

HomeChoice™ Helpful Links



For more information on various areas of the home buying process, see the following websites:

Alaska Housing Finance Corporation

AHFC has a multitude of services ranging from single-family and multifamily financing, research information center library, informational tools, housing and more! Here are some common links to resources within the AHFC website.

Finance Related

AHFC Home Page
www.ahfc.us

AHELP (Affordable Housing Enhanced Loan Program)
<https://www.ahfc.us/buy/add-options/affordable-housing-enhanced>

AHFC Approved Lender List
<https://www.ahfc.us/buy/prequalify/approved-lenders>

AHFC Interest Rates
Sign up for daily rate information.
<https://www.ahfc.us/buy/resources/current-rates>

EEIRR (Energy Efficiency Interest Rate Reduction) <https://www.ahfc.us/efficiency/energy-programs/energy-efficiency-rate-reduction>

First-Time Homebuyers Loans
<https://www.ahfc.us/buy/loan-programs/first-time-loans>

List of All Loans
A list of single family homes with brief video explanations of various AHFC loan products.
<https://www.ahfc.us/buy/loan-programs>

IRRLIB
(Interest Rate Reduction for Low Income Borrowers)
<https://www.ahfc.us/buy/add-options/low-income-borrowers>

Loan Limits
<https://www.ahfc.us/buy/resources/loan-limits>

Loan Wizard
ahfc.us/wizard

First-Home Limited Income Limits for Targeted and Non-Targeted Communities
https://www.ahfc.us/application/files/8716/5237/2204/First_Home_Limited_TEPT_2022.pdf

https://www.ahfc.us/application/files/8216/5237/2171/First_Home_Limited_TFP_Income_Limits_2022.pdf

Renovation Options
<https://www.ahfc.us/buy/renovation-loan-programs>

Mortgage Hotline
for questions: 907-330-8400 or 888-854-3884

Other Resources

AHFC Research Information Center Library
907-330-8166 (Anchorage)
800-478-4636 (Statewide)
Carolyn Ramsey: mramsey@ahfc.us, Ph: 907-330-8148
www.ahfc.us/efficiency/research-information-center

AHFC Value Calculator (aka ARIS)
<https://akrebate.ahfc.us/AkAppraisals.aspx>

Energy Rater's List
<https://www.ahfc.us/efficiency/energy-rater-approved-raterlist>

Home Energy Rating System Information (PDF) https://www.ahfc.us/application/files/9413/7001/8125/HERS_and_BEES_Changes_factsheet_notification.pdf

Weatherization Program Providers
<https://www.ahfc.us/efficiency/energy-programs/weatherization>

Income Limits
https://www.ahfc.us/application/files/6716/1721/3247/wom2021s2_alaska_income_limits.pdf

HOA (Homeowner's Associations) – Common Interest Community
Want to find out if the condo you want to purchase is on AHFC's HOA accepted list?
<https://www.ahfc.us/buy/resources/cic-list>
You can filter your search, such as by the community.

Informational Videos

AHFC Video – Fixing Credit Problems

https://www.youtube.com/watch?v=FZ_om1zzciQ&list=PLg7xEKpIIEKtNukXtivhlMcoqO1McmJS&index=2&t=0s

AHFC Video – Rent or Buy
<https://www.youtube.com/watch?v=-16m4VoxPqU>

Classes

Free Classes
<https://www.ahfc.us/events>

Steps to Homeownership ebook
https://www.ahfc.us/application/files/6015/8636/9705/19-THAHFC-0146-HomeChoice_Book_Update-3B-AL_Single_Pages-p59.pdf

Budgeting

AHFC's Budgeting Made Easy
Guidance and tools to plan, make and maintain a successful budget
<https://www.ahfc.us/blog/posts/budgeting-made-easy>

Consumer Financial Protection Bureau (CFPB)
Financial Education for Adults
<https://www.consumerfinance.gov/consumer-tools/educator-tools/adult-financial-education/>

Find Out Your Financial Well-Being
<https://www.consumerfinance.gov/consumer-tools/financial-well-being/>

Consumer Groups

Alaska Legal Services Corporation
www.alsc-law.org/housing/

Consumer Financial Protection Bureau (CFPB)
CFPB was established to protect consumers from unfair, deceptive, or abusive practices and take action against companies that break the law. They arm people with the information, steps, and tools that they need to make smart financial decisions.
www.consumerfinance.gov

