Down Payment® RESOURCE

# EMPOWERING COMMUNITIES

## How one agent used Down Payment Resource to unlock $61,000 for her buyer


## THE CHALLENGE

**Down payment cash, closing costs and related expenses can add up to tens of thousands of dollars, putting the transaction out of reach entirely or creating a threadbare starting point for an inexperienced first-time buyer.**

Down payment assistance (DPA) programs can offset a meaningful portion of closing table pain, but it is a rare first-time buyer who is aware of DPA.

Real estate agents face a parallel challenge: even when one or more of 2,700 DPA programs nationally exist in their markets, tracking what's available, who qualifies and how to apply demands time and expertise that most agents do not have. DPA programs vary by county, municipality and provider, and their requirements can change.

**Crystal Presley, an agent with Pollinator Properties,** a real estate business serving buyers and sellers from Western North Carolina to the Piedmont region, sees the DPA knowledge gap firsthand. “Metro Charlotte spans so much territory, with different municipalities and different counties, and many offer down payment assistance,” she says. “But not all agents are well-versed in knowing what’s out there and how to access it.”

The challenge is compounded by a widespread misconception: many agents and buyers assume DPA is only for low-income households. In reality, programs are available for homes valued up to $800,000 and for buyers across a wide range of incomes.

# THE SOLUTION

**In 2022, Presley was introduced to Down Payment Resource’s Down Payment Connect through Canopy MLS. Canopy MLS serves subscribers across North and South Carolina, and uses the DPR platform to provide its members a personalized landing page where they can direct buyers to available DPA programs.** When a buyer enters their information on the agent’s DPA landing page, a list of programs for which they may qualify is delivered and shared with the agent.

Presley includes her Down Payment Connect link in her email signature, sending it to prospects in her introductory email. “DPR organizes all of the program information and keeps it current so I can check on available DPA programs while working on listings or searching for properties,” she says. “DPR enables my colleagues and I to educate buyers and sellers about options they might never have considered.”

Presley completed initial training on Down Payment Connect through Canopy MLS that covered how to use the platform, personalize her Down Payment Connect link and build DPA possibilities into standard buyer conversations. For individual DPA programs, she goes deeper. After using a program for the first time, she connects with program administrators directly to understand every requirement. “If I didn’t know that, I could cost my client the whole deal,” she says.

DPA success also depends on the right lending partner. Presley encourages every buyer to shop for a lender that is genuinely fluent in DPA programs. “It never hurts to ask,” she notes.

For agents and lenders looking to build those connections, there is a group on FaceBook with more than 15,000 members to share ideas, stay current on programs and navigate the ins and outs of homeownership assistance.

Pollinator Properties

**About Pollinator Properties**
Pollinator Properties offers home buying and selling services from Western North Carolina to the Piedmont, with a primary focus on Mecklenburg County, Buncombe County and the communities in between. One of three agents at Pollinator, Presley specializes in first-time homebuyers and representing historic and unique properties.

[pollinatorproperties.com](pollinatorproperties.com)

# BY THE NUMBERS

**Since using DPR's Down Payment Connect through Canopy MLS, Pollinator Properties has experienced measurable impact across its business:**

- **$61,000 in assistance secured for a single buyer.** A Charlotte-area buyer accessed three stacked programs on a $314,000 purchase transaction, receiving nearly 20% of the purchase price in assistance and with closing table cash requirements far less than anticipated. "Sixty-one thousand dollars is a huge chunk of change that can make a critical difference in opening doors that might otherwise remain closed," says Presley.
- **Listings marketed with DPA eligibility.** Presley checks every listing for program eligibility and advertises it in the MLS. "It'll say the property qualifies for 14 down payment programs," she says, attracting a wider pool of buyers and agents. By spotlighting DPA eligibility on listings, Presley has gained business from sellers and investors who specifically seek out agents with DPA expertise.
- **2 in 5 buyers helped with DPA in 2026.** In the past year alone, Presley estimates that two out of every five (40%) buyers she has worked with were able to use a DPA program. She checks for every buyer, every time, regardless of income. "I do tell every client about it. I send it in their welcome packet. It's money for you out there," she said.
- **$35 brought to closing.** A buyer who lost their home in Hurricane Helene purchased a $199,000 property and brought approximately $35 to closing after combining program assistance, seller credits and a tax credit for the lifetime of the loan.
- **Broader community impact.** As chair of the marketing and communications advisory group for Canopy MLS, Presley advocates for DPR tools across her network and encourages every agent to include their Down Payment Connect link in their email signature at minimum. "Sharing the stories matters. You keep telling them, telling other agents, telling other clients, working with the right lenders. That's how this changes."

## About Canopy MLS

Canopy Realtor® Association owns and operates Canopy MLS, the region's premier source for comprehensive, accurate and timely property data. Canopy MLS serves 22,000 subscribers and delivers enhanced productivity and innovative tools that support residential real estate transactions. Through strategic partnerships, Canopy MLS continues to elevate the value it provides by advancing technology, expanding services, and delivering solutions that help subscribers succeed in an evolving real estate marketplace.

For more information, visit carolinahome.com

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## About Down Payment Resource

Down Payment Resource (DPR) is the housing industry authority on homebuyer assistance program data and solutions. With a database that tracks more than 2,700 programs and toolsets for mortgage lenders, multiple listing services (MLSs) and API users, DPR helps housing professionals connect homebuyers with the assistance they need. DPR frequently lends its expertise to nonprofits, housing finance agencies, policymakers, government-sponsored enterprises and trade organizations seeking to improve housing affordability. Seven of the top 25 mortgage lenders, two of the largest real estate listing websites and 600,000 real estate agents use its technology.

For more information, visit DownPaymentResource.com.

# Let's get started.

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