

From: stephenson9352@mchsi.com
To: [#FHFA REG-COMMENTS](#)
Subject: [EXT] Purchase of Secondary Housing
Date: Saturday, May 4, 2024 7:45:20 PM

[You don't often get email from stephenson9352@mchsi.com. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

WARNING: External Sender

Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi,

Justin a comment for current and future discussions.

There is a lot of assistance for home ownership for primary purchasers, but little to no assistance for homeowners trying to purchase a second property.

Second property categories could but not limited to:

Purchase as a second residence.

Purchase to help a young adult child that can't afford their own property, in some cases the parents or guardians could purchase a second property to assist the child but the down payments and debt to income guidelines assessed by the banks does not always mean the property is not affordable for the purchaser.

Purchase a second property as a rental property.

I'm sure there are other options. However there is no assistance or education available that I can find for people who have decent to good credit and are making positive choices. If there is assistance it is not easy to find.

This type of assistance and guidance could help the housing market and create more opportunity for people that may be able to afford a second property without having to come up with 20% down payment and have to pay off dept. The banks should be able to assist some how.

Thanks,

Sent from my iPhone