

A photograph of an elderly couple in a kitchen. The woman, on the left, has grey hair and is smiling warmly. The man, on the right, has grey hair and a beard, is wearing a blue plaid shirt and a green apron, and is holding a wooden spoon with a small piece of food on it. They are both looking at the spoon with interest. The background shows a kitchen with a white range hood and a window.

Wealth Building Toolkit

2023

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How to Use This Promotional Toolkit



Wealth building and securing homeownership possess important principles for financial resilience and freedom. Income, savings, investments and assets support consumers' needs, lifestyle and goals. Freddie Mac recognizes the opportunity to work with lenders and housing professionals to connect with Latino homeowners and potential homebuyers in the process to build generational wealth within their families and economic strength among their communities.

This Wealth Building Toolkit includes tools and resources to assist professionals as they work to empower their clients. Encompassing both educational components for your use and direct-to-consumer materials, this resource highlights research and information, job aids, programs and initiatives and various options available to support Latinos with securing homeownership and financial stability. Through [equitable housing](#), Freddie Mac is committed to helping achieve the dream of homeownership.

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Materials for Partners

Empower Your Outreach

Every year, Freddie Mac brings together leading industry experts and influencers to share their perspectives and trending homeownership insights to strengthen your trusted role as a real estate professional and help grow your business. The [“How to Reach More First-Time Homebuyers and Build a Culture of Belonging” segment](#) can help real estate professionals realize the importance of business, culture and community in their business strategy to engage current and prospective clients. They build referral pipeline partners based on understanding the nuanced opportunities, challenges and preference across communities of colors.

The video features Nuria Rivera, Founder/CEO, Novation Title and Insurance Agency; Carmen Mercado, Single-Family Director of Affordable Lending, Freddie Mac and Monica La Crue, Single-Family Affordable Lending Manager, Freddie Mac. Watch [Empower Your Outreach Summit 2022](#) playlist and discover why Freddie Mac values the role of real estate professionals (REPs) working with lenders and other housing professionals to serve our joint mission of advancing affordable homeownership nationwide.

Wealth Building Deck

The Wealth Building Deck is a guide for renters, homeowners and potential homebuyers, with an emphasis on the journey to building generational wealth through not only homeownership, but also financial savings and other assets. Help your customers learn how to accumulate, preserve and protect wealth to transfer assets.

Recommended Use: This is a beneficial resource to educate a group or gathering about wealth building, obtaining homeownership and building generational wealth in their homes and communities. The customizable presentation deck allows you to present an individual or series of modules. We encourage you to co-present with an estate planning professional or financial guide.

- [English deck](#)
- [Spanish deck](#)



Materials for Partners

Train-the-Trainer Webinar

This webinar gives step-by-step instructions on how to approach and work with your potential homebuyers. Captions are available in English and Spanish.

- [Train-the-Trainer Webinar](#)

Affordable Solutions Spotlight

This resource provides tools and offerings to help overcome housing affordability challenges, down payment barriers and eligibility roadblocks for your borrowers.

- [Affordable Solutions Spotlight](#)

Area Median Income and Property Eligibility Tool

This map-based tool helps you determine whether a loan may be eligible for a credit fee cap. A job aid provides additional helpful hints and resources.

- [Map-based tool](#)
- [Job aid](#)

Limited English Proficiency Resources

The limited English proficiency resources provide lenders and housing professionals with tools to assist non-English speaking homebuyers throughout the homeownership process.

- [Multi-language Resources for Lenders and Other Housing Professionals](#)

LPA Asset and Income Modeler (AIM)

This resource automates the assessment of borrower assets and income for lenders. AIM helps deliver a simpler, more efficient loan origination process.

- [Job aid](#)
- [Webinar](#)

LPA Borrower Cash Flow

Freddie Mac focuses on providing as many opportunities to potential homebuyers. The Loan Product Advisor LPA Borrower Cash Flow resource helps with identifying another option in the homeownership process.

- [Job aid](#)
- [Introduction video](#)
- [All resources](#)





Materials for Consumers

Communication Materials and Templates

Materials and templates include the following:

- **Promotional Flyers and Informational One-Pagers**

These flyers can be used to raise consumers' awareness of resources about their wealth journey as renters, first-time homebuyers and existing homeowners.

Recommended Use: These flyers can serve as takeaways at community gatherings, events and programs. You can also share these flyers during one-on-one conversations as a reminder to follow up and for consumers to continue learning about the resources and tools available for building wealth.

- **Email Templates**

Emails are an effective approach for direct follow-up with consumers you've already established a relationship within previous conversations about their wealth journey as a renter, homebuyer or existing homeowner. These templates are designed to include your organization's branding and personal signature.

Recommended Use: Email communications can be a step within your organization's follow-up process to connect with consumers and build a rapport.

