



2016 Accomplishments & Highlights

Homebuyer Education, Counseling & Financial Literacy

When NeighborWorks Sacramento helps a family reach their dream of owning a home; we are providing new revenue and investment for the neighborhood for years to come. NeighborWorks Sacramento is proud to have the opportunity to support new homeowners in our region through initiatives and programs that provide affordable housing, stabilize neighborhoods, increase real estate values, stimulate local business development, increase safety in neighborhoods, and provide healthy, locally grown food.

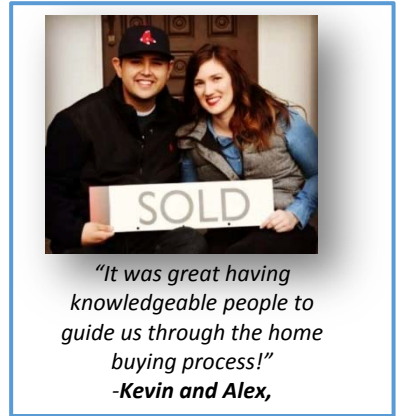
This year we worked with **822** families to reach their financial and homeownership goals through:

- **31** "Preparing for HomeOwnership" classes
- **9** Financial Literacy workshops.

We also helped more than 200 families stay in their homes through our foreclosure prevention services.

NeighborWorks Sacramento created **211** new homeowners, providing an economic impact of **\$5,428,808** throughout the Sacramento region.

Our many partners include Wells Fargo HomeLIFT, Sacramento Housing & Redevelopment Agency, City of Elk Grove, National Foreclosure Mitigation Counseling, City of West Sacramento and City of Folsom.



Real Estate Development and Realty Services

The NeighborWorks® Real Estate Development department provides our community housing services programs including the acquisition and rehab of properties to be sold to new homebuyers. One of our partners is USDA Rural Development. Together, we are making affordable homeownership a reality to low-income buyers in rural communities such as the City of Williams, CA.



Through our partnership with the USDA and the City of Williams, we are in the process of a home development (Valley Ranch) for 20 Mutual Self-Help Housing homes. The marketing efforts for this development resulted in nearly **200** interested buyers.

Through this process, **10** applicants applied through USDA for their home loan and were approved. The construction for Valley Ranch is expected to start in May 2017. We look forward to continuing this program for more families.

In 2016, we developed more than **40** home projects, resulting in **\$1,115,929** in economic impact going directly back into our region! Our **Realty Services department** is focused on matching clients with a home that is right for them. This year we experienced an increased demand for home purchase, however, the inventory of available and affordable homes has decreased. According to Realtor.com's forecast Sacramento home prices will grow **7.2 percent** in 2017. The volume of home sales in the four-country region is expected to increase by **4.9 percent**.

As we move into our 30th year anniversary we look back at the success stories and accomplishments from each person that walked through our doors. We are proud of each and every one who decided to make homeownership their priority and utilized the services of NeighborWorks HomeOwnership Center to help get there.

This year we were able to do more than just provide homeownership opportunities, we also renovated vacant and foreclosed homes for families, provided neighborhood and community improvement programs such as Paint the Town and continue providing fresh food through our award winning Oak Park Farmers Market.

We are very proud of these efforts and could not do any of it without you- our supporters. For every dollar we receive from you, we are able to go further. Please join us as we celebrate 30 years of excellence and look back at our journey!

Thank you,

The Board and Staff at
 NeighborWorks
 HomeOwnership Center
 Sacramento Region

Community Impact - Making a difference in neighborhoods



Since opening our doors, our community-based efforts to revitalize our neighborhoods have had a significant impact, including community appearance, increase of home values, attraction of business investment, and the neighborhood reputation. Beautification is one of the top three factors in creating community attachment. Some research even indicates that an attractive neighborhood may lead to better behavior.

Through each of our Community Impact programs we provide a direct return to the families and individuals who live there. Our residents are empowered to give back; our home improvement beautification projects stand out and tend to grow block after block and eventually creating strong communities.

Our partners, supporters and volunteers who join forces with us are key to keeping our programs going strong

- Through our annual **Paint the Town** event in **September**, a total of **195 volunteers** provided **780 hours** to complete **18 home improvement projects**.
- Through the **Hand in Hand Toy Drive**, NeighborWorks Sacramento worked with local high schools to **provide toys to 363 children from 117 families**.
- Through our **Decorative Board-up Project**, NeighborWorks Sacramento **transformed 25 boarded-up vacant buildings** into attractive properties with beautiful artwork panels used to secure doors and windows.



*Magnolia enjoys a piece of fruit while mom shops at the **Oak Park Farmers Market 2016***

The awarding winning Oak Park Farmers Market celebrated our 7th season in 2016. The Market has proven to be a community gathering place for families to purchase and enjoy delicious locally grown food, listen to live music, take a free yoga class and enjoy one of our delicious cooking demonstrations.

Our Customers

Each year we have a flow of more than 15,000 individuals to come to us through our homebuyer, counseling, foreclosure, community impact, real estate services and more.

NeighborWorks Sacramento provides services to low and moderate income families, with **more than 60%** of our families **living at 80% or less of the area median income (AMI)**. This year, our clients included the following:

Area Median Income (AMI)		
30% or less of AMI	108	13%
30%-50% of AMI	142	17%
50%-80% of AMI	254	31%
80% - 120% of AMI	194	24%
Over 120% AMI	124	15%
Total	822	100%

