



How homeownership education and counseling can support home-buying

As home-buying season kicked off earlier this spring, RealtyTrac [reported](#) that the share of homes sold to owner-occupants fell to a new low. There are several forces inhibiting the ability of owner-occupant home buyers, especially first-time homebuyers, from succeeding in this competitive housing market. That's why working with a housing counselor is the strategy NeighborWorks America encourages first in order for homebuyers to put together the best home purchase offer.

70%
of U.S. adults are
unaware of
down-payment
assistance
programs

Housing counselors help consumers:

- Understand the broad home purchase process, which more than half of homebuyers with student loan debt say is [complicated](#).
- Understand their credit scores and what strategies work to improve them, resulting in access to lower cost mortgage credit leading to more affordable mortgage payments.
- Establish a solid budget and home purchase goal, maximizing the chance of getting a mortgage approval
- Access [down payment](#) assistance programs that buttress a consumers own savings and strengthen their home purchase offer letter.

Learn more at NeighborWorks.org/Homeownership

Housing counselors strengthen the market

Homebuying isn't rebounding as much as many experts had predicted, despite low mortgage rates and improving credit availability. In her newest blog post, Marietta Rodriguez, vice president of NeighborWorks' national homeownership programs, addresses the obstacles to market recovery and why housing counselors play a critical role.



[Read more →](#)

Homebuilder Top 100

This year's Builder 100 list is out. NeighborWorks America ranks third among builders of affordable homes and 59th overall. This is the sixth consecutive year NeighborWorks America has made the Builder 100 list.



[Read more →](#)



NeighborWorks America
NeighborWorks.org
999 North Capitol Street NE, Suite 900
Washington, DC 20002
Tel: 202-760-4000