CFPB has some great resource information
Three Tools: <https://www.consumerfinance.gov/about-us/blog/three-tools-help-your-homebuying-process/>

CFPB: Homeownership on your own or with someone else
<https://www.consumerfinance.gov/about-us/blog/making-move-homeownership-your-own-or-someone-else/>

CFPB Video: What Homebuyers Need to Know About Mortgage Scams
<https://www.youtube.com/watch?v=em6viyrSGCc>

Environmental Protection Agency (EPA)
Protect Your Family from sources of Lead
<https://www.epa.gov/lead/protect-your-family-sources-lead>

Federal Bureau of Investigations (FBI)
Internet Crime Complaint Center (IC3)
<https://www.ic3.gov/>

Credit

Annual Credit Report (free annual credit report)
Offering weekly free reports through April 2021
www.annualcreditreport.com

The Cost of Bad Credit (article):
<https://www.cbsnews.com/news/new-tool-calculates-the-cost-of-bad-credit/>

Consumer.gov
www.consumer.gov

Money Management International
www.moneymangement.org

Your Money Your Goals
<https://www.consumerfinance.gov/practitioner-resources/your-money-your-goals/toolkit/>

Federal Trade Commission (FTC) – Consumer.gov Information on Managing Your Money; Credit, loans and debt information; scams and identity theft; plus report fraud.

www.consumer.gov or www.ftc.gov or (800) 382-4357

FTC: Report Identity Theft
www.IdentityTheft.gov

HUD approved Housing Counseling Agencies in Alaska
<https://www.hud.gov/states/alaska/homeownership/hsgcounseling>

HUD Fair Housing, Equal Opportunity for All
https://www.hud.gov/sites/documents/FHEO_BOOKLET_ENG.PDF

Regulatory Commission of Alaska (RCA)
Sample Monthly Utility Rates
<http://rca.alaska.gov/RCAWeb/RCALibrary/SampleMonthlyRates.aspx>

Stop Unsolicited Offers
Call: 800-567-8688 or visit the website
www.optoutprescreen.com

US Consumer Product Safety Commission (CPSC)
CPSC is an independent federal regulatory agency formed in 1972 with a mission to protect the public against unreasonable risks of injury or death from consumer products through education, safety standards activities, regulation, and enforcement.
<https://www.cpsc.gov/>

Credit-Based Insurance Score:
<https://content.naic.org/cipr-topics/credit-based-insurance-scores#:~:text=The%20credit%2Dbased%20insurance%20score,the%20premium%20up%20or%20down>

Lifetime cost of debt calculator:
<https://www.credit.com/tools/lifetime-cost-of-debt/>

Score Info: FICO Score Estimator
www.myfico.com/fico-credit-score-estimator/estimator

Energy

Energy Star Program and Products
www.energystar.gov

See AHFC for Weatherization
AHFC Research Information Center Library
AHFC Value Calculator

Financial

AHELP (Affordable Housing Enhanced Loan Product) See
AFHC

NeighborWorks Alaska Homeownership Center
(in Anchorage and Palmer)
www.nwalaska.org

Alaska Community Development Corporation (ACDC) Home
Opportunity Program (HOP) Self-Help Housing Program
www.alaskacdc.org/

U.S. Department of Veterans Affairs
www.va.gov
https://www.va.gov/opa/publications/benefits_book/benefits_chap06.asp

Cook Inlet Lending Center
cookinletlending.com

FHA/HUD
www.hud.gov
www.hud.gov/buying/loans

USDA—Rural Development (USDA-RD) www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program

FHA/HUD Mortgage Limits
https://www.hud.gov/program_offices/housing/sfh/lender/origination/mortgage_limits

USDA-RD Direct Program
<https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans>

Fairbanks Neighborhood Housing Services
fnhs.org/

USDA-RD Eligibility Map
<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfp>

HUD 184 Loan Guarantee Program
www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184

USDA-RD Home Repair Loan & Grants
<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>

Homeowner's & Other Insurance

Division of Insurance, State of Alaska
www.commerce.alaska.gov/web/ins

A Consumer's Guide to Home Insurance
https://www.naic.org/documents/prod_serv_consumer_guide_home.pdf

C.L.U.E. Home Seller's Disclosure Report
Five-year insurance loss history for a given address
risk.lexisnexis.com/products/clue-property

National Flood Insurance Program
www.fema.gov/national-flood-insurance-program

Mortgage Life Insurance (informational article)
www.insurance.com/life-insurance/coverage/mortgage-life-insurance.html

Housing Authorities

Association of Alaska Housing Authorities
List of Alaska's 14 Housing Authorities
<https://www.aahaak.org/>

Housing Assistance—Various

Alaska Low-Income Housing
www.lowincomehousing.us/AK.html

Also see AHFC, Financial and Housing Authorities.

