



## 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.

<https://www.valleycdc.org/homeownership/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 Home

My Mass Home is a one-stop resource for helping Massachusetts homebuyers navigate their path to becoming a homeowner. <https://www.mymasshome.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>



## Affordable Housing Resources:

*We at Pioneer Valley Habitat for Humanity believe that housing is a human right, we thought you might be interested in these other resources to help you find affordable rental housing in and around the Connecticut River Valley.*

### Housing Navigator Massachusetts

Everyone should have solid information for making choices about one of the most important decisions—where to live. But that hasn't been the case. Housing Navigator Massachusetts, Inc. is a nonprofit changing that. Our first release, a free online tool, makes it simple to search for affordable rentals statewide. <https://housingnavigatorma.org/>

### Way Finders

Finding affordable, safe rentals properties can be a challenge, Way finders offers assistance with finding housing within your area as well as offering payment assistance for those who qualify. They also offer assistance to those who need guidance in navigating fair housing laws, Section 8 Housing vouchers, and handling challenging situations with current landlords. Call: (413) 233-1600 Email: [housingsupport@wayfinders.org](mailto:housingsupport@wayfinders.org) <https://www.wayfinders.org/housing-center/support-for-renters>

### Mass.gov:

The Mass.gov website provides a references guide, provided by the Massachusetts Department of Housing and Community Development, for families and individuals who need assistance with finding affordable housing. Through their website, you can find information on state aided housing, rental assistance, homelessness prevention, rental-voucher information and more. They also offer information about housing options for the elderly and persons with disabilities (AHVP).

Call: (617) 573- 1250 <https://www.mass.gov/guides/a-guide-to-obtaining-housing-assistance>

### HRA: Franklin County

HRA of Franklin County offers assistance to individuals and families to access a wide range of housing resources. Through HRA website, you can access information on section 8 housing, state assisted public housing, and affordable rental options . HRA also offers information for individuals who need emergency assistance due to displacement or those who have been forced to leave their homes. Call: (413) 863-9781 <https://www.fcrhra.org/find-housing>

### 413 Cares

413Cares is an innovative community portal that provides online access for residents of Western Massachusetts to available resources from housing, to healthcare, early education and more. <https://www.413cares.org/>