

# First Time Home Buyer Resource Guide

During this presentation a variety of resources were mentioned. This handout contains a list of web sites and resources you may want to review to help you build an effective first time home buyer niche.

## Down Payment Assistance State Agencies

Check out your state's non-profit housing organization for more information about the available housing assistance programs.

Alabama	<a href="http://www.ahfa.com">www.ahfa.com</a>	Montana	<a href="http://housing.mt.gov">http://housing.mt.gov</a>
Alaska	<a href="http://www.ahfc.state.ak.us">www.ahfc.state.ak.us</a>	Nebraska	<a href="http://www.nifa.org">www.nifa.org</a>
Arizona	<a href="http://www.housingaz.com">www.housingaz.com</a>	Nevada	<a href="http://www.nvhousing.state.nv.us">www.nvhousing.state.nv.us</a>
Arkansas	<a href="http://www.state.ar.us/adfa">www.state.ar.us/adfa</a>	New Hampshire	<a href="http://www.nhhfa.org">www.nhhfa.org</a>
California	<a href="http://www.calhfa.ca.gov">www.calhfa.ca.gov</a>	New Jersey	<a href="http://www.nj-hmfa.com">www.nj-hmfa.com</a>
Colorado	<a href="http://www.colohfa.org">www.colohfa.org</a>	New Mexico	<a href="http://www.housingnm.org">www.housingnm.org</a>
Connecticut	<a href="http://www.chafa.org">www.chafa.org</a>	New York City	<a href="http://www.nychdc.org">www.nychdc.org</a>
Delaware	<a href="http://www2.state.de.us/dsha">www2.state.de.us/dsha</a>	New York	<a href="http://www.nyhomes.org">www.nyhomes.org</a>
District of Columbia	<a href="http://www.dchfa.org">www.dchfa.org</a>	North Carolina	<a href="http://www.nchfa.com">www.nchfa.com</a>
Florida	<a href="http://www.floridahousing.org">www.floridahousing.org</a>	North Dakota	<a href="http://www.ndhfa.org">www.ndhfa.org</a>
Georgia	<a href="http://www.dca.state.ga.us">www.dca.state.ga.us</a>	Ohio	<a href="http://www.ohiohome.org">www.ohiohome.org</a>
Hawaii	<a href="http://www.hcdch.hawaii.gov">www.hcdch.hawaii.gov</a>	Oklahoma	<a href="http://www.ohfa.org">www.ohfa.org</a>
Idaho	<a href="http://www.ihfa.org">www.ihfa.org</a>	Oregon	<a href="http://www.ohcs.oregon.gov">www.ohcs.oregon.gov</a>
Indiana	<a href="http://www.in.gov/ihfa">www.in.gov/ihfa</a>	Pennsylvania	<a href="http://www.phfa.org">www.phfa.org</a>
Iowa	<a href="http://www.ifahome.com">www.ifahome.com</a>	Rhode Island	<a href="http://www.rihousing.com">www.rihousing.com</a>
Kansas	<a href="http://www.kshousing.org">www.kshousing.org</a>	South Carolina	<a href="http://www.schousing.com">www.schousing.com</a>
Kentucky	<a href="http://www.kyhousing.org">www.kyhousing.org</a>	South Dakota	<a href="http://www.sdhda.org">www.sdhda.org</a>
Louisiana	<a href="http://www.lhfa.sata.la.us">www.lhfa.sata.la.us</a>	Tennessee	<a href="http://www.tennessee.gov/thda">www.tennessee.gov/thda</a>
Maine	<a href="http://www.mainhousing.org">www.mainhousing.org</a>	Texas	<a href="http://www.tdhca.state.tx.us">www.tdhca.state.tx.us</a>
Maryland	<a href="http://www.dhcd.state.md.us">www.dhcd.state.md.us</a>	Utah	<a href="http://www.utahhousingcorp.org">www.utahhousingcorp.org</a>
Massachusetts	<a href="http://www.state.ma.us/dhcd">www.state.ma.us/dhcd</a>	Vermont	<a href="http://www.vhfa.org">www.vhfa.org</a>
Michigan	<a href="http://www.michigan.gov/mshda">www.michigan.gov/mshda</a>	Virginia	<a href="http://www.vhda.com">www.vhda.com</a>
Minnesota	<a href="http://www.mhfa.state.mn.us">www.mhfa.state.mn.us</a>	Washington State	<a href="http://www.wshfc.org">www.wshfc.org</a>
Mississippi	<a href="http://www.mshomecorp.com">www.mshomecorp.com</a>	West Virginia	<a href="http://www.wvhdf.com">www.wvhdf.com</a>
Missouri	<a href="http://www.mhdc.com">www.mhdc.com</a>	Wisconsin	<a href="http://www.wheda.com">www.wheda.com</a>
		Wyoming	<a href="http://www.wyomingcda.com">www.wyomingcda.com</a>

## Down Payment Assistance Programs

There are multitudes of down payment assistance programs available for your use. Here are some agencies that you may want to check out and add to your list.

