

MY WAY HOME HOMEBUYING ASSISTANCE

PROGRAMS THAT OPEN DOORS



Presented By:



AGENDA



DOWN PAYMENT ASSISTANCE LINGO



**PROGRAMS FOR LOW-AND-MODERATE
INCOME HOUSEHOLDS**



**PROGRAMS FOR LOW-INCOME
HOUSEHOLDS**



OUR PRE-APPROVAL PROCESS



Q&A

TODAY'S SPEAKER

Alina Pacheco

Community Mortgage Loan Specialist
NMLS# 1003113 | DRE LIC#02267170

With more than 25 years in the mortgage industry, Alina brings deep expertise in retail and wholesale lending, business development, and client relations.

As a **Community Mortgage Loan Specialist** at My Way Home, she's passionate about helping low- and moderate-income families achieve their dream of homeownership through affordable loan programs and multiple layers of down payment assistance.



ABOUT MY WAY HOME

My Way Home, previously Ventura County Community Development Corporation (VCCDC), adopted this new name in 2025 to better reflect our mission of helping families find their path to homeownership.

Co-founded in 2001 by Bertha Garcia and the late Rodney Fernandez, a dedicated housing advocate, My Way Home was created to strengthen and sustain prosperous communities through homebuyer and homeowner education, counseling, and mortgage loans.



DOWN PAYMENT ASSISTANCE LINGO

FIRST-TIME HOMEBUYER

- Has never owned a home
- Hasn't owned a home in the last three (3) years
- Divorce spouse who was displaced

AREA MEDIAN INCOME

- Federal income limit set by HUD annually - based on gross income
- Dependent on household size and county
- *Some programs use State income guidelines

LOW- AND MODERATE- INCOME

- Low-income is a household earning up to 80% AMI
- Usually, moderate-income is a household earning up to 120%

HOUSEHOLD SIZE

- Everyone who will be part of the house being purchased
- For example, husband, wife and three children = Household size of 5

FORGIVABLE GRANT / DEFERRED LOAN

- Forgivable - doesn't have to be paid back if established conditions are met
- Deferred - doesn't require payments for a predetermined time frame but usually accrues interest during that time and will need to be paid back at the end of the loan term (i.e. a 10-year deferred loan is due in full on 10th year)

BEFORE WE BEGIN

- The information presented here is accurate to the best of our knowledge.
- Programs in this presentation are subject to change or discontinuation without notice.
- Other eligibility criteria and requirements beyond what is presented will apply.
- Please do not self-disqualify based on the income limits shown. Program eligibility is determined by specific calculations, and your actual qualifying income may differ. We encourage you to have your income reviewed by our team.



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PROGRAMS FOR LOW- TO MODERATE-INCOME HOUSEHOLDS



CALHFA Programs



- **My Home:** 3% or 3.5% towards down payment and/or closing costs. Interest rate of 1%.
- **ZIP:** 2% or 3% for additional assistance towards closing costs. Interest rate of 0%.
- **My Access:** 2.5% for down payment or closing costs
- Minimum eligibility requirements



2025 Income Limits

- Ventura County - \$259,000
- Kern County - \$185,000
- Santa Barbara County - \$235,000
- Los Angeles County - \$211,000

CAMARILLOWORKFORCE HOUSING PROGRAM



- Managed by City of Camarillo, can be combined with My Way Home’s programs
- Up to \$50,000
- 15-year deferred loan
- 3% annual simple interest
- For low- and moderate-income buyers up to 150% AMI
- For a purchase within Camarillo city limits

2025 AREA MEDIAN INCOME - VENTURA COUNTY								
Number of Persons in Household								
Income Category	1	2	3	4	5	6	7	8
Moderate Income (>150% AMI) Income not to exceed	\$137,850	\$157,575	\$177,225	\$196,950	\$212,700	\$228,450	\$244,200	\$259,950

HARVEST AT LIMONEIRA

CITY OF SANTA PAULA



- For purchases in the Harvest at Limoneira development
- Up to \$23,000 deferred loan
- 0% interest rate
- Deferred loan for 30 years
- Can be used for down payment or closing costs
- For low- and moderate- income homebuyers - up to 150% AMI
- For buyers who reside in Ventura County and/or work in Ventura County at least 32 hours for the past 6 months

