

# Community Partnership Playbook

## Using KeySteps to Empower Local Housing Non-Profits

This playbook is designed for Loan Officers seeking to build partnerships with local housing non-profits. The goal is to introduce your KeySteps app as a free, practical education tool for community members interested in improving their financial health and preparing for homeownership.

### Strategy

- Identify local housing-focused non-profits in your community
- Reach out to the Executive Director to request a meeting
- Present KeySteps as a free, no-cost solution for their clients to improve their financial and credit health to achieve and sustain homeownership
- Ask to include a link and brief description on their website
- Offer to support with first-time homebuyer workshops that incorporate the tool in KeySteps and/or a live Q&A demo of KeySteps to get clients started

### Core Value Proposition (for the Non-Profit):

- **Zero cost** to the non-profit or their consumers.
- **Empowers** community members with financial education, credit-building tools, savings plans, and mortgage readiness insights.
- **Supports their mission** by preparing more people in their network for sustainable homeownership.
- **Strengthens your partnership** with their team—offering workshops or office hours to support users if they choose.

## Step 1: Identify Community Organizations

To get you started, here are various homeownership-focused non-profit and city organizations. To find organizations in your city, search “homeownership non-profit organizations in [your state or city]” to identify organizations that offer homebuying and down payment assistance programs, and homeownership counseling or classes.

We recommend approaching organizations in your community so you can offer to provide in-person education or attend their classes to introduce the benefits of using your KeySteps app to participants.

### Arizona

Trellis <https://trellisaz.org/>

Housing Solutions of Northern Arizona <https://www.housingnaz.org/>

### California

Jamboree <https://www.jamboreehousing.com/>

EAH Housing <https://www.eahhousing.org/>

California Housing Partnership <https://chpc.net/about-us/partners/>

### Colorado

Colorado Rural Housing Development Corporation <https://crhdc.org/>

Brothers Redevelopment <https://brothersredevelopment.org/>

### Florida

Florida Non-Profit Housing Inc. <https://www.fnph.org/>

Tampa Gov <https://www.tampa.gov/housing-and-community-development/info/partner-organizations>

### Georgia

Quest Communities <https://www.questcommunities.org/>

Gwinnett Housing Corporation <https://gwinnetthousing.org/>

Urban League of Greater Atlanta <https://ulgatl.org>

Atlanta Neighborhood Development Partnership <https://www.andpi.org>

### Massachusetts

Massachusetts Housing Partnership (MHP) <https://www.mhp.net/one-mortgage>

Boston Home Center <https://www.boston.gov/departments/housing/boston-home-center>

MAHA (Massachusetts Affordable Housing Alliance): <https://mahahome.org/>

### Minnesota

Minnesota Housing Finance Agency (MHFA) <https://www.mnhousing.gov/>

Minnesota Homeownership Center <https://www.hocmn.org/>

### Texas

Texas Affiliation of Affordable Housing Providers <https://taahp.org/>

Avenue CDC <https://avenuecdc.org/>

Texas State Affordable Housing Corporation (TSAHC) <https://www.tsahc.org/>

City of Houston Housing and Community Development Department

<https://www.houstontx.gov/housing/hbhub.html>

## Step 2 - Contact Executive Director at each organization to request a meeting

### Email for Initial Outreach

Subject: Let's Empower Local Residents with a Free Homeownership Readiness Tool

Hi [Executive Director's First Name],

I'm a Loan Officer with [your Company] in [your City]. I've been following the incredible work your organization does in helping our community move toward housing stability.

I'd love to connect briefly to share a free homeownership financial fitness tool —called **KeySteps**—that could be a valuable resource for your clients. It's a web and mobile app that helps individuals:

- Understand, improve and monitor their credit for free
- Manage their financial (e.g. banking and credit card) accounts in one place
- Build savings toward a home down payment and closing costs
- Track their mortgage readiness
- Help them overcome their financial challenges to qualify for a mortgage
- Learn what it takes to qualify—well before they're ready to apply.
- Find a home that suits their budget and income

It's completely free to consumers and doesn't require anything from your team financially or operationally.

Would you be open to a 20-minute meeting next week to show you how it works and see if it fits for your community goals?

Warm regards,

[Your Full Name]

Loan Officer, [your Company]

[your Phone]

[your Email]

[your Personalized KeySteps Link]

Based in [your City] — Proudly Serving Our Community

## Follow up Phone Scripts or Voicemail

Hi [Name], this is [your Name] from [your Company]. I'd love to connect about a free tool called KeySteps that helps people in our community prepare for homeownership with tools like credit monitoring, savings goals, homebuying guidance and financial education.

It's free for consumers and your organization. I'd love to show you how a simple link on your website can empower your clients and align with your mission. What's a good time for a 20-minute chat next week? Again, I'm [your Name]—you can call or text me at [Phone Number]. Thanks so much!

OR

Hi [Name], this is [your Name] from [your Company]. I'm reaching out because I'd love to collaborate with your organization to help prepare more community members for homeownership.

I have a free app called KeySteps that provides education, credit tools, savings tracking, and homeownership preparation—all at no cost to your organization or residents.

