



A Program of  
Nevada Rural  
Housing Authority

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NRHA's mission is to promote, provide and finance affordable housing opportunities for all rural Nevadans, and our mission is truly at the epicenter of building thriving rural communities. Home at Last™ is an integral part of expanding and ensuring homeownership opportunities in rural Nevada which is a key component to successful economic development throughout the state.

In 2015, NRHA received the distinguished Single Family Housing Excellence Award from the National Association of Local Housing Finance Agencies (NALHFA) for the transformation of the Mortgage Credit Certificate (MCC) and Down Payment Assistance (DPA) programs in Nevada.

The housing industry as a whole has benefited economically as our Home at Last™ programs catapulted homeownership to new heights. As a result of our innovation and the exploding synergy, our residents and communities in the Silver State have seen a positive impact: home purchases, economic recovery and neighborhood stabilization.

Innovation requires commitment, dedication and determination which in turn produce synergy that captures all parties involved and drives change. We take pride in opening doors so that every rural Nevadan has a home they can afford, which is the cornerstone for building healthy communities. **Our motto of "Getting You Home" expands vastly beyond geographical boundaries of rural Nevada.** We are excited when other housing agencies can replicate our revolutionized programs into their market.

**TOTAL PROGRAM PERFORMANCE (since launch of Home at Last™ in 2006):**

**\$1 BILLION** in mortgages provided  
**5,300 FAMILIES** assisted with MCC and/or Down Payment Assistance (DPA)  
**\$20.1 MILLION** in tax savings – reinvested into local communities  
**\$28.6 MILLION** in down payment assistance

**Down Payment Assistance & Mortgage Credit Certificate Program - Washoe County Rural Areas**

Township	Loan Volume	# of Loans
Carson City	\$668,349.00	3
Gerlach	\$224,488.00	2
Reno	\$58,032,982.45	319
Sun Valley	\$33,058,361.00	209
Spanish Springs	\$174,775.00	1
Sparks	\$265,059,314.50	1,384
Verdi	\$388,737.00	2
Wadsworth	\$435,351.00	3
Washoe Valley	\$4,630,105.00	21
<b>Total</b>	<b>\$362,672,462.95</b>	<b>1,944</b>

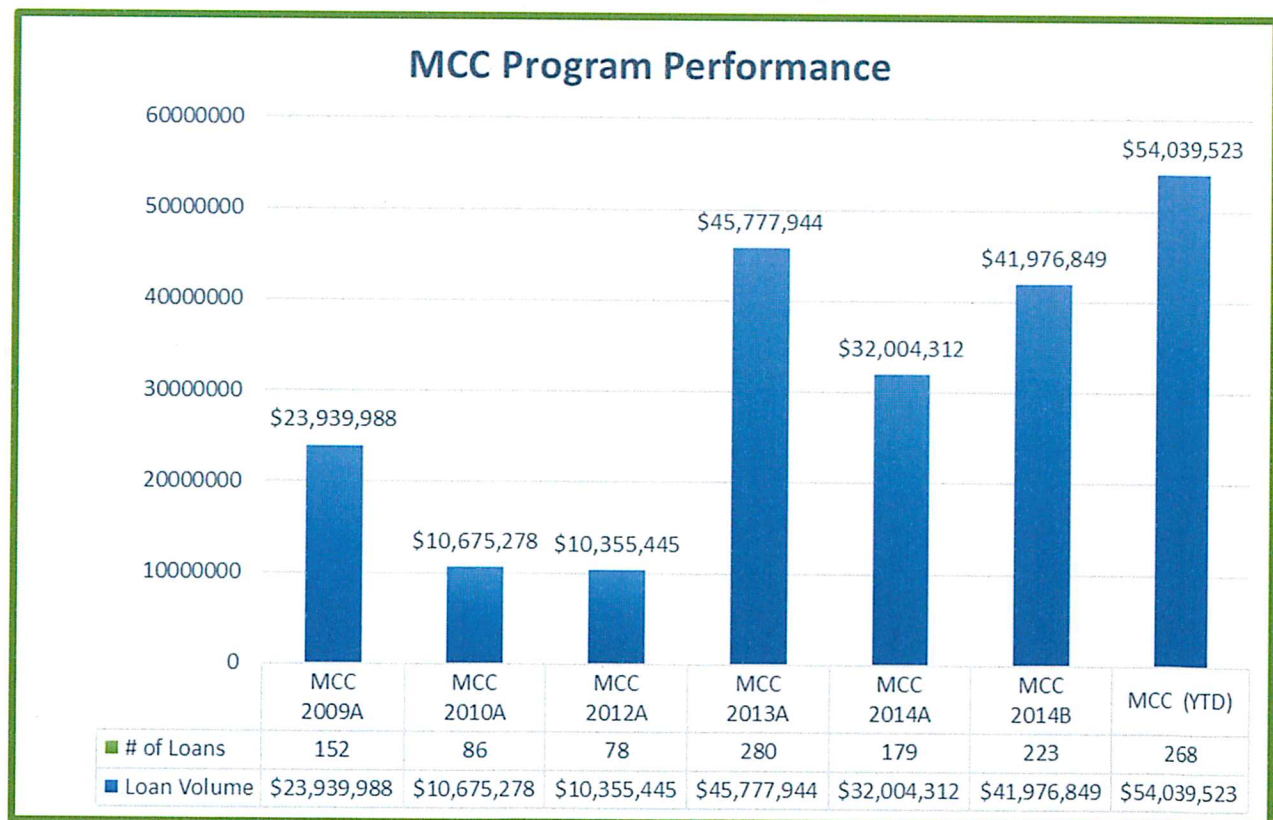
**Down Payment Assistance as of August 19, 2016 - Sparks**

Loan Amount	# of Loans	Down Payment Assistance
\$210,859,507.00	1,087	\$8,313,241.70

**Mortgage Credit Certificate Program as of August 19, 2016 - Sparks**

Loan Amount	# of Loans	Tax Savings
\$59,971,873.50	334	\$5,344,000.00

NRHA's Home at Last™ MCC Program (funded by PABC)	Total Mortgages (millions)	% in Sparks	Families Assisted	% in Sparks
Sparks	\$60		334	
All eligible communities	\$218.8	27.4%	1266	26.3%
<u>Historical - Per MCC Program</u>				
MCC Program YTD (Jan-August 2016)	\$15.0		67	
MCC Program 2014B*	\$8.4		42	
MCC Program 2014A*	\$8.4		44	
MCC Program 2013A*	\$9.9		59	
MCC Program 2012A*	\$3.6		24	
MCC Program 2010A*	\$4.5		36	
MCC Program 2009A*	\$9.9		62	
*not calendar year				





The map displays the Reno, Nevada region, characterized by its mountainous terrain and urban areas. Key features include:

- Geographical Features:** White Lake, Peavine Peak, and the North Valleys.
- Landmarks:** Sierra Sage Golf Course, Sierra Safari Zoo, and the Reno Stead Airport.
- Roads:** Major highways such as US-395, NV-445, and NV-647 are clearly marked.
- Urban Areas:** The cities of Reno, Sparks, and Verdi are shown, along with various local streets.
- Pushpin Distribution:** Numerous blue pushpins are placed across the map, indicating specific locations of interest. Some pins are labeled with numbers, suggesting a count or frequency at those locations.



