ReadyOwn

ReadyOwn.app

Connecting Borrowers to Down Payment Assistance Providers and Lenders

A platform overview for bank and lending partners
Readyown.app

Presented by

Homeownership Council of America

A national 501(c)(3) nonprofit dedicated to expanding homeownership access for underserved communities nationwide.

Homeownership Council of America

homeownershipcouncil.org

Down payment is the #1 barrier to homeownership. Most borrowers don't know help exists.

3,500+

DPA programs
available nationwide

87%

of homebuyers are unaware of
DPA programs available
to them

Avg. $17K

left on the table, per
borrower, who qualifies
for DPA but doesn't apply

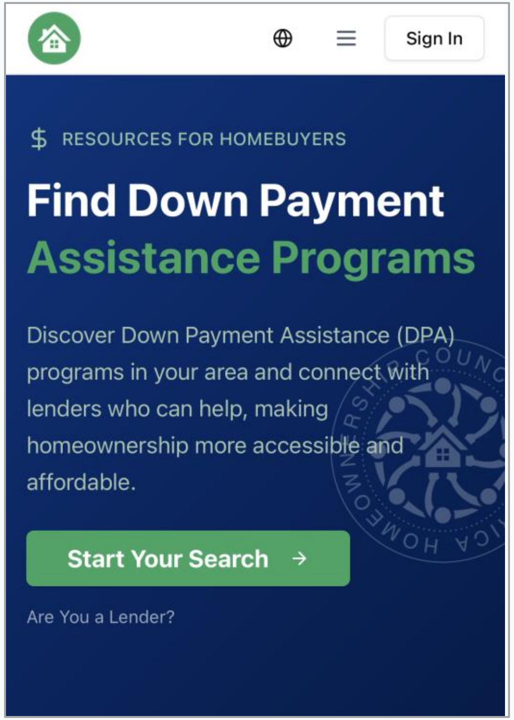
Lenders lose qualified borrowers to complexity, not to creditworthiness. ReadyOwn closes that gap.

Sources: NCSHA, Urban Institute

WHAT IS READYOWN?

ReadyOwn, a new product from the Homeownership Council of America (HCA), is a **free resource connecting homebuyers with Down Payment Assistance (DPA) programs* and approved lenders across all 50 states.**

In support of HCA's mission to make homeownership more attainable and affordable for underserved communities, ReadyOwn.app aims to remove one of the biggest barriers to homeownership: the down payment.

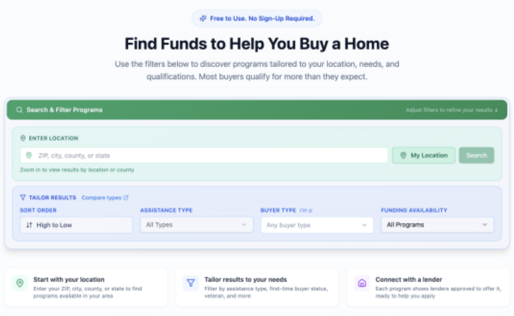


*HCA maintains a comprehensive, regularly verified database of 3,500+ DPA programs, including grants, forgivable loans, deferred loans and more.

ReadyOwn is a consumer-facing homebuyer readiness tool with a DPA & Lender directory.

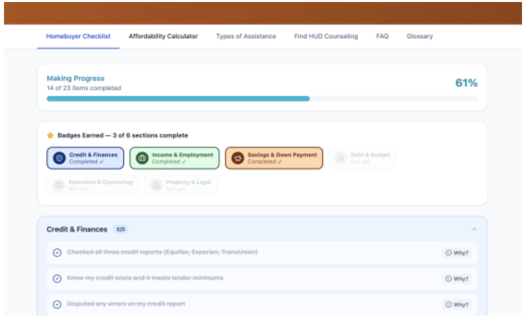
DPA Discovery

Borrowers search for down payment assistance programs by location, DPA type, and borrower features, and more. Results are ranked by relevance and geographic precision.



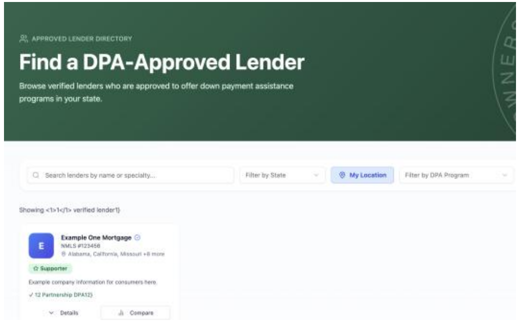
Homebuyer Readiness

Guided readiness assessments and mortgage readiness tools help borrowers understand the requirements and prepare for the homebuying process.



