

The logo for HDF (Housing Development Fund) consists of the lowercase letters 'hdf' in a white, sans-serif font, set against a solid green rectangular background.

Housing
Development
Fund

A close-up photograph of two hands. The right hand is holding a set of keys, with the keys hanging from the index finger. The left hand is open and reaching towards the keys. The background is a blurred indoor setting with warm lighting.

**WHY THE LOW
DOWNPAYMENT?**

**BECAUSE THIS IS AN
#HDFHOMEBUYER**

HDF's First Time Homebuyer Program (FTHB) is designed to help hardworking families buy their first home responsibly.

The program provides free one-on-one homebuyer counseling services and group education. It also provides downpayment assistance loans designed to make homebuying affordable for responsible, income eligible borrowers.

This means that, quite often, an HDF buyer is putting down a smaller downpayment than you might expect.

Sometimes, a buyer will qualify for loan programs that allow them to put down just 1-3% to purchase.

But that does not mean they are a less serious buyer! Their financing structure is just a little bit different.

If an HDF Homebuyer is making an offer on your home, they've been working for at least three months to make that offer.

An HDF Homebuyer is a committed, well-informed homebuyer purchasing their first home with some help from the **Housing Development Fund**.

About the Housing Development Fund

We're a nonprofit organization based in Stamford, CT. Since 1989, HDF has been helping people buy their first homes through free homebuyer counseling and education programs. We also offer down-payment assistance programs to help create responsible and sustainable homeownership.

Questions?

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Hablo español!



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