

The Nevada Rural Housing Authority mission is to promote, provide and finance affordable housing opportunities for all rural Nevadans.

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. We recognize the tremendous value in working with our local communities – your commitment to helping ensure every citizen has a home they can afford is what makes rural Nevada a great place to live and thrive. It's also a cornerstone for building healthy communities.

Total Home At Last™ Program Performance (Since 2006 Launch)

\$1.6 BILLION
in Mortgages Provided

8,196 FAMILIES ASSISTED
with Mortgage Credit Certificates and/or
Down Payment Assistance

\$26.6 MILLION
in tax savings reinvested into local
communities

\$47.3 MILLION
in Down Payment Assistance



**\$23.1 Million in PABC Transfers from
the City of Sparks to NRHA since 2006**



**\$10.3 Million in Federal Tax Savings to
Homeowners in Washoe County**



**\$18.6 Million in Down Payment Assistance
to Homeowners in Washoe County**



2,860 Families Assisted in Washoe County

City of Sparks Impact

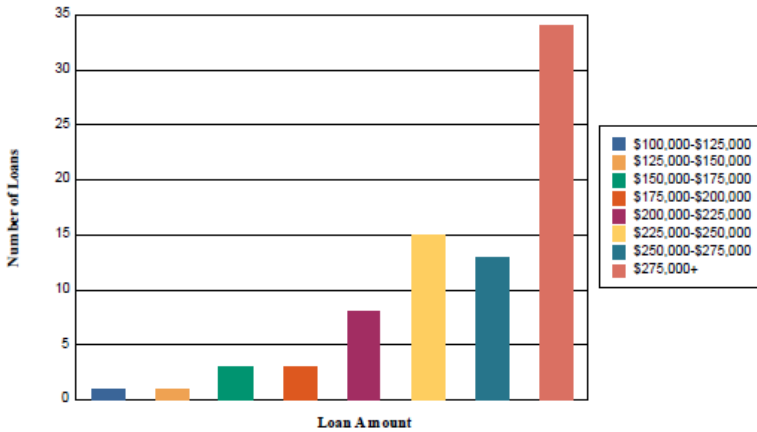
\$400.4 Million in Loan Volume

Home At Last™ in Washoe County

As a national award-winning program, Home At Last™ provides unprecedented access to credit, resulting in doors being opened so that rural Nevadans can afford to own a home of their own. Local government transfer of private activity bond cap supports Nevada Rural Housing Authority's ability to help support your rural community through single-family home financing.

Location	Loan Volume Since 2006	Families Assisted Since 2006
Sparks / Spanish Springs	\$400,364,981	1,929
Reno (excluding city limits)	\$112,302,366	542
Sun Valley	\$59,219,878	329
Washoe Valley	\$5,204,167	23
Carson City (unincorporated)	\$1,408,217	6
Wadsworth	\$985,591	5
Verdi	\$660,740	3
Gerlach	\$224,488	2
Total	\$580,370,428	2,839

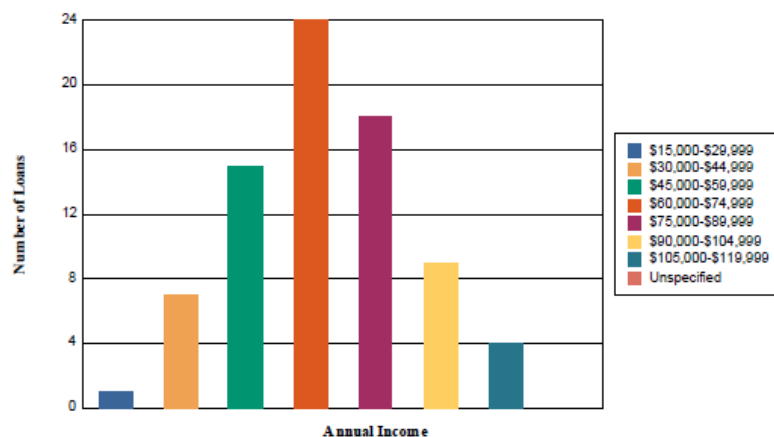
Home At Last™ Program	Loan Volume Since 2006	Families Assisted Since 2006
Down Payment Assistance	\$459,831,426	2,205
Mortgage Credit Certificate	\$120,539,002	634
Total	\$580,370,428	2,839



Average Loan Size in Sparks (2018-19): \$271,943

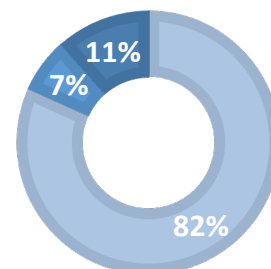
Average Income in Sparks (2018-19): \$74,669

