Start your Path to Homeownership: How SmartMH is Supporting a New Generation of Factory-Built Homebuyers

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- Dustin Ewing, KY Dream Homes
- Angel Duke, First Bank
- Angie Allen, Frontier KY
National Partners

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eHome America

Next Step
Affordable Housing Done Right
Prospective Home Buyers

• 500,000 seek to buy a manufactured home/year.
  • 1 in 5 are ready buyers.
  • 1 in 5 are near-ready.
  • 3 in 5 are not ready.
Integrated Referral Process

• Participating retailers and lenders refer prospective buyers to the program.
• Call into 1-844-MHTODAY (InCharge Debt Solutions conducts an intake).
• Based on credit score, clients work with InCharge to improve their credit, or are connected with a participating counselor.
• Develop a dedicated action plan
Factory-Built Homebuyer Education

Convenient and Easy-to-Use • Self-Paced • Mobile and Tablet Ready • Available in English- and Spanish-language
Course Curriculum

1. Determining which type of factory-built home is right for you
2. Deciding where to place a home
3. Securing financing
4. Planning for Installation
5. Shopping for a home
6. Navigating the sales transaction
7. Caring for home after move-in
8. Getting help if needed
Prospective Home Buyers

• Currently active in Kentucky, Tennessee and North Carolina.
• Additional expansion in 2019.
Dustin Ewing, Owner and Operator
Kentucky Dream Homes
Angel Duke, VP Product Development for Mortgage
First Bank
Angie Allen, Homebuying Counselor
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