

Welcome Home Program (WHP)

Summary of Changes for 2025 Program Guide

The following lists changes for the 2025 Welcome Home Program (WHP) Program Guide. The section and item(s) changed are emphasized in **bold** print. Please see a complete copy of the 2025 Welcome Home Program Guide available on the FHLB [website](#) for all changes and detailed program requirements.

Schedule for the Welcome Home Program

- Funds will be available for reservation beginning at **8am EST on March 3, 2025**.

Member Eligibility

- Members are limited to a maximum of **\$600,000**. Not a guarantee of funds, as the program is first-come, first-served.

Property Eligibility

- The maximum first mortgage rate cannot exceed **9.875%**.
- The maximum second mortgage rate cannot exceed **13.375%**.
- **For WHP eligibility purposes, manufactured homes must be newly constructed and/or Energy Star certified.**

Eligible Uses of Funds

- **Homebuyers can receive up to \$20,000. A minimum of \$10,000 must be requested.**

Disbursing WHP Funds

- Funding Requests must be submitted by **5pm EST on December 15, 2025** or the request will be denied.