



# Charting Your Course to Home Ownership

## Housing Related Web Sites

### **ACORN Housing**

ACORN Housing is a nonprofit organization providing free housing counseling to low to moderate income homebuyers. The site contains basic information purchasing and financing a home and information on avoiding foreclosure.

[www.acornhousing.org](http://www.acornhousing.org)

### **American Society of Home Inspectors (ASHI)**

The ASHI Web site provides information about home inspection for homebuyers, sellers, real estate professionals, and home inspectors. Find more information pertaining to state regulations and standards of practice and code of ethics applied to ASHI members. The site also has a frequently asked questions (FAQ) section.

[www.ashi.org](http://www.ashi.org)

### **BankRate**

The Bankrate site contains finance-related information for consumers; everything from money management, investments, ID Theft, mortgages, homeownership and more.

[www.bankrate.com](http://www.bankrate.com)

### **Building Green**

Building Green offers varied information concerning “building green” today. Find discussions on health-related issues, what constitutes green building, the selection of energy efficient appliances, heating and cooling systems, efficient building envelope systems and more.

[www.buildinggreen.com](http://www.buildinggreen.com)

### **Building Science**

Building Science provides objective, high quality information about building physics; systems design concepts and an awareness of sustainability to promote durable, healthy and economical buildings.

[www.buildingscience.com](http://www.buildingscience.com)

### **Center for Responsible Lending**

This nonprofit organization works to stop predatory lending abuses through legislative and policy advocacy, coalition building, litigation and industry research. The center provides information and links to Web sites so the consumers can educate themselves or find help through consumer organizations.

[www.responsiblelending.org](http://www.responsiblelending.org)

### **City, Town Info**

Good information on buying houses in different areas of the state and country. The site will also allow you to obtain information, very detailed demographics, about specific towns and cities. Great for researching where you might choose to move.

[www.citytowninfo.com](http://www.citytowninfo.com)

### **Consumer Action Agency**

The consumer action agency is designed to educate consumers concerning money management, protecting their rights and awareness of laws designed to protect them.

[www.consumer-action.gov](http://www.consumer-action.gov)

### **Ginnie Mae**

Ginnie Mae is dedicated to expanding affordable housing in America by linking global capital markets to the nation's housing markets. Ginnie Mae securities are the only mortgage-backed securities that offer the full-faith and credit guarantee of the United States government. You will find on the site, buy vs. rent, affordability and loan estimator calculators as well as home buyer and ownership fact sheets.

[www.ginniemae.gov](http://www.ginniemae.gov)

### **Fannie Mae**

Fannie Mae is a private, shareholder-owned company that works to ensure mortgage money is available for people in communities across America. They do not lend money directly to homebuyers. Instead, they work with lenders to make sure they do not run out of mortgage funds, so more people can achieve their goal of homeownership. The Fannie Mae site contains valuable resources for first-time homeowners. To view their resources on home buying, simply click on a subsection of the For Homebuyers and Homeowners tab.

[www.fanniemae.com](http://www.fanniemae.com)

### **Federal Citizen Information Center**

This site lists a variety of publications of interest to consumers, including housing topics such as financing and selling a house and home maintenance. Most publications require a small fee if ordered by mail.

They are available online at the Web site. To view the resources on housing simply click on the Housing tab.

[www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

### **Federal Deposit Insurance Corporation**

The Federal Deposit Insurance Corporation (FDIC) is an independent agency created by Congress that maintains the stability and public confidence in the nation's financial system by insuring deposits, examining and supervising financial institutions and managing receiverships. It provides basic information on looking for a home mortgage.

<http://www.fdic.gov/consumers/looking/index.html>

### **Federal Reserve Board**

The Federal Reserve System often referred to as the Federal Reserve or simply "the Fed," is the central bank of the United States. It was created by Congress to provide the nation with a safer, more flexible and stable monetary and financial system. Find publications and links to other sites including information on bank accounts and services, consumer credit, identity theft leasing, mortgages and personal finance.

[www.federalreserve.gov/consumers.htm](http://www.federalreserve.gov/consumers.htm)

### **Federal Trade Commission (FTC)**

The Federal Trade Commission Web site offers a wealth of information to consumers concerning money management, identity theft, finance related legislation, dealing with fraud and much more: [www.ftc.gov](http://www.ftc.gov). Interested in credit, shopping for mortgage or auto loans, checking the accuracy of your credit report, dealing with debt collectors and more? Go to [www.ftc.gov/credit/](http://www.ftc.gov/credit/). Interested in identity theft, how to avoid and cleaning up the mess if it happens to you? Go to [www.ftc.gov/ftc/consumer.htm](http://www.ftc.gov/ftc/consumer.htm). The At Home pages are good resources to help consumers with pre- and post-purchase home issues.

