

START YOUR JOURNEY TO

Homeownership

ADFA Homeownership and Down Payment Assistance Programs make purchasing a home more affordable for low-to-moderate income families and individuals.



StartSmart Program

The StartSmart Mortgage Loan Program offers a below market interest rate mortgage to: (1) qualified low-to-moderate income first time homebuyers, (2) individuals purchasing a home in one of 30 targeted counties, and/or (3) veterans or spouse of a veteran.



Move-Up Program

This program offers homebuyers, an affordable mortgage that pairs seamlessly with ADFA's Down Payment Assistance (DPA) Program.



Down Payment Assistance Program

The ADFA Down Payment Assistance Program (DPA) can provide up to \$15,000 for down payment and closing cost assistance. ADFA's Down Payment Assistance (DPA) Loan is a second mortgage with a 10-year term. It carries the same interest rate as the "StartSmart" or "Move-Up" Loan Programs.

FIND A LENDER



<https://homeloans.arkansas.gov>

Get in touch with an ADFA approved lender who will match you with the program that best meets your needs.

