

# Working with state housing finance agencies

Fannie Mae works closely with many state housing finance agencies (HFAs) to provide affordable home financing options to low- to moderate-income borrowers across the country.

State HFAs are primary sources of down payment assistance for lower-income homebuyers. HFA Preferred™ is Fannie Mae's lending product that works with these down payment assistance programs by accepting grants from HFAs and Community Seconds® to help bridge the affordable housing gap.



## You can partner with HFAs using the HFA1 Affordable Homeownership Lender Toolkit.

The HFA1 Lender Toolkit was developed to make it easier for mortgage lenders to reach more underserved borrowers by participating in HFA down payment assistance programs.

Request your HFA1 Lender Toolkit at [ncsha.org/HFA1](https://ncsha.org/HFA1)

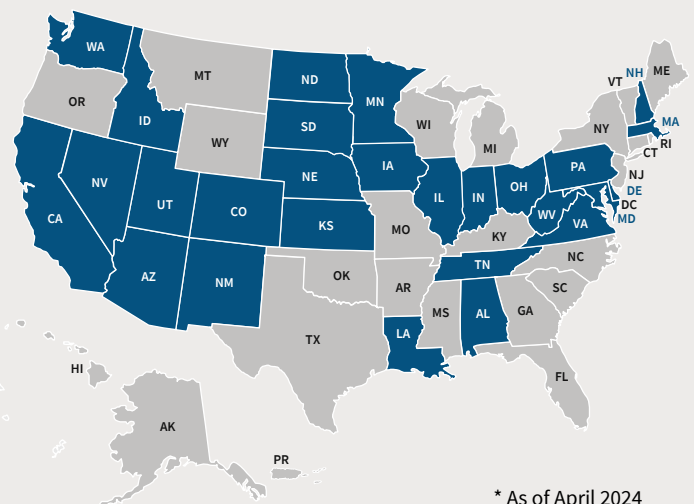
## HFA1 Aligned

State HFAs, working through the National Council of State Housing Agencies (NCSHA), have developed free tools that help lenders partner with HFAs to provide affordable home mortgage loans and down payment assistance to lower-income homebuyers. Using these comparative resources, lenders that serve one or more participating states can:

- See the key features of the aligned homeownership and down payment assistance programs in each state.
- Identify opportunities to partner more efficiently with those HFA programs.
- More effectively serve lower-income homebuyers across multiple states.

Learn more about HFA Preferred at: [fanniemae.com/hfapreferred](https://fanniemae.com/hfapreferred)

## Participating states in HFA1 Aligned\*



\* As of April 2024

See the current list at [ncsha.org/HFA1](https://ncsha.org/HFA1)