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2025 AREA MEDIAN INCOME - VENTURA COUNTY								
Number of Persons in Household								
Income Category	1	2	3	4	5	6	7	8
Moderate Income (>150% AMI) Income not to exceed	\$137,850	\$157,575	\$177,225	\$196,950	\$212,700	\$228,450	\$244,200	\$259,950

PROGRAMS FOR LOW-INCOME HOUSEHOLDS



CALHOME DEFERRED LOAN PROGRAM



- Up to \$40,000
- For low-income buyers - below 80% AMI
- Deferred loan for 30 years
- 3% simple annual interest rate
- Used for down payment or closing costs
- 1% buyer's own funds

WISH FORGIVABLE GRANT



- Up to \$32,000
- For low-income buyers - below 80% AMI
- **Forgivable grant** after 5 years
 - 20% forgiven every year
- \$4 match for every \$1 from buyers
- Used for down payment, closing costs or both
- Builds wealth



HOPE TO HOME OXNARD

- Up to \$40,000 grant
- **Grant forgivable** after 10 years
- For low-income homebuyers - up to 80% AMI
- For city of Oxnard residents buying in Oxnard

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HOPE TO HOME VENTURA COUNTY

- Up to \$58,000 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 as follows:
 - If buyer lives in an Entitlement City (Fillmore, Moorpark, Ojai, Port Hueneme, Santa Paula, or Unincorporated Ventura County), they can use these funds to purchase anywhere within Ventura County
 - If they live in Camarillo, Oxnard, Thousand Oaks, Ventura, or Simi Valley, they can use these funds to purchase in any of the above mentioned Entitlement Cities or Unincorporated Ventura County

IN PARTNERSHIP WITH





HOPE TO HOME – BAKERSFIELD

- Up to \$40,000
- For low-income buyers up to 80% AMI
- Deferred loan for 30 years
- For purchases within the city of Bakersfield (city limits ONLY)
- Scan the QR code with your phone to view the map (check the “city limits” box)

In collaboration with



VENTURA COUNTY LOW-INCOME LIMITS

Family Size	WISH Grant 2025 County Limits (income cannot exceed)	<u>CalHome</u> Loan 2025 State Limits (income cannot exceed)
1	\$83,850	\$83,850
2	\$95,800	\$95,800
3	\$107,800	\$107,800
4	\$119,750	\$119,750
5	\$129,350	\$129,350
6	\$138,950	\$138,950
7	\$148,500	\$148,500
8	\$158,100	\$158,100
	SOURCE: U.S. Department of Housing & Urban Development. Effective: April 24, 2025	SOURCE: The State of California, Department of Housing & Community Development. Effective April 29, 2025.

KERN COUNTY LOW-INCOME LIMITS

Family Size	WISH Grant 2025 County Limits (income cannot exceed)	<u>CalHome</u> Loan 2025 State Limits (income cannot exceed)
1	\$52,600	\$52,600
2	\$60,100	\$60,100
3	\$67,600	\$67,600
4	\$75,100	\$75,100
5	\$81,150	\$81,150
6	\$87,150	\$87,150
7	\$93,150	\$93,150
8	\$99,150	\$99,150
	SOURCE: U.S. Department of Housing & Urban Development. Effective: April 24, 2025	SOURCE: The State of California, Department of Housing & Community Development. Effective April 29, 2025.

LOS ANGELES COUNTY LOW-INCOME LIMITS

Family Size	WISH Grant 2025 County Limits (income cannot exceed)	<u>CalHome</u> Loan 2025 State Limits (income cannot exceed)
1	\$84,850	\$84,850
2	\$96,950	\$96,950
3	\$109,050	\$109,050
4	\$121,150	\$121,150
5	\$130,850	\$130,850
6	\$140,550	\$140,550
7	\$150,250	\$150,250
8	\$159,950	\$159,950
	FUENTE: U.S. Department of Housing & Urban Development. Effective: April 24, 2025	FUENTE: The State of California, Department of Housing & Community Development. Effective April 29, 2025.

