Homebuyer Assistance Program

The City of West Sacramento is pleased to announce a Homebuyer Assistance Program for current West Sacramento residents or persons who currently work full-time in West Sacramento who have also been approved by the Wells Fargo NeighborhoodLIFT® Program. Qualified applicants may receive $20,000 in down payment assistance for the purchase of a home located in West Sacramento.

- Preference will be given to persons currently living in West Sacramento.
- Applicants must be at or below the following income limits:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
<th>4 Person</th>
<th>5 Person</th>
<th>6 Person</th>
<th>7 Person</th>
<th>8 Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Limit (100% AMI)</td>
<td>$87,900</td>
<td>$94,950</td>
<td>$102,000</td>
<td>$109,000</td>
<td>$116,050</td>
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</tbody>
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*Based on 2019 HUD Yolo County Median Family Income. Income limits are adjusted annually.

- Applicants must meet the following criteria to qualify for the program:
  1. Be a current West Sacramento resident or currently work full-time in West Sacramento.
  2. Be approved by the Wells Fargo NeighborhoodLIFT® Program.
  3. Cannot have an ownership interest remaining in another residential property at the time of closing on the new purchase.
  4. Attend an 8-hour homebuyer workshop conducted by NeighborWorks Sacramento. Visit [www.nwsac.org](http://www.nwsac.org) or call (916) 452-5356 to register for the class.

- Single-family homes, condominiums, and manufactured homes on permanent foundations in the City of West Sacramento are eligible for assistance.
- Down payment assistance will be in the form of a deferred payment zero interest loan.
- The homebuyer must live in the unit. The loan will be due and payable if the unit is sold or rented out.
- Applicant must provide verification that he/she has been approved by the Wells Fargo NeighborhoodLIFT® Program.
- Qualified applicants’ reservation of funds will expire at the end of the Wells Fargo reservation period.

Additional requirements may apply. For information, please call the City of West Sacramento Economic Development and Housing Department at (916) 617-4555.

The City of West Sacramento complies with all state and federal fair lending regulations to assure nondiscriminatory treatment, outreach, and access. Reasonable accommodations will be made for persons with disabilities upon request.