



First-time Homebuyer

A first-time homebuyer is someone who has not owned a primary residence in the last three years.

Alaska Housing has two programs for first-time homebuyers:

First Home

- Offers a reduced interest rate
- No maximum income limits or acquisition cost limits

First Home Limited

- Offers a lower interest rate
- Must meet income and cost acquisition limits

Both programs offer fixed-rate financing over 15- and 30-year terms.

Eligible properties are limited to single-family homes, condominiums, common-interest community units, duplexes and Type I manufactured homes.



Learn more from your lender about loan options that may be right for you and scan the QR code or visit ahfc.us/buy for Alaska Housing loan options and resources.

Contact AHFC at
(907) 330-8900
mortgagehotline@ahfc.us

