



Building Your Path to Homeownership



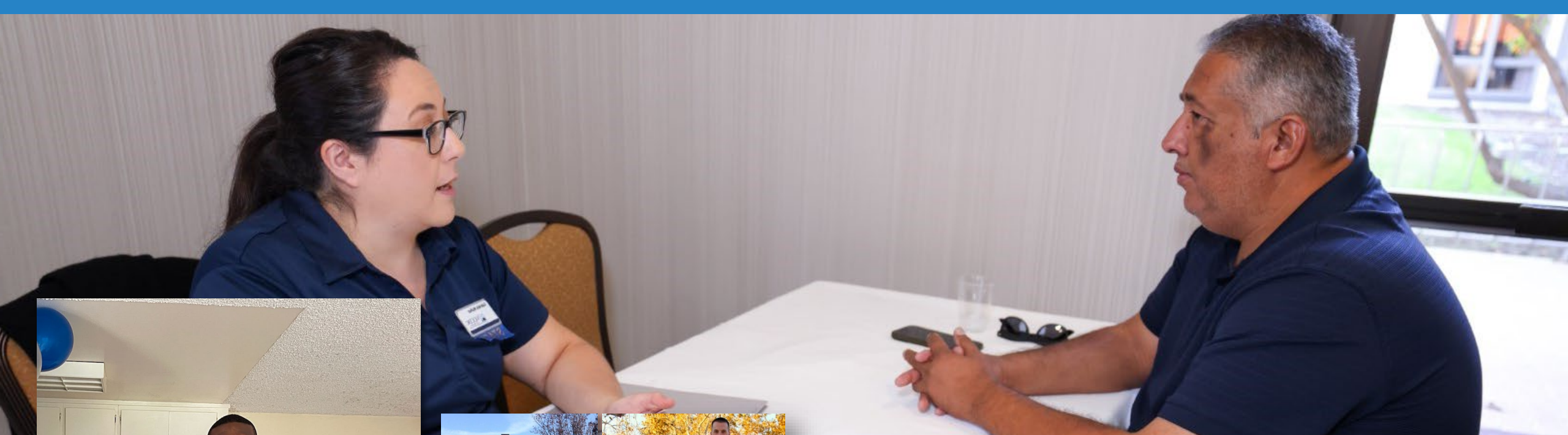
About Us

- Originally founded by Rodney Fernandez and Bertha Garcia in 2001 as an independent 501(c)(3), VCCDC was born out of a broader vision to expand beyond the development of affordable housing projects into homebuyer education, pre-purchase counseling, finance of mortgage loans, post-homeownership counseling services and financial coaching.
- VCCDC is a multi-county non-profit organization serving the counties of Ventura, Santa Barbara, Kern, Los Angeles and other areas in Southern California
- VCCDC is a community development financial institution (CDFI) as designated by the U.S. Department of the treasury, a housing counseling agency approved by the U.S. Department of housing and urban development (HUD) and a mortgage broker licensed with the CA Dept. of Real Estate #01521885; NMLS #347041. As an equal housing lender, we do business in accordance with federal fair lending laws.

Mission

- “To strengthen and sustain vibrant communities by empowering individuals and families to build wealth through education and homeownership with a primary focus on serving low- to moderate-income clients.”





Our clients

VCCDC focuses on assisting low-to moderate- income families and individuals:

- **84%** low- to moderate-income households (up to 120% AMI)
- **77%** minority households
- **65%** Female, of which 13% identified as head of household
- **77%** are first-time homebuyers

Our Services



EDUCATION

- Homebuyer Education
- Post-Purchase Education
- Financial Capability Education
- Fair Housing Education



COACHING

- Coaching for Homebuyers
- Post-Purchase Counseling
- Reverse Mortgage Counseling



MORTGAGE LENDING

- 1st Mortgage Loans
- Specialty CRA Loans
- VA Loans
- FHA/CalHFA Loans
- Down Payment Assistance

Homebuyer Education

Research shows that first-time homebuyers are **15 to 30% less likely to face default or foreclosure** if they complete a homebuyer course and one-on-one coaching. Knowledge is power! Our HUD-approved course covers:

- Steps to buying your own home
- Managing credit
- Budgeting basics
- Mortgages and down payment assistance
- How to work with a Realtor®
- The importance of home inspection & home insurance
- And more!

