



# 2018 NCSHA HFA Institute Working With Freddie Mac

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# Expanding Homeownership Opportunities Together: Product, Pricing, Technology



- Making it easier for HFAs and their participating lenders to work with us
- Delivering mortgage products that help HFAs reach more potential homeowners
  - » Supporting HFA down payment assistance programs
  - » Preferential pricing
  - » Affordable subsidies for low- and very low-income borrowers
- Home Possible expands opportunities for borrowers without credit scores
- Down Payment Resource™ referrals

# Expanding Homeownership Opportunities Together: Outreach and Engagement



- Outreach opportunities
  - » Open Doors events
  - » Coming Home Again workshops
  - » Co-branded/co-hosted events
- Training
  - » Webinars
  - » In-person

# Expanding Homeownership Opportunities Together: Underserved Markets



- Manufactured housing
  - » Support for manufactured housing titled as real property
  - » Support for manufactured housing titled as personal property (chattel)
- Rural housing
  - » Support for high-needs rural regions
  - » Support for high-needs rural populations
- Affordable housing preservation
  - » Financing of energy or water efficiency improvements on single-family properties
  - » Support for shared equity programs for affordable housing preservation