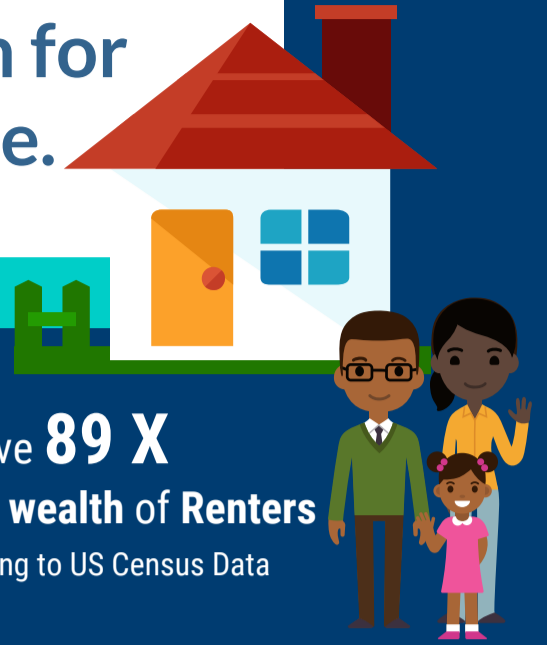


The largest source of wealth for Americans is their own home.



Homeowners have **89 X** the wealth of Renters according to US Census Data



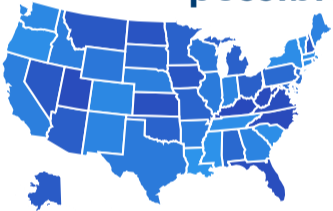
There were **over 330,000*** declined primary residence purchase transactions where additional cash to close or down payment would have made a difference - **6 out of 10*** of those home buyers were **Lower Income** or **Minority**.

*according to 2020 HMDA Data

Equity DPA Donors

For Lower Income and Underserved Minority Homebuyers

A \$100,000 Donation makes homeownership possible through 10 Down Payments



\$1,000,000 = 100 Equity DPAs & Homeownership Opportunities in Multiple or Whole States



HCA *efficiently* makes Equity DPA available through our partner HUD Certified Agencies and approved Mortgage Lenders.

Easy, straight-forward process for Consumers and Partners:



Register and apply for the Equity DPA program.



Provide documented borrower eligibility for approval.



Sign disclosure and closing documents to complete funding and **home purchase**.



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Donors are provided with 5 years of reporting and monitoring on the homeowners made possible through their generosity. A minimum of 90% of donations go directly to underserved home buyers.



Homeownership Council of America

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