



Dear Lender:

Your applicant is purchasing a property that benefits from financial support through the Vermont Housing Finance Agency (VHFA) Middle-Income Homeownership Development Program.

To be eligible for the purchase of the home, the applicants must meet certain requirements, including the property-specific applicable income limit. To help your applicant purchase an affordable home, they may be eligible for an additional Affordability Subsidy, which can only be used in the form of down payment to reduce the mortgage amount.

For information on the VHFA Middle-Income Homeownership Development Program, including the required forms and additional instructions, please visit our portal at <https://vhfa.org/business-partners/mihdp>

The applicants must sign the specified VHFA forms at time of application and provide income information as required by VHFA.

For questions, contact: middle.income.program@vhfa.org or 802-540-1270

Thank you for your assistance.

Vermont Housing Finance Agency