[www.ftc.gov](http://www.ftc.gov)

### **Find Law**

Find Law for the Public provides a wealth of information on legal issues involved in buying a home, taxes, deed transfer, etc. Good unbiased information.

[www.public.findlaw.com](http://www.public.findlaw.com)

### **Freddie Mac**

Freddie Mac is a stockholder-owner corporation chartered by Congress in 1970 to keep money flowing to mortgage lenders in support of home ownership and rental housing. Freddie Mac conducts its business primarily by buying mortgages from lenders, packaging the mortgages into securities and selling the securities – guaranteed by Freddie Mac – to investors.

Resources for both educators and homebuyers are available under the Buying and Owning a Home tab.

[www.freddiemac.com](http://www.freddiemac.com)

### **Homefair**

The site will assist in location of an apartment or home for rent or sale, financial calculators, moving tips and more. Researchable information on out of town locations; including schools, city statistics, cost of living and more.

[www.homefair.com](http://www.homefair.com)

### **HSH Financial Associates**

This is an objective and independent source of mortgage and consumer loan information. It does not make or broker mortgages, but does include commercial sites.

[www.hsh.com](http://www.hsh.com)

### **Mortgage Bankers Association**

Mortgage Bankers Association site is viewable at [www.mortgagebankers.com](http://www.mortgagebankers.com) and has links to their consumer focused pages. The site provides straightforward and unbiased information, home buyer education basics and simple calculators. This information can be found at:

[www.homeloanlearningcenter.com](http://www.homeloanlearningcenter.com)

### **Motley Fool**

The Motley Fool offers a great Web site with easy-to-read and understandable financial information; particularly good on investments, yet, good information on home purchasing.

[www.fool.com](http://www.fool.com)

### **National Association of Home Builders**

National Association of Home Builders offers information on diverse topics: buying vs. renting, various construction techniques, “green” houses, financial information, building your home, finding a contractor, etc.

[www.nahb.org](http://www.nahb.org)

### **National Association of Realtors**

The association’s site provides quick links to topics of interest to potential and current home buyers. Learn more about remodeling cost vs. value, home price analysis, buyer and seller guides and much more.

[http://www.realtor.org/home\\_buyers\\_and\\_sellers/index.html](http://www.realtor.org/home_buyers_and_sellers/index.html)

## **National Center for Healthy Housing**

National Center for Healthy Housing was founded to bring housing, environmental and public health communities together to combat childhood lead poisoning. It promotes practical methods to protect children from environmental health hazards in their homes while preserving affordable housing, the Web site offers a wealth of information on checking homes for hazards that will create negative health issues for people.

[www.healthyhomes.net](http://www.healthyhomes.net)

## **Neighborhood Reinvestment Corporation**

This National nonprofit organization was created by Congress to provide financial support, technical assistance and training for community-based revitalization efforts. The Corporation does business under the name NeighborWorks. Its publications include NeighborWorks, Bright Ideas and a wide range of reports and studies on affordable housing and community development topics. Many of the documents are available online, but paper copies of some of publications are available by request.

[www.nw.org](http://www.nw.org)

## **Power Pay**

PowerPay online financial calculator considers one's debts, interest rates and loan lengths to calculate personal debt repayment plans to reduce total debt cost and repayment time. Prepared by Utah State University Extension Service.

[www.powerpay.org](http://www.powerpay.org)

## **Real Estate Louisiana**

The site is maintained by the Louisiana Realtors Association and provides the consumer with realtor location information as well as tips on buying and selling a home.

[www.realestatelouisiana.com](http://www.realestatelouisiana.com)

## **Residential Energy Services**

RESNET: Residential Energy Services helps to increase the opportunity of ownership of high performance housing by consumers. Their standards are officially recognized by the U.S. mortgage industry; they offer verification of building energy performance for such programs as federal tax incentives. They run the EPA's ENERGY STAR program and the U.S. Department of Energy's Building America program. Access this Web site to examine the Energy Tax Credit information for consumers and builders.

[www.resnet.us](http://www.resnet.us)

## U.S. Department of Housing and Urban Development (HUD)

The HUD Web site provides a comprehensive resource on nearly every housing topic including buying and selling a home, loan fraud, predatory lending, avoiding foreclosure and many more. Information is available for consumers, the housing industry and other agencies. A place to begin is the Homebuyers link <http://www.hud.gov/buying/index.cfm> under Information for Citizens listing.

[www.hud.gov](http://www.hud.gov)

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