Register for FREE at www.vccdc.org/events



SCAN ME



Coaching for Homebuyers

Working one-on-one with one of our HUD-Certified Homeownership Specialists allows future homebuyers to achieve mortgage readiness! During a session clients get help with:

- Boosting credit scores
- Managing a household budget
- Finding resources on programs like down payment and closing cost assistance
- Creating a customized step-by-step action plan to help meet the goal of homeownership
- Consistent follow up and guidance
- And more!



SCAN ME

Mortgage Lending Services

Healthy loans, healthy
homes, healthy families

VCCDC lending offers
unique homeownership
opportunities to low- and
moderate-income families
who are looking for a
home loan or down
payment assistance.



How we create homeowners

Mortgage Lending Services

1st Mortgage Programs

- Fannie Mae (conventional Loans)
- FHA Loan Programs
- VA Loan Programs
- Portfolio Programs

Down Payment Assistance Programs

- CalHome
- WISH
- Hope to Home
- CalHFA
- And more (varies by location)!



How do all of these loans come together?!

We stack these programs up!

As an approved CDFI (Community Development Financial Institution) our organization is unique in providing specialty programs driven by the community demand. Working hand in hand with our Education division to inform and empower our communities.

Down Payment Assistance Programs

CalHome	WISH	My Home & Zip CalHFA Program
<ul style="list-style-type: none">• Up to \$40,000• Deferred loan for 30 years• For low-income homebuyers -up to 80% AMI	<ul style="list-style-type: none">• Up to \$30,000• Matches up to \$4 for every \$1 contributed by the homebuyer• Grant forgivable after 5 years• For low-income homebuyers – up to 80% AMI	<ul style="list-style-type: none">• Up to lesser of 3% - 3.5% of the purchase price or appraised value• Deferred loan for 30 years• Good for higher income limits – up to \$235,000 in Santa Barbara County

Santa Barbara County Low-Income Limits

Family Size	WISH Grant 2024 County Limits (income cannot exceed)	CalHome Loan 2024 State Limits (income cannot exceed)
1	\$91,200	\$91,200
2	\$104,250	\$104,250
3	\$117,300	\$117,300
4	\$118,500	\$118,500
5	\$128,000	\$128,000
6	\$137,500	\$137,500
7	\$146,950	\$146,950
8	\$156,450	\$156,450
	SOURCE: U.S. Department of Housing & Urban Development. Effective: May10, 2024	SOURCE: The State of California, Department of Housing & Community Development. Effective May 10, 2024.

Upcoming Events

SIGN UP AT vccdc.org/events

Workshop	Date	Time	Location	Language
Personal Loan & Financial Empower Program Orientation	Wed., Oct. 22	6:00pm (English) 7:00pm (Spanish)	VCCDC Oxnard & Virtual	English/ Español
Homebuyer Workshop	Sat., Oct. 26	10:00am – 3:00pm	Bakersfield	English & Español
Homebuyer Workshop	Sat., Nov. 2	9:00am – 3:00pm	Virtual	English
Homebuyer Workshop	Sat., Nov. 16	9:00am – 3:00pm	Virtual	English
Taller para Compradores de Casa	Sat., Nov. 20	9:00am – 3:00pm	VCCDC Oxnard	Español

Sign up for our email list and get updates on events, programs, affordable properties and more at:
vccdc.org/updates

How to get started

- **If you feel you are mortgage ready:** complete an online application and we will review your information to determine if you are ready to schedule a pre-approval appointment and start shopping or if you would benefit from scheduling an appointment with a pre-purchase coach to help you prepare before meeting with a lender.
- **If you are unsure if you're mortgage ready:** schedule a Coaching for Homebuyers session at vccdc.org/app (click on “begin scheduling process under “I want to buy a home in the future...”)
- **Attend our free HUD approved Workshop** vccdc.org/events

Mortgage Ready:



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Need help preparing



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Our Team



Bertha Garcia

Executive Director



Sylvia Muñoz Schnopp

Director of Fund Development



Keily Victoria

Director of Program Development
& Administration



Alex Vega

Director of Lending Services



Nick Yates

Homeownership Program
Manager



Gabriela Muñoz

Lead Homeownership
Specialist



Crystal Ontiveros

Homeownership Specialist



Veronica Galicia

Education & Outreach
Coordinator



Francine Castanon

Homeownership Educator



Ricardo Arosemena

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Marisol Arzola

Senior Loan Processor



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CONTACT US



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Thank you!