[downpaymentalliance.org/index.html](http://downpaymentalliance.org/index.html)

**HAND** is composed of nine organizations that have combined to provide education and down payment assistance to borrowers.

[www.americanfamilyfunds.com](http://www.americanfamilyfunds.com)

**American Family Funds** provides extensive marketing support including letters to agents and builders, sign riders and buyer/Realtor brochures.

[www.americandream.org](http://www.americandream.org)

**AmeriDream, Inc.** provides an online home buyer education course.

[www.cdsgrants.com](http://www.cdsgrants.com)

**Consumer Debt Solutions/CDS Grants** offers consumer education services including personal budget analysis, credit education and spending planners. Home ownership workshops are offered in different regions.

[www.fairhousingassistance.com](http://www.fairhousingassistance.com)

**Fair Housing Assistance** offers a series of training videos for

real estate agents, lenders and others.

[www.familyhomeproviders.org](http://www.familyhomeproviders.org)

**Family Home Providers** provides free software to calculate the contract price. They also offer an online education program in Spanish.

[www.thegenesisprogram.org](http://www.thegenesisprogram.org)

**The Genesis Program** provides payment protection if a client loses his/her job within the first 12 months of owning their home.

[www.ezdownpayment.com](http://www.ezdownpayment.com)

**Homes for all Program** provides a home buyer education section with a "Freddie Mac" slant. They provide in depth information about acquiring a loan and the down payment assistance program.

[www.nehemiahprogram.org](http://www.nehemiahprogram.org)

**Nehemiah Program** offers a paperless feature which eliminates the need to fax documents. They provide a list of closing offices, builders and lenders to reduce data entry requirements.

[www.neighborhoodgold.com](http://www.neighborhoodgold.com)

**Neighborhood Gold** provides a default mitigation clause that provides lenders with a \$2,000 reimbursement benefit during the first 36 months of the loan for job loss, bankruptcy, separation, divorce, disability or death of the borrower results in loan default.

[www.partnersincharity.org](http://www.partnersincharity.org)

**Partners in Charity** provides free marketing materials, homebuyer leads and marketing to your closed loans to obtain referrals. They offer an online home buyer education course.

## Business Journal

Each year the business journal publishes its annual lists. These lists often include information about industry and employment trends within major cities. To accurately assess the probable economic and population trends in your community, use the web site below for access to the major city journals. There are 42 cities to choose from. If your city isn't listed, go to your local library and ask your librarian for assistance in gathering this information.

<http://www.bizjournals.com/>

## Credit Bureau Report Information

When clients don't qualify, help them create a plan to resolve whatever issues exist on their credit report. To help you accurately assess your client's credit situation, you may want to consider using one of the following credit advisory services.

[www.myfico.com](http://www.myfico.com)

**My Fico** provides consumers with a variety of educational information and tools. They offer one time credit bureau report purchase and subscription services.

[www.scoreadvisor.info](http://www.scoreadvisor.info)

**Score Advisor** is a fee-paid per use lender service. Once you've entered the information into the system it analyzes it and indicates the score effect of each derogatory item and all active and closed accounts. This information is invaluable in aiding your clients to prioritize their credit clean up.

<https://www.annualcreditreport.com/cra/index.jsp>

**Annual Credit Report.com** provides consumers with one free credit report from each of the credit reporting agencies annually. This is a great way for clients to monitor their score and activity on an ongoing basis.

## Newlywed Resources

If you tap into the newlywed market, you will find a multitude of resources available to you. You might want to consider advertising on one of these sites to increase your visibility to this niche.

[http://www.weddingmanor.com/advertise\\_in\\_wedding\\_manor.html](http://www.weddingmanor.com/advertise_in_wedding_manor.html)

**Wedding Manor** acts as a wedding resources clearing house. They list vendors for every facet of the wedding experience including real estate agents. To date no mortgage lenders are listed on this site.

[www.bspishows.com](http://www.bspishows.com)

**Bridal Show Producers International** lists every bridal expo scheduled for 2006. They provide a variety of resources for those who exhibit within this industry.

[www.theknot.com](http://www.theknot.com)

**The Knot.com** provides those to be wed and newlyweds with everything needed to have the perfect event and the best first year together.

## Want More Information?

**For more information** about our services, contact us at 303-426-1027 or 800- 433-3755.

**For questions**, please email us at [questions@intouchtoday.com](mailto:questions@intouchtoday.com).

**To request a catalog and samples**, please email us at [samples@intouchtoday.com](mailto:samples@intouchtoday.com).

**For lenders: Subscribe to our free ezine Top Producer Strategies**, sign up at <http://www.intouchtoday.com/mortgage/index.asp>.

**For real estate agents: Subscribe to our free ezine Top Real Estate Strategies**, sign up at <http://www.intouchtoday.com/realestate/index.asp>.