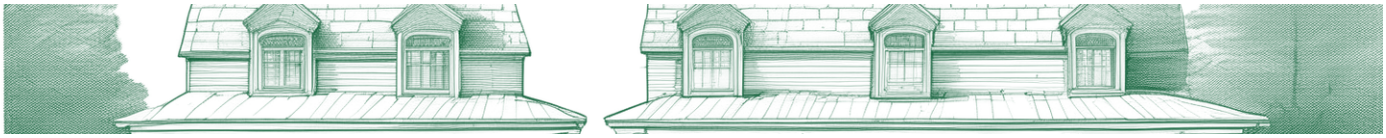
NC Home Advantage Worksheet

NCHFA's programs are genuinely useful and genuinely paperwork-heavy. This sheet keeps the file straight.



Prefer something digital? Scan to fill this out on your phone instead. We'll email you your finished copy — and keep your numbers on file, so when we talk, we start exactly where you left off.

Using the digital version shares your entries with Horizon Realty Group. No spam — that's the standing promise.

1 Am I in range?

Eligibility runs on income, county, credit, and property type — and the limits change. Look up the current figures at **nchfa.com** (or ask us) and write them in, so you're comparing against today's numbers, not last year's.

	YOUR NUMBER	CURRENT PROGRAM LIMIT
Annual household income		
Target purchase price		
Credit score (minimums vary by loan type)		
County of purchase		income limits are set per county

- ☐ The home will be my primary residence
- ☐ Property type qualifies (single-family, townhome, condo, or new manufactured — verify yours)
- ☐ First-time buyer or military veteran (opens the deeper down-payment program)

2 The layers — and the order they stack

1. **NC Home Advantage Mortgage™** — the base loan, with down payment help as a percentage of the loan amount. Forgiven over time if you stay put; repaid if you sell early. Write the current terms here: _____
2. **NC 1st Home Advantage Down Payment** — the larger fixed down-payment help for first-time buyers and veterans. Cannot be combined with the percentage help above — it's either/or. Current amount: _____
3. **Community partner or employer funds** — sometimes stackable on top. Each layer must be approved in writing before you write an offer around it.

Order of operations matters. Stacking assistance is where buyers either save real money or lose weeks to a rejected file. Confirm every layer against current program rules — in writing, from an NCHFA-approved lender — before your offer depends on it.

Horizon Real Estate Group, LLC
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General information — not tax, legal, or lending advice.

3 Documents to gather now

- ☐ Pay stubs — most recent 30 days
- ☐ W-2s — last two years
- ☐ Federal tax returns — last two years
- ☐ Bank statements — last two months, all pages
- ☐ Photo ID; DD-214 if applying as a veteran

Questions while you work through this? **Call or text (252) 632-8681**, or reach Travis directly at **(252) 202-4945** — both lines take calls and texts.

Program names, amounts, and limits are set by the North Carolina Housing Finance Agency and change without notice. Verify current guidelines at nchfa.com before relying on any figure. This is general information, not lending advice.

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