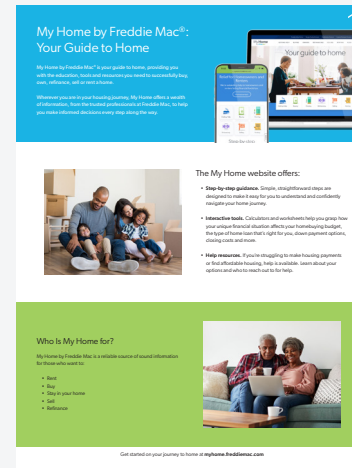
- **Social Media Messaging**

Social media can be an efficient way to reach a large group of Latino homebuyers and homeowners. These messages drive your intended audience to Freddie Mac webpages for information.

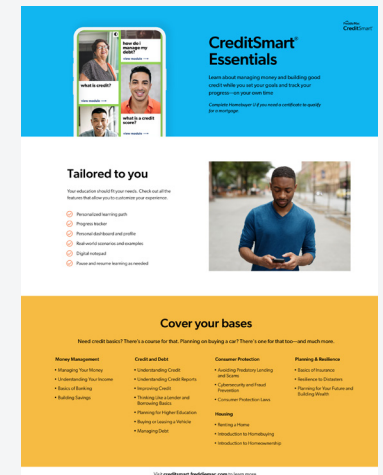
All consumer materials are available in English and Spanish.

Materials for Consumers

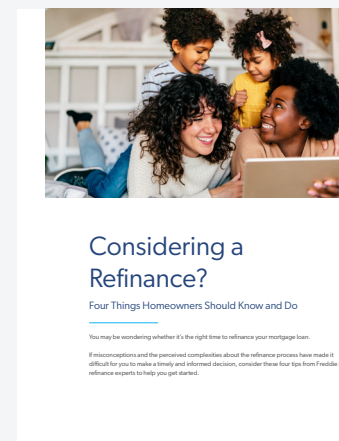
- My Home by Freddie Mac®** is a guide for renters, homebuyers and homeowners with education, tools and resources to help throughout their home journey. Each of the materials below directs your clients to the My Home website.
 - [My Home flyer](#)
 - [My Home social media messaging and images](#)
 - [My Home email template](#)
- Freddie Mac CreditSmart®** is a suite of online courses and printable resources, available in English and [Spanish](#), that are designed to empower consumers with the skills and knowledge to assist them through every stage of their financial capability and homeownership journey.
 - [CreditSmart Essentials flyer](#)
 - [CreditSmart Essentials social media messaging and images](#)
 - [CreditSmart Homebuyer U flyer](#)
 - [CreditSmart Homebuyer U social media messaging and images](#)
 - [CreditSmart email template](#)
- Refinancing** materials provide options for consumers to learn more about how refinancing may help them build sustainable wealth. These materials speak directly to the benefits of refinancing.
 - [Refinancing fact sheet](#)
 - [Refinancing FAQ](#)
 - [Refinancing social media messaging and images](#)
 - [Refinancing email template](#)



My Home Flyer



CreditSmart Essentials Flyer



Refinancing Fact Sheet



Research Materials

The information and data found within these studies can be used to support conversations with your clients about the journey to homeownership, financial stability and building generational wealth.

- [Hispanic Wealth Project’s State of Hispanic Wealth Report](#)
- [Maxwell 2023 Hispanic American Borrower Report](#)
- [Hispanics Are Having a Positive Effect on Homeownership Rates but Challenges Remain](#)
- [Hispanic Americans: A Driving Force in the Housing Market](#)
- [Build Your Buyer Pipeline Through Homebuyer Education](#)
- [Better Understanding of Credit Can Help Close Racial Homeownership Gaps](#)
- [Perceptions of Recent Mortgage Borrowers by Race/Ethnicity: Insights from the National Survey of Mortgage Originations](#)
- [Racial and Ethnic Valuation Gaps in Home Purchase Appraisals](#)
- [Racial & Ethnic Valuation Gaps in Home Purchase Appraisals – A Modeling Approach](#)

Resources

Listed below are other resources to assist with additional questions throughout the journey of building wealth.

Partner Resources

- [Freddie Mac Single-Family Borrower Help Centers \(BHCs\)](#)
- [Freddie Mac Single-Family Lender Resource Center](#)
- [Freddie Mac Single-Family Housing Counselors Resource Center](#)
- [Single-Family Equitable Housing](#)

Consumer Resources

- [Freddie Mac My Home Calculators \(English | Spanish\)](#)
- [Down Payment Assistance Programs Information \(English | Spanish\)](#)
- [Borrower Help Centers Flyer \(English | Spanish\)](#)
- [Renter Resource Organizations Flyer \(English | Spanish\)](#)

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