



Getting ready for homeownership resources

Whether or not Pioneer Valley Habitat for Humanity's programs are the right fit for you, we thought you might be interested in these other resources to prepare for homeownership. From group classes to one-on-one counseling, it's worth taking the time to get help on your path to being a first time homebuyer.

Housing Classes & Counseling Resources

Valley CDC

Whether you are trying to determine if homeownership is a realistic goal for you or you need help planning for homeownership, we offer workshops and individual counseling that will help you navigate the complicated home buying process. Call (413) 586-5855.

<http://valleycdc.com/homeownership-services/>

Way Finders

Buying a home is a big step! It's just like anything you do for the first time. It can be scary. There is a lot to know and a number of steps to take along the way to buying a home. Way Finders is here to help you through it all. We offer information sessions, workshops and counseling that introduce available programs and options to make owning your first home possible. In Springfield: (413) 233-1500. In Holyoke: (413) 322-8312.

<https://www.wayfindersma.org/housing-center/home-buyers>

Rural Development Inc.

RDI is a non-profit organization created by the [Franklin County Regional Housing and Redevelopment Authority](#) (HRA) in 1991. RDI works with its partners to expand housing and economic opportunities for residents and communities in rural Franklin County and the North Quabbin region of Western Massachusetts. Call RDI (413) 863-9781. <https://www.ruraldevelopmentinc.org/>

HUD Approved Housing Counseling Agencies

HUD sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues.

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=MA>

Mortgage Options

My Mass Mortgage

My Mass Mortgage is your guide for finding affordable state-sponsored mortgage products and ultimately the right place for you to call home. <http://mymassmortgage.org/>

USDA Direct Mortgage

USDA Rural Development's Section 502 Direct Loan Program provides a path to homeownership for low- and very-low-income families living in rural areas, and families who truly have no other way to make affordable homeownership a reality. Providing these affordable homeownership opportunities promotes prosperity, which in turn creates thriving communities and improves the quality of life in rural areas. Call the Hadley area office at (413) 585-1000 or learn more online:

<https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans>