

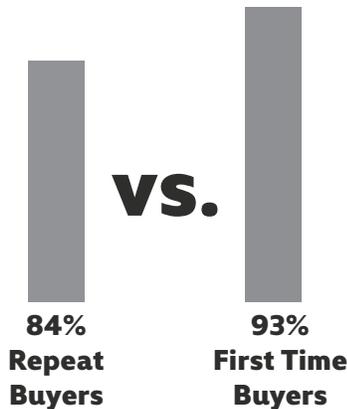


FIRST TIME HOMEBUYER

DID YOU KNOW?

First-time buyers made up **33%** of all home buyers in 2018, **down** from **34%** in 2017

First-time buyers finance more of their home than repeat buyers



In FY 2018, **84,397 households**

purchased housing after receiving homebuying counseling services from HUD approved housing counselors

FIRST TIME HOMEBUYER COUNSELING WORKS

TOP 5 BENEFITS

OF FIRST TIME HOMEBUYER COUNSELING

- 01 Determine if homeownership is right for you
- 02 Discover how much house you can afford
- 03 Understand your credit score
- 04 Save for a down payment
- 05 Choose from affordable mortgage options

Housing counseling leads to positive results by reducing mortgage delinquency up to 50%.

Buying your first home can be overwhelming. Housing counseling can help you individualize your home buying options, empowering you to make informed decisions and significantly improve your home buying success.

Housing counseling will help you determine what you can afford and teach you how to sustain your home for the long term.