SANTA BARBARA COUNTY LOW-INCOME LIMITS

Family Size	WISH Grant 2025 County Limits (income cannot exceed)	<u>CalHome</u> Loan 2025 State Limits (income cannot exceed)
1	\$98,850	\$98,850
2	\$113,000	\$113,000
3	\$127,100	\$127,100
4	\$141,200	\$141,200
5	\$152,500	\$152,500
6	\$163,800	\$163,800
7	\$175,100	\$175,100
8	\$186,400	\$186,400
	FUENTE: U.S. Department of Housing & Urban Development. Effective: April 24, 2025	FUENTE: The State of California, Department of Housing & Community Development. Effective April 29, 2025.

LET’S TAKE A LOOK AT AN EXAMPLE

<u>Purchase Price: \$500,000</u>	FHA Program 3.5% Without <u>Down Payment Assistance</u>	<u>Conv Program WITH Down</u> <u>Payment Assistance (\$85,000)</u>
<u>Amount Down</u>	\$17,500	\$
<u>First Loan Amount</u>	\$490,944	\$415,000
<u>Program Rate</u>	6.625%	6.875%
<u>APR</u>	7.543%	7.088%
<u>Subordinate Financing Aggregate</u> <u>Mortgage Loan Amount</u>	\$0.00	\$85,000**
<u>2nd Mortgage Program Rate %</u> (only CALHOME)		3.00%
<u>APR</u>	N/A	3.00%
<u>First Mortgage Payment</u>	\$3,143.57	\$2,726.25
<u>Estimated 2nd Mortgage Payment</u>	N/A	\$0.00
<u>Estimated Monthly Property Taxes</u>	\$520.83	\$520.83
<u>Estimated Monthly Hazard</u> <u>Insurance***</u>	\$75.00	\$75.00
<u>Mortgage Insurance Premium</u>	\$341.77	\$121.04
<u>Homeowners' Association Fee</u>	\$0.00	\$0.00
<u>Estimated Total Monthly Payment</u>	\$4,081.17	\$3,443.12

**\$638.05/MONTHLY
SAVINGS OR
\$38,283 IN SAVINGS
IN FIRST 5 YEARS!**

FOR EXAMPLE PURPOSES ONLY. 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. This is not intended as a solicitation if you are currently working with another lender or brokerage. See us for details.

OUR LENDING TEAM IS HERE TO HELP



Alex Vega

Director of Lending Services
NMLS# 407762 | DRE #01921590



Alina Pacheco

Community Mortgage Loan
Specialist
NMLS #1003113 | DRE #02267170



Marisol Arzola
Sr. Loan Processor



Quetzally Gonzalez
Jr. Loan Processor



Eduardo Delgado
Loan Transaction Assistant

Contact Us

805-273-7800
mywayhome.org/lending
hello@mywayhome.org

Our pre-approval process



OUR PRE- APPROVAL PROCESS

For our
application
scan here



01

Submit application

Submit an application with information about your financial profile.

02

We contact you

We will contact you within 24–72 hours. If eligible, a phone consultation with a Mortgage Specialist is scheduled within 1 week.

03

Documents requested

If you decide to move forward, a Loan Transaction Coordinator is assigned and documents are requested.

04

Pre-approval appointment

Once documents are received, a full Pre-Approval Consultation is scheduled. Timing varies based on document submission.

05

Pre-approval letter

You meet with Mortgage Loan Specialist to receive pre-approval letter

WHAT IF YOU AREN'T QUITE MORTGAGE READY?

Get free Financial Coaching for Homebuyers



Work with our pre-purchase coaching team for support with **credit, budgeting, and debt.**
There is no cost for the coaching session.

Our Education and Coaching Team



Nick Yates
Homeownership Program
Manager



Gabriela Muñoz
Lead Homeownership
Specialist
HUD Certified



Crystal Ontiveros
Homeownership Specialist
HUD Certified



Jenesis Lopez
Homeownership Program
Coordinator



Verónica Galicia
Homeownership Educator
HUD Certified



Francine Castanon
Homeownership Educator
HUD Certified

805-273-7800 | hello@mywayhome.org

NOT SURE WHERE TO START?

