

COUNTY  
OF



## FIRST TIME HOMEBUYER ASSISTANCE

### How To Apply in 5 Steps:

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#### Confirm Your Eligibility:

To be eligible, you must meet the income and definition of a first time homebuyer. You can find the income and definition requirements here: <https://www.placer.ca.gov/7317/First-Time-Homebuyer-Assistance-Program>.

#### Complete Your Homebuyer Education:

You must complete a Homebuyer Education Course that has one on one counseling as part of its curriculum. The County has compiled a list of approved educators for you to use:

Name	Phone Number	Website	Cost
NeighborWorks	916-452-5356	<a href="http://www.nwsac.org">www.nwsac.org</a>	Free
Greater Sacramento Urban League	916-286-8600	<a href="http://www.gsul.org">www.gsul.org</a>	Free
Neighborhood Assistance Corporation of American	617-250-6222	<a href="https://www.naca.com">https://www.naca.com</a>	Free
eHomeAmerica (Through CalHFA)	844-243-4663	<a href="https://calhfa.ehomeamerica.org">https://calhfa.ehomeamerica.org</a>	\$75
Framework (NOTE: Specify HFA as your Agency)	954-923-5001	<a href="https://approvedbyhud.frameworkhomeo">https://approvedbyhud.frameworkhomeo</a>	\$100

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Some courses are offered online or through Zoom/Skype while others are in person. Generally, the programs will take 6-8 hours over a few sessions. If your program costs money, **IT IS IMPORTANT TO KEEP YOUR RECEIPT!** If you participate in our program, you can be refunded if you have your invoice as part of closing of your loan. You should also receive a Certificate of Completion which you will need to upload as part of your application.

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### Obtain a Prequalification Letter:

As part of your application, you will be asked to provide a prequalification letter from a lender that states you are prequalified for a loan and provides an estimate of the amount you are likely to receive. It is recommended you mention you are looking at this program so that they are aware and can research the program if they are unfamiliar with it.

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### