



Program Bulletin 2025-9

Low Loan Balance Discount

Effective September 2, 2025, Idaho Housing will offer a **Low Loan Balance Discount** on select conventional loans. Loans with balances **under \$350,000** may qualify. Only new locks are eligible for potential rate discount.

To see your discount, **review the loan options in Lender Connection** to view any available **rate discount** for the specific scenario.

What you need to do:

1. Select the program and corresponding max loan amount program.
2. Review pricing results to confirm whether the **Low Loan Balance Discount** is available and the **exact rate** reduction.
3. Lock according to your standard process.

Availability and discount level are determined by **product, pricing date, and loan amount** and are visible only within Lender Connection.

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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