Lender Integration

Lenders registered on ReadyOwn appear in a searchable, HCA-verified directory that is surfaced directly alongside the DPA programs they are approved to originate.



HOW IT WORKS: THE BORROWER JOURNEY

[Step 1]

Enter Location & Basics

Borrower enters zip code or place.

Results can then be filtered by buyer and program features.

[Step 2]

Discover Programs

ReadyOwn surfaces matching DPA programs ranked by geographic relevance and then filtered as chosen.

[Step 3]

Learn & Prepare

Readiness tools help borrowers understand mortgage readiness, DPA eligibility, and next steps.

[Step 4]

Connect to Lender

Borrower is directed to a participating lender, program provider, or housing counselor to begin the process.

ReadyOwn is built for scale, compliance, and lender integration

Smart DPA Search

Geo-ranked results by zip, city, county, and state. Filters by DPA type, amount, and buyer features as well as funding availability.

Mobile-First Design

Consumer app built for the mobile borrower experience, with cross-platform React Native architecture.

Privacy-First

ReadyOwn collects no personal data except a voluntarily provided email. No PII required to search.

Lender/Navigator Portal

Dedicated B2B interface for housing counselors and lenders with referral, co-branding, and workflow tools available.

HUD-Aligned Readiness Tools

Built-in mortgage readiness module aligned to HUD counseling requirements, with badges and progress tracking.

Azure-Hosted Infrastructure

Enterprise-grade Azure deployment with SOC 2 readiness posture. Built to meet bank IT security standards.

WHO USES READYOWN?

ReadyOwn serves the entire homeownership ecosystem

Your borrowers are already here — and so are the professionals who advise them

First-Time Homebuyers

Prospective buyers actively researching how to afford their first home.

Mortgage Lenders & LOs

Loan officers seeking DPA program knowledge and verified partner status.

Housing Counselors

HUD-certified counselors referring clients to verified assistance programs.

Real Estate Agents

Agents helping buyers understand financing options & down payment resources.

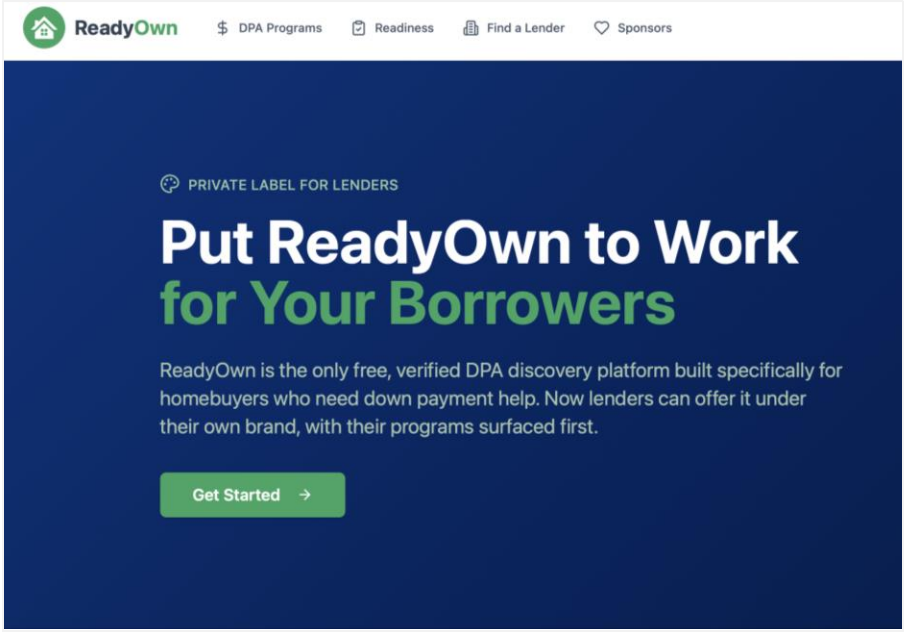
Nonprofits & CDFIs

Community organizations listing or promoting their own DPA programs.

Policy & Industry Research

Researchers and advocates tracking affordable homeownership resources.

