

# Homebuyer Dream Program® (HDP®) Suite

HDP® | HDP® Plus | HDP® Wealth Builder\*



## Qualifying First-Time Homebuyers Can Get Up to \$15,000 in Assistance in 2026!

### Steps to Participate in the Programs

The money for each of the HDP® Suite grant programs will go fast, based on our previous experience. Having the first three steps completed will improve your chances of benefiting from the grant.

**Step 1** — Get prequalified for a mortgage with Reliant! [Click here](#) to get prequalified online. A mortgage loan originator will provide qualified applicants with a prequalification letter to present to your real estate professional.

**Please note:** You must meet the qualification standards for a mortgage program to qualify for the grant.

**Step 2** — Take the **required** homebuyer certification course at one of the local approved counseling agencies. (Find links to select courses [here](#).) Once complete, provide the certificate to Reliant.

**Step 3** — Begin looking for houses.

**Step 4** — Make an offer on a house. Once an offer is accepted and you have an attorney approved and fully executed purchase contract, provide the contract to Reliant.

**Step 5** — Provide all of the above documentation, as well as 30 days' worth of recent paystubs and all W2 forms from the two most recent years, and any additional required documents to Reliant.

**Step 6** — Once you've provided the credit union with all of the above documentation, Reliant will apply for the grant on your behalf.

### Qualifications for the Programs

- Buyer must earn at or below the income limits (see reverse side for full details).  
**Please note:** Anyone over the age of 18 who will be living in the house must provide income verification, even if that person will not be on the mortgage.
- Applicant, title owner and/or spouse has not owned a home in the last three years.
- Buyer must meet the income and credit requirements necessary to obtain a mortgage at Reliant.

\*See reverse side for full qualifications, plus a comparison of program parameters.

Learn more and get started today by visiting [reliantcu.com](https://reliantcu.com).



# Homebuyer Dream Program® (HDP®) Suite Comparison



## Program Parameters:

HDP®

HDP® PLUS

HDP® WEALTH BUILDER

First-Time Homebuyer Requirements	First-Time Homebuyer	First-Time Homebuyer	First-Time Homebuyer must either reside in a majority-minority census tract or qualify as a First-Generation Homebuyer
Income Limits	\$88,160 or less for 1-2 person households, or \$101,384 or less for households of 3+ people	\$132,240 or less for 1-2 person households, or \$152,076 or less for households of 3+ people	\$132,240 or less for 1-2 person households, or \$152,076 or less for households of 3+ people
Purchase Property Occupancy	Must be an owner-occupied primary residence		
Grant Usage	Down payment, closing cost assistance, and first-time homebuyer counseling		
Maximum Grant	Up to \$15,000 per household		
Minimum Contribution from Homebuyer	\$1,000 total		
Homebuyer Counseling	Recipients are required to complete a homebuyer counseling program		
5-Year Retention Period	Regulatory Requirement	Not Required	Not Required

[reliantcu.com](http://reliantcu.com)  
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