My Way Home Navigator

Answer a few simple questions on our My Way Home Navigator and get customized next steps to move closer to your dream of owning a home.

mywayhome.org/welcome



SCAN ME



THANK YOU



CONTACT INFORMATION:

 805-273-7800

 www.mywayhome.org

 hello@mywayhome.org

 2231 Sturgis Road, Suite A
Oxnard, CA 93030



**Join our email
list**



Learn With Us



and get the keys to
your own home



Start where you are

Our free education and one-on-one coaching give you the knowledge and confidence to take control of your finances and prepare for homeownership. From budgeting to credit building, we are here to guide you every step of the way.



Attend our **FREE workshops** for every stage of your housing journey



Get **individualized coaching** for any financial level



Improve your credit and budget for a **better future**

**We can't
wait to see
you!**



Sign up for a workshop or for your first coaching appointment. Whether you're a first-time buyer, current homeowner, or facing financial challenges, our HUD-certified experts provide personalized guidance to support your journey.



www.mywayhome.org



805-273-7800



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2231 Sturgis Rd, Suite A, Oxnard

Ventura County Community Development Corporation (VCCDC), DBA My Way Home, is a 501c3 nonprofit organization EIN# 74-3061811. We are a mortgage broker licensed by the California Department of Real Estate, Broker License #01521885; NMLS #347041, 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). 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.



Infórmate Con Nosotros

y consigue las llaves
de tu propia casa



Comienza desde donde estés

Nuestras clases y asesoría gratuita te ponen al mando de tus finanzas, dándote las herramientas para formar un presupuesto, mejorar tu crédito y alcanzar la meta de tener casa propia con seguridad.



Asiste a nuestros talleres **GRATUITOS** para cada etapa del proceso de compra de casa.



Obtén asesoramiento individualizado para cualquier nivel financiero



Mejora tu crédito y presupuesto para un futuro mejor

**¡Esperamos
verte
pronto!**



Regístrate en un taller o en tu primera sesión de asesoría. Ya seas comprador por primera vez, propietario actual o enfrentes desafíos financieros, nuestros expertos certificados por HUD te brindan orientación personalizada para apoyarte en tu camino hacia la casa propia.



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Buy your home with our help



We're here for you

My Way Home is a community-based nonprofit lender helping families across Central and Southern California achieve homeownership through affordable mortgages, down payment assistance and personalized support

You could be eligible for thousands in down payment assistance!



Access affordable loans and home buying assistance programs



From pre-approval to closing, receive guidance from our expert staff



We pride ourselves on personal service, **you'll never be just a number.**

Let's Get Started!



Get in touch today and start your journey to homeownership with our support



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Access thousands in homebuying assistance!



Program Name	Type	Assistance Amount	Term Interest Rate	Income Eligibility
CalHome	Deferred Loan	Up to \$40,000	30 years 3% simple annual	Low-income (up to 80% AMI)
WISH	Grant	Up to \$32,000	Forgivable after 5 years	Low-income (up to 80% AMI)
Hope to Home Oxnard	Grant	Up to \$40,000	Forgivable after 10 years	Low-income (up to 80% AMI), Oxnard residents purchasing in Oxnard
Hope to Home Bakersfield	Deferred Loan	Up to \$40,000	30 years 2% annual simple	Low-income (up to 80% AMI), For purchases in Bakersfield
Hope to Home Ventura County	Grant	Up to \$38,000	Forgivable after 5 years	Low-income (up to 80% AMI), For purchases or residency in unincorporated or entitlement areas of Ventura County
MyHome & ZIP CALHFA	Deferred Loan	Up to 3.5% of purchase price	30 years My Home 1% and Zip 0%	Higher income limits
City of Camarillo Workforce Housing	Deferred Loan	Up to \$50,000	15 years 3% simple annual	Low-and moderate-income (up to 150% AMI), Purchase in Camarillo
Middle Income Program	Grant	Up to \$50,000	Forgivable at closing	Moderate income (80.01% - 140% AMI)

Other requirements apply. Funds are subject to availability and eligibility.