BENEFITS TO LENDERS AND BANKS



Expand Origination Volume

Surface DPA programs your borrowers qualify for, converting previously lost leads into closed loans.

CRA Credit Alignment

ReadyOwn's focus on underserved communities directly supports your CRA community development activity.

Reduce Fallout

Borrowers who understand their DPA options are more likely to complete the purchase process.

Co-Branding Opportunity

White-label and co-branded configurations available for lenders and other partners.

PRIVACY, COMPLIANCE & SECURITY

ReadyOwn is built to meet the standards that Bank and Lending partners require

No Personally Identifiable Information (PII) Collected

ReadyOwn collects no personal data beyond a voluntarily provided email. No SSN, income, or credit data is stored or transmitted.

Azure Cloud Infrastructure

Hosted on Microsoft Azure with SOC 2 readiness posture, Key Vault secrets management, and zero-downtime deployment pipelines.

California Compliance

Legal documentation aligned to CalOPPA, Unruh Act, CLRA, and WCAG 2.2 accessibility standards. Reviewed by qualified legal counsel.

API-First Architecture

Lender and navigator integrations are handled via a secured API layer (APIM), enabling clean, auditable data flows.

Opportunities for Lender and Bank partners to engage with ReadyOwn and HCA:

Basic Listing - FREE

- Registration throughout footprint
- Internal and Approved external DPAs to populate consumer searches
- Consumer click/call directly

Sponsor and Highlighted Listing

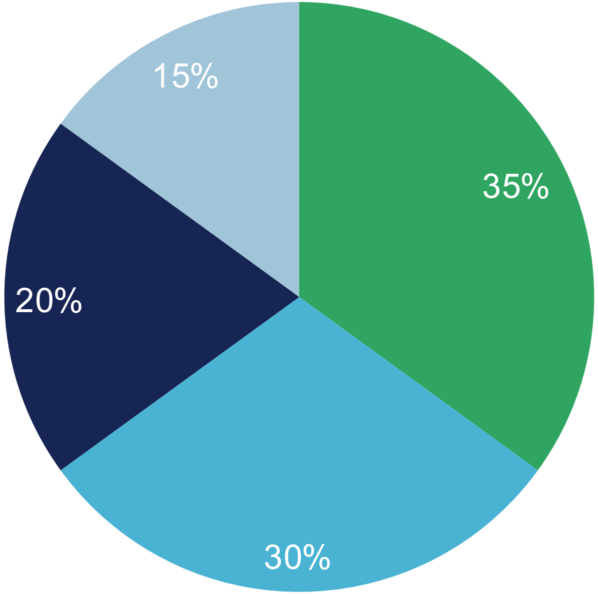
- Help maintain ReadyOwn and get more benefits as a Bank/Lender
- Sponsorship Packages for Platinum, Gold, and Bronze
- Listing features Sponsor highlighting for more views and clicks

Custom Branded Tool or API

- Full white-label or co-branding available
- API integration with your LOS or other platforms
- Straightforward annual pricing

Sponsorship funds the infrastructure that provides you borrower leads

Every dollar goes directly toward platform quality and reach



35% **Platform Maintenance**
Hosting, security, and ongoing development

30% **Program Verification**
Researching and verifying DPA program accuracy

20% **Lender Vetting**
Review and approval of lender applications

15% **Content & Education**
Readiness tools, counselor database, and guides

More than a listing — Become a platform partner

Sponsorship tiers available at Bronze ($3,000), Gold ($5,000), and Platinum ($10,000+).

PLATINUM

$10,000+

- All Gold benefits
- Homepage banner with logo & link
- Priority placement in lender results
- Annual impact report with personalized metrics
- Invitation to HCA National Advisory Council

ReadyOwn embeddable widget for your site

GOLD

$5,000

- All Bronze benefits
- Named recognition in HCA newsletters
- Sponsor badge prioritized in search results

ReadyOwn embeddable widget for your site

BRONZE

$3,000

- Recognition on Sponsors page
- Sponsor badge in search results
- Brand visibility to all platform visitors

All sponsorships are fully tax-deductible. HCA is a 501(c)(3) nonprofit, EIN 87-0798977. | Contact: jennifer@homeownershipcouncil.org

Let's Build Homeownership Together.

ReadyOwn.app is live and accepting Lender and Bank partners in late Summer 2026.

- Schedule a platform demo with the HCA team
- Contact us: readyown@homeownershipcouncil.org

readyown.app | homeownershipcouncil.org