




VENTURA COUNTY COMMUNITY DEVELOPMENT CORPORATION
CA DRE #01521885/NMLS #347041


We have programs offering **THOUSANDS OF DOLLARS** to help you purchase a home!

Call us today: **805-273-7800**
or request a free consultation:
vccdc.org/app




 **CITY OF CAMARILLO WORKFORCE HOUSING PROGRAM** *NEW!*

- Up to \$50,000 loan
- Deferred loan for 10 years
- For low- and moderate- income homebuyers - up to 150% AMI
- For purchase in the city of Camarillo

 **HOPE TO HOME - OXNARD PROGRAM** *NEW!*

- Up to \$25,000 grant
- Grant forgivable after 5 years
- For low-income homebuyers - up to 80% AMI
- For purchase in the city of Oxnard

 **HOPE TO HOME - SANTA PAULA PROGRAM** *NEW!*


- Up to \$23,000 loan
- Deferred loan
- For low- and moderate- income homebuyers - up to 150% AMI
- Reside or work in Ventura County at least 32 hours for past 6 months

 **CALHOME LOAN PROGRAM**


- Up to \$40,000 loan
- Deferred loan for 30 years
- For low income homebuyers - up to 80% AMI

 **FROM HERE FORWARD PROGRAM**


- Up to \$100,000 loan
- Deferred loan for 30 years
- For moderate income buyers up to 120% AMI financially or physically displaced by the Thomas or Woolsey Fire in Ventura County or low income homebuyers, including rent increase

 **WISH PROGRAM**


- Up to \$29,000 grant
- Matches up to \$4 for every \$1 contributed by the homebuyer
- Grant forgivable after 5 years
- For low income homebuyers - up to 80% AMI

 **MY HOME & ZIP CALHFA PROGRAM**

- Up to the lesser of 3% - 3.5% of the purchase price or appraised value to assist with down payment and/or closing costs
- Deferred loan for 30 years
- Higher income limits

 **HOPE TO HOME - VENTURA COUNTY PROGRAM**

- Up to \$38,000 grant
- Grant forgivable after 5 years
- For low income homebuyers - up to 80% AMI
- For purchase in or residents of unincorporated and Entitlement Areas of Ventura County

 **HOPE TO HOME - BAKERSFIELD PROGRAM**

- Up to \$40,000 loan
- Deferred loan for 30 years
- For low income homebuyers - up to 80% AMI
- For purchase in the city of Bakersfield

Income limits and other requirements apply. Funds are subject to availability and eligibility.

VCCDC is a multi-county nonprofit organization with a mission of empowering families and individuals through financial education and homeownership. VCCDC is a Community Development Financial Institution (CDFI) as designated by the U.S. Department of the Treasury and a housing counseling agency approved by the U.S. Department of Housing and Urban Development (HUD). VCCDC is a mortgage broker licensed with the CA Dept. of Real Estate #01521885; NMLS #347041. As an Equal Housing Lender, we do business in accordance with Federal Fair Lending Laws. All loans subject to approval. Certain conditions & fees apply. This is not an offer to extend credit to any individual who may be entitled to a more complete disclosure per RESPA, TILA, HOEPA or any other more applicable federal, state, or local law or regulation. Rates, terms, fees, products, programs and equity requirements are subject to change without notice. Down payment assistance available for qualified and eligible borrowers. Other criteria/requirements apply. See us for details.



¡Tenemos programas que ofrecen MILES DE DÓLARES para ayudarte a comprar casa!

Contactanos hoy: 805-273-7800
Solicite una consulta gratuita:
vccdc.org/cita



PROGRAMA DE LA CIUDAD DE CAMARILLO

¡Nuevo!

- Hasta \$50,000
- Préstamo diferido por 10 años
- Para compradores de bajos y moderados ingresos - hasta 150% AMI
- Para compra en la ciudad de Camarillo

PROGRAM HOPE TO HOME - OXNARD

¡Nuevo!

- Hasta \$25,000
- Beca se perdona después de 5 años
- Para compradores de bajos ingresos - hasta 80% del ingreso medio del area
- Para compra en la ciudad de Oxnard

PROGRAM HOPE TO HOME - SANTA PAULA

¡Nuevo!

- Hasta \$23,000
- Préstamo diferido
- Para compradores de bajos y moderados ingresos - hasta 150% AMI
- Vivir o trabajar en el condado de Ventura al menos 32 horas durante los últimos 6 meses.

PROGRAM DE PRESTAMO CALHOME

- Hasta \$40,000
- Préstamo diferido por 30 años
- Para compradores de bajos ingresos - hasta 80% del ingreso medio del area

PROGRAMA FROM HERE FORWARD

- Hasta \$100,000
- Préstamo diferido por 30 años
- Para compradores de ingresos moderados que fueron afectados físicamente o económicamente por los incendios Thomas or Woolsey en el condado de Ventura o para compradores de bajos ingresos

BECA WISH

- Hasta \$29,000 para 2023
- Iguala hasta \$4 por cada dólar contribuido por el comprador
- Se perdona después de 5 años
- Para compradores de bajos ingresos - hasta 80% del ingreso medio del area

PROGRAMA MY HOME & ZIP CALHFA

- Hasta el 3% - 3.5% del precio de compra o valor de tasación, lo que sea menor, para ayudar con el pago inicial y/o los costos de cierre
- Préstamo diferido por 30 años
- Límites de ingresos más altos

PROGRAMA HOPE TO HOME - CONDADO DE VENTURA

- Hasta \$38,000
- Se perdona después de 5 años
- Para compradores de bajos ingresos - hasta 80% del ingreso medio del area
- Para comprar en o para residentes de áreas no incorporadas o Entitlement Areas en el condado de Ventura

PROGRAM HOPE TO HOME - BAKERSFIELD

- Hasta \$40,000
- Préstamo diferido por 30 años
- Para compradores de bajos ingresos - hasta 80% del ingreso medio del área
- Para propiedades en la ciudad de Bakersfield

Se aplican límites de ingresos y otros requisitos. Los fondos están sujetos a disponibilidad y elegibilidad.

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