are required for government loan pricing.

We appreciate your partnership and commitment to expanding homeownership opportunities in these regions. For questions or help with pricing scenarios, please contact lockdesk@ihfa.org.

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.

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