



HOME BUYER EDUCATION & FINANCIAL COUNSELING PROGRAM

We lower the cost of entry for new home owners through access to down payment assistance and connect you to community lenders. In the classroom, you will learn:

- o Short & Long Term Budgeting
- o Understanding Credit
- o Mortgage Readiness & Affordability
- o How to Apply for the Right Loan
- o How to Choose a Realtor
- o Understanding the Appraisal Process
- o Knowing the Home Inspection Process
- o Realizing Life as a Homeowner



OUR MISSION AND VISION

HPI is a 501(c)3 nonprofit real estate development organization that creates affordable housing opportunities to encourage family stability, support communities, revitalize neighborhoods, and empower local economy.

Our vision is to create and preserve communities in which affordable housing of choice is possible for everyone.



HPI is an equal opportunity provider and strongly believes in racial, ethnic and economic equity. We work with low-income individuals and families that have been systematically denied access to housing capital.



EXPANDING FINANCIAL CHOICE

We provide solutions to economic challenges. Through our one-on-one financial counseling, our HUD certified counselors work with you to build your credit, create a financial plan, and help you become mortgage ready.



FINANCIAL EMPOWERMENT

We aim to make home ownership a possibility for any income with access to down payment assistance and community resources that improve your housing choices.



COMMUNITY NETWORKING

We connect you to a wide network of industry professionals from local community mortgage lenders and realtors to closing attorneys and insurance agents to assist you along your path.



BUILD HOUSING WEALTH

Building housing wealth builds generational wealth. Homeownership is an investment in your future, and we are here guide you. www.wearehpi.org



EXPECT THE BEST

HPI's Homebuyer Education & Financial Counseling program is among a select group of organizations nationally recognized for their commitment to excellence, professionalism and ethical homeownership education. www.homeownershipstandards.org

Homeownership Done Right!

OUR SUCCESS

We have a long history of success. Since 1990, HPI has been dedicated to creating, sustaining and promoting access to affordable housing opportunities. HPI's HUD-certified Home Buyer Education & Financial Counselors are here to empower you to succeed in your goals.

We help you develop that action plan. Overall, 97% of program participants expressed greater knowledge and understanding of financial tools and services, and 53% of households improved their financial capacity, having paid down debt, increased their discretionary income, increased savings, and/or improved their credit score.

We aim to make home ownership a possibility for any income. Contact our Resident Resource Counselors today. Call **502-585-5451** today!