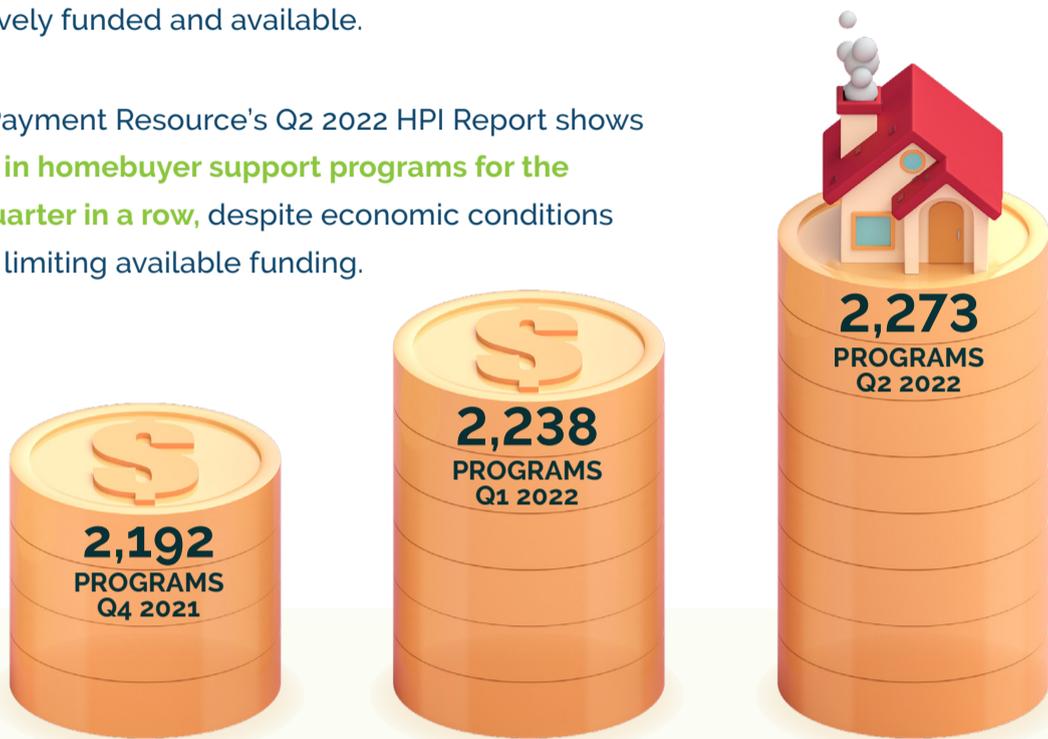


As Mortgage Rates and Home Prices Swell

MORE HOMEBUYER ASSISTANCE PROGRAMS INTRODUCED

84% of all homebuyer assistance programs are actively funded and available.

Down Payment Resource's Q2 2022 HPI Report shows **growth in homebuyer support programs for the third quarter in a row**, despite economic conditions slightly limiting available funding.



HOMEOWNERSHIP PROGRAM TYPES

74% DOWN PAYMENT & CLOSING COST ASSISTANCE

64% of programs have deferred payments.

43% are forgivable loans.

38% of programs are forgivable loans with deferred payments.

Grants: Gifts which do not have to be repaid.

Second Mortgages: Very low or 0% interest loans that may be deferred or incrementally forgiven over time.

Combined First Mortgage & Down Payment Programs: Down payment assistance programs combined with 1st mortgages that have favorable interest rates.

11% FIRST MORTGAGES LOANS

Below-market interest rates, lower or no mortgage insurance, or 100% financing.

11% ADDITIONAL PROGRAMS

Includes matched savings programs, Housing Choice Vouchers (HCV) and other programs.

5% MORTGAGE CREDIT CERTIFICATES (MCCs)

Provide up to \$2,000 in annual tax credits for the life of the loan.

2,273 HOMEBUYER ASSISTANCE PROGRAMS AVAILABLE ACROSS THE COUNTRY

States with the Greatest Number of Programs, Ranked in Order:

