
Down Payment Assistance Resources – Seattle

National Tools

- Freddie Mac DPA One: Down payment assistance programs all in one place.
 - <https://dpaone.freddiemac.com/home>
- Down Payment Resource (DPR): National DPA search tool.
 - <https://downpaymentresource.com/>
- State Housing Finance Agency Locator (NCSHA): Find official state programs.
 - <https://www.ncsha.org/housing-help/>
- Down Payment Scout
 - <http://downpaymentscout.com/>

Seattle–Bellevue–Kent, WA Metro Division

- Washington State Housing Finance Commission: State programs.
 - <https://www.wshfc.org/buyers/>
- Seattle Office of Housing: City programs.
 - <https://www.seattle.gov/housing/renters/buy-a-home>
- King County Housing Authority: Regional programs.
 - <https://www.kcha.org/housing/homeownership>

Presenter Bios & Contact Information



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Claudio Espino is the Manager of Counseling Programs and Outreach at Credit.org, where he has worked since 2009. Credit.org, based in Riverside, California, is a 501(c)(3) nonprofit organization that, since its founding in 1974, has been approved by the U.S. Department of Housing and Urban Development (HUD) as a housing counseling intermediary and as a national consumer credit counseling agency (CCCS).

Claudio was honored by the National Foundation for Credit Counseling (NFCC) as the Outstanding Counselor of the Year in recognition of his remarkable contributions as a leader in the field of financial empowerment.

He is both an NFCC-certified credit counselor and a HUD-certified housing counselor. Claudio teaches the agency's HUD-approved class for first-time homebuyers. He is also a certified counselor for Home Equity Conversion Mortgages (HECM) under HUD, where he educates seniors about the unique requirements of reverse mortgages. Claudio is also a Certified Military Housing Specialist.

As a HUD-certified housing counselor, Claudio offers personalized assistance and education tailored to address specific barriers and goals. His work encourages financial independence and significantly improves housing outcomes. Claudio empowers first-time homebuyers, helps homeowners avoid foreclosure, provides stability for renters, and offers life-changing support to individuals overcoming homelessness.



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Saul Espinoza is a Community Lending Mortgage Banker with City National Bank. Based in Los Angeles, Mr. Espinoza works directly with clients and colleagues at the bank to ensure all client requests are met. He is responsible for sharing all grant and home-lending options with the public and is available to answer any client questions. Prior to joining City National, Mr. Espinoza worked as a Home Lending Advisor at Chase Bank. Saul Espinoza has 20 years of financial services experience.



Marissa Beach



eXp Realty

[Marissa's landing page](#)

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Marissa Beach has been a Realtor® in Washington State since 2014, drawing on her passions for teaching, leadership, and board management to catalyze change. She has taught 60+ homebuyer seminars in English and Spanish on downpayment assistance, coordinating with lenders, inspectors, title and escrow companies, insurance companies, financial advisers, and others to provide a holistic education. Marissa has sold 120+ properties valued at \$50+ million. Marissa is a natural leader and loves being involved with real estate associations and boards of directors.



Richard Sandoval

Our host today is Richard Sandoval, President and Founder of Rework Media Group and Hispanic Lifestyle. To learn more about Richard on his [LinkedIn page](#) and visit the website [Hispanic Lifestyle](#).