

CONTINUED GROWTH IN HOMEBUYER ASSISTANCE PROGRAMS

82.9% of all homebuyer assistance programs are actively funded and available.

Down Payment Resource's Q4 2022 HPI has shown continued growth in homebuyer assistance programs for the past five consecutive quarters.



HOMEOWNERSHIP PROGRAM TYPES

DOWN PAYMENT & CLOSING COST ASSISTANCE

87% of DPA programs have deferred payments.

58% are forgivable loans.

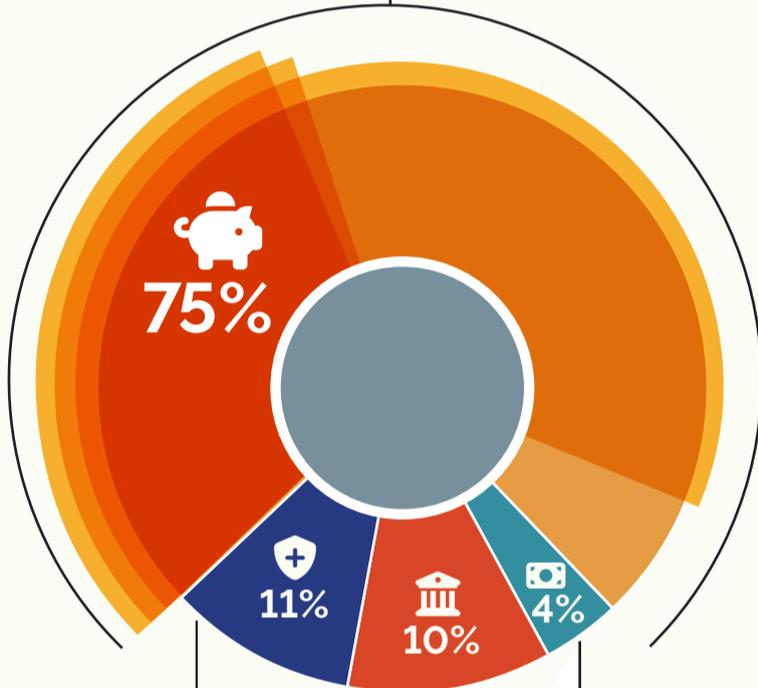
53% of programs are forgivable loans with deferred payments.

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.



ADDITIONAL PROGRAMS

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

FIRST MORTGAGE LOANS

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

MORTGAGE CREDIT CERTIFICATES (MCCs)

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

NOT JUST FOR SINGLE-FAMILY HOMES



29% of programs allow for multi-family dwellings.



31% of programs allow for manufactured homes.

2,351 HOMEBUYER ASSISTANCE PROGRAMS AVAILABLE ACROSS THE COUNTRY

States with the Greatest Number of Programs Ranked in Order:

- CALIFORNIA
- FLORIDA
- TEXAS
- MARYLAND
- NEW YORK
- COLORADO
- MINNESOTA
- MASSACHUSETTS
- OHIO
- PENNSYLVANIA

