

NeighborWorks® Sacramento is celebrating its 25th year offering integrated homeownership and community development services. We provide a range of services to assist potential and current homeowners, both before and after their home purchase. The underlying goal of our activities is to support the long-term financial success of our clients who, in turn, create stronger and more stable communities as homeowners. Our services include homebuyer education, one-on-one homebuyer counseling, foreclosure counseling, home purchase lending, home improvement lending, property development, real estate sales services, and community building & organizing. NeighborWorks® Sacramento achieves its mission by providing opportunities for successful homeownership and strong communities through quality education, affordable lending, supportive partnerships and dedicated leadership.

## Programs & Accomplishments

NeighborWorks® Sacramento-Stockton Programs are organized around our Lines of Business Activities

### Property Development & Realty Services

- Completed the **Jay and Gee project**, replacing a run-down convenience store with a new single family home
- **Renovated and resold 21 vacant homes** in partnership with 8 local jurisdictions.
- Facilitated **26 home purchase closes through Realty Services**, 20% of which were dual agency listings.
- **Awarded USDA** Rural Development Mutual Self Help Housing **contract**
- Launched the **Lease to Keep Program** in conjunction with CalHFA



### Education and Counseling

- Orientation Attendance by Individual, **230**
- Preparing for Homeownership, **474**
- Pre-Purchase Individual, **337**
- EHome America, **91**
- Foreclosure Visits, **885**
- Foreclosure Legal Assistance Visits, **79**



### Lending

- Maximized our work with area jurisdictions to **complete 25 loans for new homeowners.**
- Supported owner-occupied **home improvement loans for 11 families.**
- Reserved **\$6 million** LIFT funds **for 409 qualified homebuyers.**

### Stockton Branch

#### Property Development

- The Stockton office is participating as a developer under the **NSP program** for both the City of Stockton and San Joaquin County. We have acquired 8 properties during 2012 and sold 3 with 4 currently being marketed and 3 others under rehabilitation.

## Education and Counseling

- Stockton office assisted over **280 clients facing foreclosure** during the year. Our efforts included one-to-one appointments and our participation with 4 foreclosure prevention events throughout the year.
- We **closed 57 files; 29 initiated forbearances agreements and 28 permanent modifications with 4 receiving principal reductions**. One of our clients received a \$338,000 principal reduction and lowering their mortgage payment from \$2300 to \$883 per month. This is the largest principal reduction we have processed.
- We have **expanded our Homebuyer Education** through eHome America for the City of Modesto's Housing department Down Payment Assistance program.
- We are **expanding our counseling effort with the City of Tracy** to have office hours two days per month for their citizens to receive assistance from NeighborWorks.
- We partnered with the **Congressman McNerney's office** to participate in their **Foreclosure Assistance event** in October. We also partnered with Wells Fargo in February with their two day Foreclosure event in Stockton.

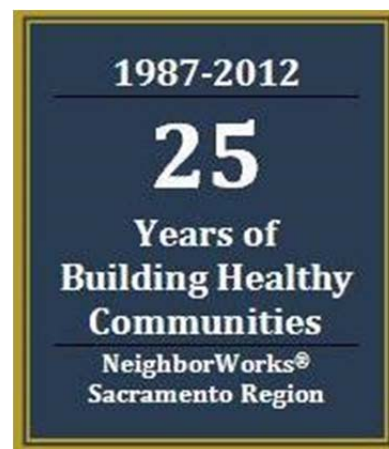
## Community Impact

- Continued to develop and improve the **Paint the Town** model to integrate with other lines of business. More than 100 volunteers from 10 organizations completed 15 projects in 2012
- Increased **Oak Park Farmers Market EBT (CalFRESH)** sales by 50% and the number of customer EBT purchases by 48% in 2012.
- Increased **special events at the Oak Park Farmers Market**, including a co-hosting of the Food Literacy Event with Assemblymember Roger Dickinson, a special Farmers Market with Crocker Art Museum, and a Highway to Health event with Dr.Oz. These events increased awareness of Sacramento NeighborWorks role in establishing the market.
- Brought a team of 7 residents from the Fruitridge Manor neighborhood to the NeighborWorks America **Community Leadership Institute** in Orlando, Florida in 2012. The team's action plan will be to rebuild their neighborhood association.
- **Leveraged new and additional funding support** for Community Impact work from the California Endowment, Rabobank, Kaiser Permanente, the City of Sacramento and NeighborWorks America.



## Events / Fundraising/ Other

- **Celebrated NeighborWorks Sacramento's 25<sup>th</sup> year anniversary** with raising \$25,000 to continue to provide services to individuals in the Sacramento Region.
- Successful in raising over \$30,000 in the **Annual Wine & Food Tasting Classic**.
- **Added Resource Development & Communications Coordinator** to assist with she has been instrumental in helping us build and nurture our donor relationships and achieve our goals for raising funds, increasing our visibility, and promoting our brand and our mission throughout the Region.
- Continued **Partners in HomeOwnership Program**, with 7 new partnerships created and on-site presentations to 116 clients.



**NeighborWorks® Sacramento**  
2400 Alhambra Blvd  
Sacramento, CA 95817  
Tel. (916) 452-5356  
Toll Free CA (1 (888) 355-5356  
Fax. (916) 431-3200

**NeighborWorks® Stockton**  
3133 W. March Lane, Ste. 1000  
Stockton, CA 95219  
Tel. (209) 473-4363  
Fax. (209) 473-4563

**Mortgage Help Center**  
180 Promenade Cir., Ste. 100  
Sacramento, CA 95834  
Tel. 1 (866) 442-9374  
Fax. 1 (866) 442-4472