

Down Payment Assistance & Below Market Rate Resources

National Down Payment Resources

- 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/>

California State Wide

- CalHFA Programs: Statewide assistance.
 - <https://www.calhfa.ca.gov/homebuyer/programs/index.htm>

Greater Bay Area programs

- Housing Trust Silicon Valley: Regional assistance.
 - <https://housingtrustsv.org/programs/homebuyer-assistance/>
- San Francisco MOHCD Programs: City programs.
 - <https://www.sf.gov/information--mohcd-homebuyer-programs>
- DAHLIA Housing Portal: Listings.
 - <https://housing.sfgov.org/>
- San Mateo County Programs: County resources.
 - <https://www.smcgov.org/housing/first-time-homebuyer-programs>

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, headquartered 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.



Richard Sandoval

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