Pathway to Achieving & Preserving Homeownership

OppFund Is Your Partner in the Homebuying Journey

OPPORTUNITY RESOURCE FUND

STEP 1 PRE-PURCHASE

Laying the foundation for a successful homeownership journey

Homebuyer Education
Understand the process, budgeting, credit, and responsibilities.

Financial Counseling
Build credit, reduce debt, and improve financial stability.

Savings & Goal Setting
Develop a savings plan and access matched savings opportunities.

INCOME ELIGIBILITY

Applicants earning below120% of the Area Median Income (AMI) qualify.

STEP 2 BUYERS' READINESS

Building confidence and preparing buyers to purchase

Readiness Assessment
Evaluate financial health, goals, and homeownership readiness.

Action Plan
Create a personalized plan to address gaps and build readiness.

Milestone Completion
Meet goals and receive certification to move forward.

STEP 3 TECHNICAL ASSISTANCE

Expert support every step of the way

One-on-One Guidance
Work with a housing counselor throughout the process.

Search for Downpayment Assistance
Find city or Federal Home Loan Bank downpayment assistance programs.

Loan & Document Help
Navigate loans, paperwork, and closing with confidence.

STEP 4 QUALIFYING & PURCHASING

Making homeownership a reality

Affordable Home Access
Access to affordable, quality homes in strong neighborhoods.

Mortgage Readiness
Secure financing with competitive and fair terms.

Close & Own
Successful closing and the start of homeownership!

HOMEOWNERS RELIEF FUND

Foreclosure Prevention Program

Emergency assistance for income-eligible homeowners facing financial hardship, deferred job loss, and insurance repairs.

STEP 5 POST-PURCHASE STEWARDSHIP

Ongoing support for long-term homeownership success

Homeowner Education
Workshops and resources to help you thrive.

Financial Check-Ups
Stay on track with budgeting, credit, and savings.

Access to Grants & Home Repair Programs
Successful closing and the start of homeownership!

95% of homeowners were able to maintain homeownership for at least 5 years.