



COULD YOU USE \$25,000 TO HELP BUY A HOME OF YOUR OWN?



The **NeighborhoodLIFT**[®] program is a national down payment assistance program that could make homeownership a reality for you. Community Housing Development Corporation will manage the program.

NeighborhoodLIFT program details*

- ✓ All borrower income must be less than the maximum income limits defined by the program for your area to qualify
- ✓ The home you purchase must be your primary residence and be located in Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara or Solano County
- ✓ You don't have to repay the loan if you own and live in the home for five years¹
- ✓ You need to be approved for a first mortgage by an approved lender²
- ✓ If you own your current home, it must be sold before closing
- ✓ You must complete eight hours of homebuyer education through an approved agency in order to request funds

Visit www.communityhdc.org/lift to learn more

- General information on the program
- Program requirements
- Information on how to obtain homebuyer education
- Income limits for the program
- Next steps to verify eligibility



*You must meet all program requirements.

1. The pro-rated balance must be repaid if you transfer the title, refinance, sell the property or the property is foreclosed on prior to the end of the five-year period. If you are active military and provide Official Permanent Change of Station transfer orders prior to the end of the five-year period, the balance will be fully forgiven. There are some instances where a refinance or title transfer would not require repayment. Talk to a NeighborhoodLIFT-approved lender to learn more.

2. The first mortgage can be financed by any NeighborhoodLIFT program-approved lender.