

# 2011 Highlights and Accomplishments



## NeighborWorks® HomeOwnership Center have accomplished the following through December 2011

- We served over 18,700 individuals through our programs and services and over 2,500 individuals visited our facility.
- In May 2011, we announced the acquisition of Mercy Housing California HomeOwnership, Community Development and Mutual Self-Help Housing programs into NeighborWorks® Sacramento Region.
- We opened a Mortgage Help Center in Natomas with Partnership from Fannie Mae that is staffed with 10 NeighborWorks® employees.
- We added 20 new employees, doubling our organizational size.
- We were recognized as a \$100,000 recipient of The Wells Fargo Coming Home Award, by the Wells Fargo Foundation, and raised over \$300,000 in contributions.
- Our volunteers donated over 1,623 hours of service to NeighborWorks® Sacramento Region and the communities we serve.

### Homebuyer Education, Counseling and Foreclosure Prevention

- Over 2,400 individuals received pre-purchase, post purchase and foreclosure prevention services in individual and group settings. These services were provided in Spanish, English and Russian.
- Help create 126 new homeowners.
- Provided free legal services to 139 individuals.

### Affordable Housing

- 31 homes sold through the Acquisition/Rehab/Resale program.
- Began construction on 4300 8<sup>th</sup> Ave.
- Formed the NWLP, LLC to hold and manage our properties for lease-purchase.
- Secured NSP3 contract w/SHRA and San Joaquin County.
- Integrated new NSP contracts and properties into our workflow.
- Won the bid for an 11-unit project supported by SHRA.

### Realty Services

- Closed 14 Escrows total this year; working with 10 buyers; acquired 43 property listings.

### Residential Construction

- Completed and closed out the NSP programs of purchase and the rehab of homes for the cities of West Sacramento, Suisun City and Fairfield.
- Secured contract and started up the new Mobile Home Replacement Program for the City of West Sacramento and have 3 interested families being qualified.
- Secured contract and started up the new Owner-Occupied Rehab Program for Colusa County.
- Provided 51 Owner-Occupied Rehabs in our service area; provided 20 First Time Homebuyer Inspections; received 52 applications for the Maxwell Utility District for review.

### Community Impact

- The Oak Park Farmers Market was close to 900% growth in EBT (increase in EBT sales from \$2,200 to \$19,600); 30% growth in pounds of produce distributed (from 21,700 lbs. to 28,300 lb); increase from average of 10 vendors a week to over 15 vendors a week. Last year the market won several awards and Best New Farmers Market in Sacramento.



- Won \$25,000 through the Home Depot's Aprons in Action Campaign for Paint the Town. Completed 14 projects for Paint the Town and over 200 volunteers participated in this annual event with a total of 500 volunteer hours.
- With partnership from Hand in Hand, raised \$8,000 to provide 82 families with toys for their children. 215 toys were given out to children in Oak Park.
- Completed the 5<sup>th</sup> year of the Oak Park Weed & Seed Program.



### NeighborWorks® Stockton

- Celebrated one year anniversary of the NeighborWorks® Stockton office.
- Established many partnerships and programs to help the San Joaquin Community
- Acquired 2 properties for rehab and sold one to a first time home buyer through the NSP3 Program.
- Established a partnership with Bank of America's Modification Help Center in Modesto.
- Participated in a four bank sponsored foreclosure prevention events in Stockton and Sacramento with counseling assistance.
- Hosted a HomeOwnership Expo in Stockton, over 400 individuals were interested in homeownership.

### HomeBuyer Success Stories:

- Our home located at in North Highlands is being purchased by Rebecca Hahn. She is a single mother who was referred to us by St. Johns Shelter for Women. Rebecca has spent over 5 years overcoming a drug addiction. During those years found help at St. Johns where she lived, received homebuyer education at NeighborWorks Sacramento, became employed at the shelter and now seeks a home of her own. She was able to save over \$8,000 to go toward the purchase of a home. She established credit worthy of a lender approval. When she stood in the living room for the first time she cried and said, "I never believed homeownership was possible", and to be able to purchase such a beautiful home was beyond her expectations.
- We acquired a property for rehab and sold one to a first time home buyer name Gloria through the San Joaquin County NSP3 program. Gloria is a single parent, came in to our Stockton office seeking information about homeownership; we registered her in our online class because this worked best for her schedule. We also provided Gloria with one-on-one counseling to get her to the next step of homeownership. Gloria had a lender ready with a pre-qualification letter and we referred her to San Joaquin County for income qualification for the down payment program. Gloria followed all the steps necessary and was ready to purchase the NSP rehab home. Today, Gloria is a successful homeowner through our programs and services
- Through our partnership with Bank of America's Modification Help Center we were able to help Mr. Roberto Hernandez who had a 30 year loan Con Adj Rate Mortgage at 6.25%. In December 2010, we submitted to his lender a complete file for loan modification. Mr. Hernandez received three different trial payment offers; he came to our office for help and did not want to miss this new opportunity. We contacted a representative from Bank of America, she was able to assist and Mr. Hernandez received his permanent HAMP modification in October 2011. His monthly mortgage payment was reduced from \$1,032.97 to \$654.63 for the first five years.

### Our 2011 partners:

- The U.S. Dept. of HUD
- Sacramento Housing & Redevelopment Agency
- McGeorge School of Law
- The Sacramento County Library
- The State of California through the Keep Your Home California Program
- Fannie Mae
- NeighborWorks® America
- Wells Fargo
- Citibank
- Bank of America.



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