

Everyone deserves a home.



That's what we believe here in New Mexico and that's why the New Mexico Mortgage Finance Authority was created in 1975. Since then, MFA has helped thousands of New Mexicans with low to moderate incomes become homeowners.

But our work doesn't stop there. Using funding from housing bonds, tax credits and other federal and state resources, MFA creates new affordable housing, makes existing homes more energy efficient and provides quality rental opportunities. Some of our 20 programs include emergency housing for people experiencing homelessness, supportive housing for individuals with special needs and rent and utility assistance. And because MFA is self-supporting, no taxpayer dollars are used to operate our agency.

MFA has more than 130 partners who make our programs available to the people of New Mexico. Lenders, real estate agents, nonprofit service providers, developers and local and tribal governments -- we all share a common goal to help strengthen New Mexico's communities and families by financing, developing and preserving the places where lives are lived.

We're MFA. We're housing New Mexico.

To learn more about MFA, visit our website at [housingnm.org](http://housingnm.org).



# PROGRAMS AT A GLANCE

---

## Own a Home

### First Home

Affordable mortgage loans for first-time homebuyers with low to moderate incomes.

### First Down

Up to \$8,000 to cover down payment and closing costs.

### Next Home

Affordable mortgage loans for first-time and non-first-time homebuyers with low to moderate incomes. Includes a 3 percent grant that does not need to be repaid.

## Rent a Home

### Affordable and Subsidized Apartments

MFA monitors more than 28,000 affordable and subsidized housing units for quality and safety. A complete list is available through MFA's Housing Services Directory and online at [housingnm.org](http://housingnm.org).

Rental Assistance Program Security deposits and utility bill assistance for families and individuals who are at risk of becoming homeless.

## Preserve Affordable Housing

### NM EnergySmart

Up to \$6,500 in energy efficiency upgrades for qualified households.

### House by House Reservation Rehabilitation

Home repairs for low-income homeowners.

## A Place to Call Home

### Homelessness Assistance

The Continuum of Care and Emergency Homeless Assistance Programs provide emergency shelter and essential services to transition homeless individuals to independent living.

### Special Needs Housing

Housing Opportunities for People with AIDS, Section 811 and the Linkages Program help prevent homelessness for people with HIV/AIDS or who have physical or mental disabilities.

## Create Quality Affordable Housing

Low Income Housing Tax Credits The deepest subsidy for affordable housing development and rehabilitation, these federal tax credits are awarded through a competitive process every year.

Housing Development Funding Programs include: the HOME Program; Primero Investment Fund; 542(c) HUD Risk Sharing Loans, New Mexico Housing Trust Fund; New Mexico Affordable Housing Tax Credit and Charitable Trust; Preservation Revolving Loan Fund and MFA's Land Title Trust Fund.