My idea is simple: Let's discuss including a link and message on your website so your clients can start preparing early, even if they're 6–24 months away from being ready to buy.

The app would provide practical support for aspiring homeowners attending your classes. (optional)

It's a light lift with a potentially huge impact. I'd love to show you how it works. What's a good time for a 20-minute chat next week?

Again, I'm [your Name]—you can call or text me at [Phone Number]. Thanks so much!

## Step 3 - Present KeySteps at the Meeting

**Demo the App** to show the executive how a consumer can track credit, run their homeownership snapshot, get mortgage ready, and access educational content.

There are videos in the [KeySteps resource center](#) that you can download to show a consumer overview of the app, credit features, property search, and the simple process for a consumer to create an account.

**Highlight Impact** by sharing how KeySteps helps people avoid predatory lending, make better financial decisions, and succeed long-term in qualifying for a mortgage, buying a home and continuing to use KeySteps to sustain homeownership.

### Offer Collaboration

- Host free virtual or in-person homebuyer workshops.
- Provide training to their team so they can support app users.
- Create co-branded flyers or digital content (optional).

## Summary Flyer

Create a flyer in Canva to leave after the meeting with the organization.

### **Empowering Homeownership in our Community**

Homeownership takes more than desire—it's about preparation. KeySteps is an easy-to-use mobile app and web platform that helps residents take meaningful steps toward achieving homeownership, even if they're months or years away.

- ✓ Free for your Organization
- ✓ Free for Community Members
- ✓ Simple to Share with Residents

### **Community Impact**

- Promotes financial empowerment
- Self-paced, supportive pathway to homeownership
- Reduces risk of predatory lending
- Strengthens your mission with measurable impact
- No staff time or administrative burden

### **What It Offers Residents:**

- Promotes financial empowerment
- Self-paced, supportive pathway to homeownership
- Reduces risk of predatory lending
- Strengthens your mission with measurable impact
- No staff time or administrative burden

Let's work together to provide residents with the tools that provide financial confidence, clarity, and a pathway to homeownership.

## Follow Up Email

### Empowering Homeownership in Our Community

#### Partnering with [Non-Profit Name] to Offer Aspiring Homeowners a Free KeySteps App

Hi [Executive Director's First Name],

[You Company] is proud to support our local communities with tools that empower individuals and families on their journey to homeownership.

To recap our discussion, I would like to partner with your organization to provide access to the KeySteps app—a free, no-strings-attached financial fitness and homeownership readiness tool.

#### Why KeySteps?

- 100% free to consumers and non-profits
- Available as a web and mobile app
- Prepares renters and first-time homebuyers for mortgage readiness
- Helps users track credit, savings, budget, and mortgage readiness
- Offers educational resources and personalized action plans

#### Community Impact Benefits

- Self-paced, supportive pathway to homeownership
- Reduces risk of predatory lending
- Strengthens your mission with measurable impact
- No staff time or administrative burden

#### Let's Collaborate

Add this link to your website with a short message encouraging users to explore the KeySteps app.

Please contact me to discuss presenting a first-time homebuyer workshop using the KeySteps app to the community.

Regards,

[Your Full Name]

Loan Officer, [your Company]

[your Phone]

[your Email]

[your Personalized KeySteps Link]

Based in [your City] — Proudly Serving Our Community

## First-time Homebuyer Workshop Outline using KeySteps

Topic	KeySteps
Factors that impact your credit score	Consumers can receive their credit scores and credit reports and use the credit simulator to test the impact of various scenarios on their credit scores.
Basics of budgeting to pay down debt and save for a downpayment	Consumers can enroll their financial accounts for money management, create goals to pay down debt, and save for their down payment. The spending tool categorizes their banking and credit card transactions, which they can use to create a personal budget.
Mortgage eligibility guidelines	Prospective homebuyers can monitor their progress toward mortgage readiness using the Homeownership Snapshot and receive an action plan to overcome any financial challenges.
Loan options and mortgage payment. Originators specializing in VA loans or down payment assistance programs should highlight this in their workshop marketing to attract home buyers with specific needs.	Consumers can use the home affordability calculator to receive a home buying budget and mortgage payment that suits their income.
Documents required for a mortgage application	Short videos on common mortgage terms. Consumers can upload their documents in preparation for pre-qualification and their mortgage application.
Mortgage pre-qualification; the difference between pre-qualification and pre-approval; and why it's important to get pre-qualified before starting a home search	Consumers can share their financial data and documents with their originator directly from their FinLocker app to pre-qualify for a mortgage before starting their home search.
Searching for a home to buy, determining location, and setting realistic expectations of wants versus needs in a first home.	Property search widget of MLS listings offered nationwide; ability to save searches. A homebuying budget matched to the user's financial data in the app is provided for each saved property.
Mortgage application process	Consumers can share their financial data and documents with their loan officer directly from their app, streamlining the application process for the homebuyer, originator, and operations team.
Realtor connection	Co-brand the app with each realtor you're co-hosting the workshop. They can distribute your app to their customers, keeping both of you top-of-mind and building your database.
Lender connection	Customers can contact you at any time through their app and share the results of their Homeownership Snapshot to show they are ready to get pre-qualified.