Average FICO Score in Sparks (2018-19): 705



PROPERTY TYPE

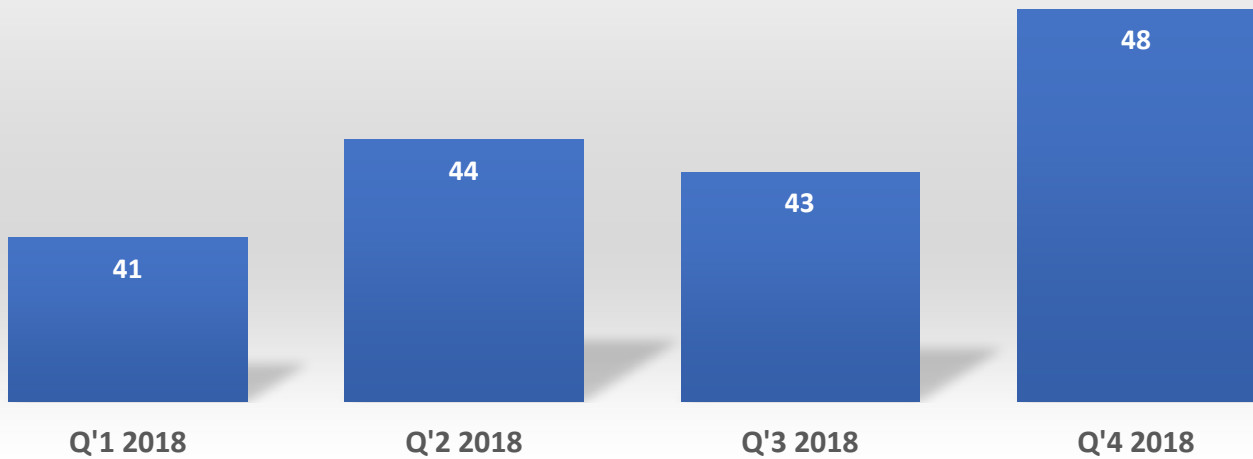
1 Unit Single Family Townhouse Condo



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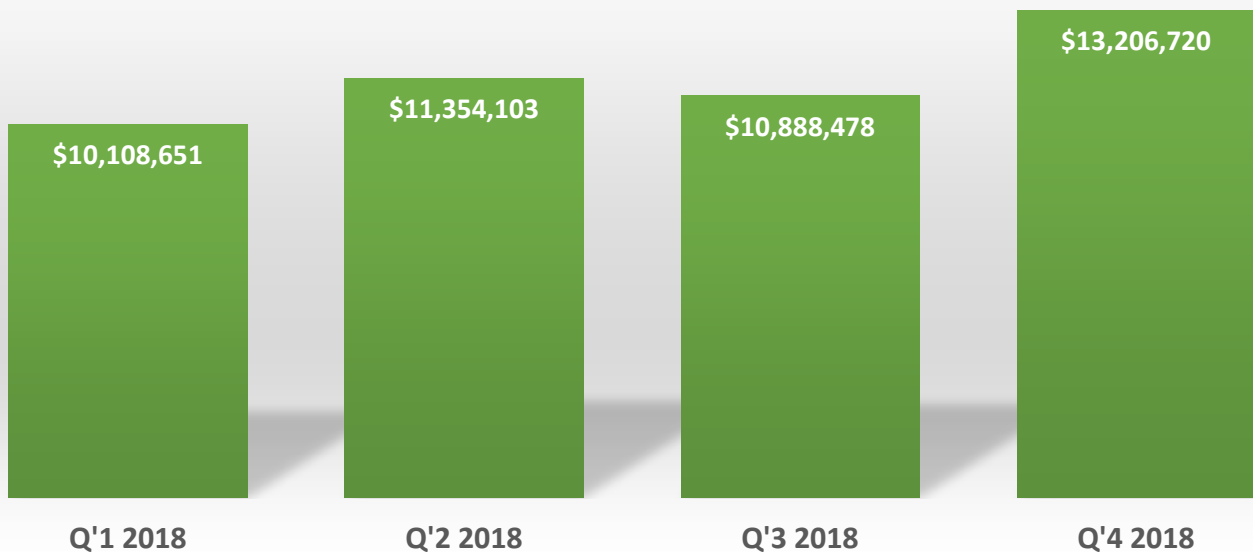
City of Sparks - Homebuyers Assisted in 2018

Down Payment Assistance and/or MCC




City of Sparks - Mortgages Provided in 2018

Down Payment Assistance and/or MCC



Home At Last™ in the City of Sparks

Pursuant to NRS 315.977, NRHA operates under the oversight of a board of commissioners consisting of five commissioners appointed by the Nevada Association of Counties and Nevada League of Cities and Municipalities. NRS 315.983 defines that NRHA is an instrumentality, local government and political subdivision of the State, exercising public and essential governmental functions, and having all the powers necessary or convenient to carry out the purposes and provisions of NRS 315.961 to 315.99874, inclusive. NRHA's area of operation is defined per NRS 315.9835, as follows: The State Authority may operate in any area of the State which is not included within the corporate limits of a city or town having a population of 150,000 or more.

 Down Payment Assistance

 Mortgage Credit Certificates

