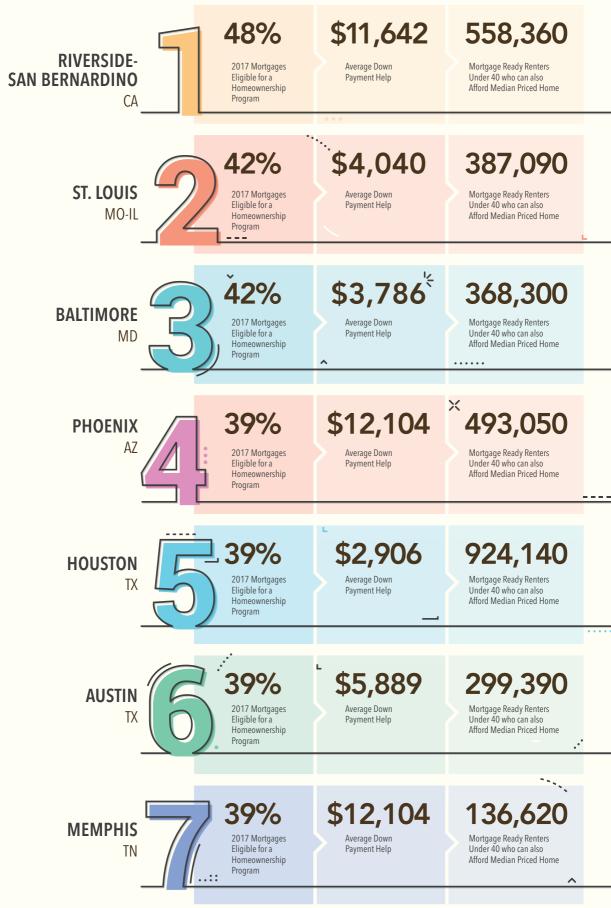


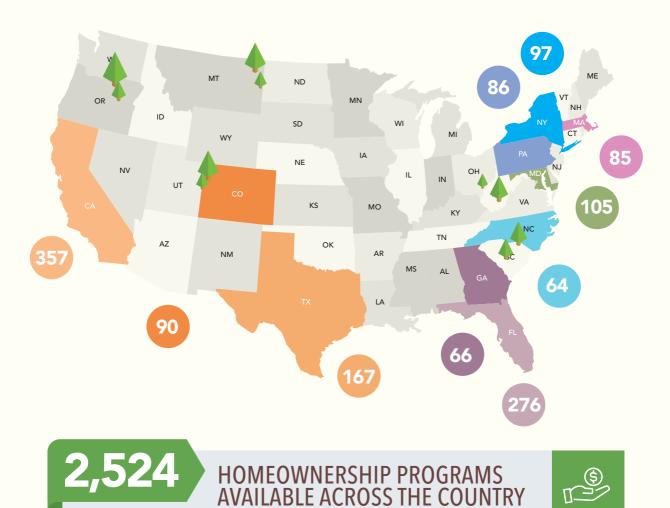
85% OF HOMEOWNERSHIP PROGRAMS HAVE FUNDS AVAILABLE FOR ELIGIBLE HOMEBUYERS

There are about 21 million mortgage-ready renters under 40 in the 31 largest US cities and most (about 88%) earn enough to afford a typical house in their city.

DOWN PAYMENT ASSISTANCE POTENTIAL IMPACT



Source: Urban Institute Barriers to Accessing Homeownership Report, 2018



ABOUT DOWN PAYMENT RESOURCE'S HOMEOWNERSHIP PROGRAM INDEX

The Homeownership Program Index (HPI) measures the availability and characteristics of down payment programs administered by state and local Housing Finance Agencies (HFAs), nonprofits and other housing organizations. It analyzed state, local and national programs available in the DOWN PAYMENT RESOURCE® registry as of January 9, 2019.

