DOUGLASS REALTY · FREE GUIDE

Utah Down Payment *Help*

Programs that can cover part of your down payment or closing costs.

You may not need 20% down, or even 5%. Utah has state, county, and city programs that help buyers with the cash to close. Most have income limits, price limits, and paperwork, so the earlier you start, the better. **Amounts below are current as of October 2026 and can change; confirm with an approved lender.**

Utah Housing Corporation (UHC)

Up to ~6% of the loan

STATEWIDE · FIRST-TIME AND REPEAT BUYERS

- Down payment help paid as a second loan alongside a UHC first mortgage
- Programs for first-time buyers (FirstHome) and for others (Score)
- Income and purchase-price limits apply
- Credit score minimums, often in the 620 to 660 range
- The second loan is repaid monthly or when you sell or refinance, depending on the option
- Must use a UHC-approved lender

Utah First-Time Homebuyer Assistance

Up to $20,000

STATEWIDE · FIRST-TIME BUYERS · NEW CONSTRUCTION

- For newly built homes no one has lived in
- Purchase price up to $450,000
- 0% interest, no monthly payment
- Repaid when you sell or refinance
- Can go toward down payment, closing costs, or a rate buydown
- State-funded and first come, first served while funds last

Loan to Own (Utah County)

Up to $40,000

UTAH COUNTY · RUN THROUGH PROVO CITY

- For households at or below 80% of area median income
- Most of Utah County qualifies (not Fairfield, Highland, or Woodland Hills)
- 0% interest, no payments while it's your primary home
- Half may be forgiven if you stay the full affordability period
- Price limits apply, plus a free health and safety inspection
- Homebuyer education course required before closing

City programs

Varies

PROVO, SALT LAKE CITY, OGDEN, AND OTHERS

- Provo City has its own program for homes inside Provo
- Several Wasatch Front cities run their own help
- Usually low or no interest, repaid at sale
- Ask me which ones cover the cities you're shopping

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Berkshire Hathaway HomeServices
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01 LOANS THAT NEED LITTLE OR NOTHING DOWN

- **VA loans:** 0% down for eligible veterans, service members, and some spouses
- **USDA loans:** 0% down in eligible rural areas, including parts of southern Utah County and Juab County
- **FHA loans:** 3.5% down with more flexible credit
- **Conventional 3% down:** for many first-time buyers with good credit

02 OTHER WAYS TO LOWER YOUR CASH TO CLOSE

- **Seller-paid closing costs:** easier to get when homes sit longer, like right now
- **Builder incentives:** new-build communities often cover closing costs or buy down the rate with their preferred lender
- **Gift funds:** family can help, with a signed gift letter
- **Employer or credit union programs:** some offer homebuyer grants

03 HOW TO USE DOWN PAYMENT HELP

1. **Talk to an approved lender first.** Each program works only with certain lenders, and they'll check which ones you qualify for.
2. **Check income and price limits** for your household size and the cities you like.
3. **Take a homebuyer education course** if your program requires one. Most can be done online in a few hours.
4. **Get pre-approved with the program built in,** so your pre-approval letter matches your real plan.
5. **Tell your agent up front.** Some programs add inspection steps or a little extra time, and we'll write your offer to fit.
6. **Read the repayment terms.** Know when the help is repaid (monthly, at sale, or forgiven) before you sign.

04 WHAT TO GATHER

- ☐ Last 2 months of pay stubs
- ☐ Last 2 years of W-2s or tax returns
- ☐ Last 2 to 3 months of bank statements
- ☐ Photo ID for every buyer
- ☐ Homebuyer course certificate (if required)
- ☐ Gift letter (if family is helping)

Not sure what you *qualify for?*

Text me and I'll connect you with lenders who work with these programs and help you plan around them. No pressure.

385-236-9018
TEXT OR CALL

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