Habitat for Humanity
<https://www.habitatanchorage.org/>

Other

10 Tips When Preparing for a Mortgage

<https://www.transunion.com/article/tips-when-preparing-for-mortgage>

211 Alaska

Resource information

<https://alaska211.org/>

AARP Livability Index

Mostly subjective, but identifies various key aspects of economic and social environments that contribute to community and individual well-being.

<https://livabilityindex.aarp.org/>

Alaska Community Development Corporation (ACDC)

www.alaskacdc.org

Alaska MLS (Multiple Listing Service)

<https://www.alaskarealestate.com>

American Society of Home Inspectors (ASHI)

<https://www.homeinspector.org/>

CFPB Mortgage Closing Checklist

https://files.consumerfinance.gov/f/documents/cfpb_buying-a-house_mortgage-closing_checklist.pdf

CFPB Guide to Closing Forms

https://files.consumerfinance.gov/f/documents/cfpb_buying-a-house_closing-forms_guide.pdf

Consumer Financial Protection Bureau (Mortgages)

www.consumerfinance.gov/consumer-tools/mortgages/

Three tools to help your Buying Process

<https://www.consumerfinance.gov/about-us/blog/three-tools-help-your-homebuying-process/>

Homebuyer's Roadmap (planning tool)

https://files.consumerfinance.gov/f/documents/2016_12_cfpb_HomebuyersMilestoneMap.pdf

Watch Out for Mortgage Closing Scams

A video from the CFPB called, "What Homebuyers Need to Know About Mortgage Scams:

<https://www.youtube.com/watch?v=em6viyrSGCc>

Department of Environmental Conservation (Alaska)

Water quality information

dec.alaska.gov/

Department of Natural Resources (Alaska)

Water rights information

<http://dnr.alaska.gov/mlw/water/rights/>

Emergency Preparedness: Are You Prepared for the Next Big Earthquake in Alaska?

<https://earthquake.alaska.edu/sites/default/files/Are%20You%20Prepared.pdf>

FHA Homeownership Centers

www.hud.gov/program_offices/housing/sfh/sfhhoc

Housing Market Statistical Information

AHFC housing market information:

<https://www.ahfc.us/efficiency/research-information-center/alaska-housing-market-indicators>

Department of Labor, Research & Analysis also provides housing market information:

<https://live.laborstats.alaska.gov/landing/other-economic-data.html>

HUD: 10 Questions to Ask Your Home Inspector

https://www.hud.gov/program_offices/housing/sfh/insp/inspfag

HUD Approved Housing Counseling Agencies in Alaska:

<https://www.hud.gov/states/alaska/homeownership/hsgcounseling>

HUD: Everyone Deserves a Safe Home and Healthy Home

https://www.hud.gov/sites/documents/STAKEHOLDER_EDSHH.PDF

HUD: For Your Protection: Get a home Inspection

<https://files.hudexchange.info/resources/documents/For-Your-Protection-Get-a-Home-Inspection.pdf>

HUD: Homeowner's Guide to Success

<https://files.hudexchange.info/resources/documents/Homeowners-Guide-to-Success.pdf>

HUD Homes

<https://www.hudhomestore.com/Home/Index.aspx>

Joint Center for Housing Studies

Annual publication on the State of the Nation's Housing
www.jchs.harvard.edu/

LLPA (Loan Level Price Adjustment fees)

<https://singlefamily.fanniemae.com/media/9391/display>

Refinance Break-Even Point Calculator

<https://refi.homeloanserv.com/RefinanceBreakEven.html>

MGIC Consumer Calculator - Should I buy now or wait?

You will answer a series of questions. It will provide a rough perspective based on your responses.

[https://host.visualcalc.com/mgiccalcs/buywait.jsp?](https://host.visualcalc.com/mgiccalcs/buywait.jsp?ga=2.246292993.400258554.1617215886-786138872.1599755941)

[ga=2.246292993.400258554.1617215886-786138872.1599755941](https://host.visualcalc.com/mgiccalcs/buywait.jsp?ga=2.246292993.400258554.1617215886-786138872.1599755941)

Walking Score

A tool designed to promote pedestrian oriented communities.

<https://www.walkscore.com/>