Learn More Today!



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Compra tu casa con nuestra ayuda



Estamos aquí para ti

My Way Home es un prestamista comunitario sin fines de lucro que ayuda a familias del centro y sur de California a lograr la propiedad de una vivienda a través de hipotecas accesibles, asistencia para el enganche y apoyo personalizado.

¡Podrías ser elegible para miles de dólares en asistencia para el enganche!

- ▶ Accede a préstamos accesibles y programas de asistencia para la compra de vivienda.
- ▶ Desde la preaprobación hasta el cierre, reciba orientación de nuestro personal experto.
- ▶ Nos enorgullecemos de nuestro servicio personalizado, **nunca serás sólo un número.**

¡Comencemos!



Comunícate con nosotros hoy y comienza tu camino hacia la compra de tu propia casa con nuestro apoyo.



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¡Obtén miles de dólares en ayuda para comprar tu casa!



Nombre del programa	Tipo	Monto de la asistencia	Término Tasa de interés	Elegibilidad de ingresos
CalHome	Préstamo diferido	Hasta \$40,000	30 años 3% anual simple	Bajos ingresos (hasta el 80% del AMI)
WISH	Fondo gratuito	Hasta \$32,000	Perdonable después de 5 años	Bajos ingresos (hasta el 80% del AMI)
Hope to Home Oxnard	Fondo gratuito	Hasta \$40,000	Perdonable después de 10 años	Residentes de Oxnard de bajos ingresos (hasta el 80% del AMI) que compran en Oxnard
Hope to Home Bakersfield	Préstamo diferido	Hasta \$40,000	30 años 2% anual simple	Bajos ingresos (hasta el 80% del AMI), para compras en Bakersfield
Hope to Home Ventura County	Fondo gratuito	Hasta \$38,000	Perdonable después de 5 años	Bajos ingresos (hasta el 80 % del AMI), para compras o residentes de áreas no incorporadas o "entitlement areas" del condado de Ventura
MyHome & ZIP CALHFA	Préstamo diferido	Hasta el 3.5% del precio de compra	30 años MyHome 1% y Zip 0%	Límites de ingresos más altos
City of Camarillo Workforce Housing	Préstamo diferido	Hasta \$50,000	15 años 3% anual simple	Ingresos bajos y moderados (hasta 150% AMI), para compra en Camarillo
Middle Income Program	Fondo gratuito	Arriba a \$50,000	Perdonable al cierre	Ingresos moderados (80.01% - 140% AMI)

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



¡Informate hoy!



www.mywayhome.org



805-273-7800



hello@mywayhome.org



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Ventura County Community Development Corporation (VCCDC), con nombre comercial My Way Home, es una organización sin fines de lucro 501c3 con número de identificación fiscal (EIN) 74-3061811. Somos un agente hipotecario con licencia del Departamento de Bienes Raíces de California (licencia de agente n.º 01521885; NMLS n.º 347041), una Institución Financiera de Desarrollo Comunitario (CDFI) designada por el Departamento del Tesoro de los EE. UU. y una agencia de asesoría en vivienda aprobada por el Departamento de Vivienda y Desarrollo Urbano de los EE. UU. (HUD). Como prestamista de vivienda equitativa, operamos de acuerdo con las Leyes Federales de Préstamos Justos. Todos los préstamos están sujetos a aprobación. Se aplican ciertas condiciones y cargos. Esta no es una oferta para extender crédito a ninguna persona que pueda tener derecho a una divulgación más completa según RESPA, TILA, HOEPA o cualquier otra ley o regulación federal, estatal o local más aplicable. Las tasas, los términos, los cargos, los productos, los programas y los requisitos de capital están sujetos a cambios sin previo aviso. Asistencia para el pago inicial disponible para prestatarios calificados y elegibles. Se aplican otros criterios/requisitos. Consúltenos para más detalles.

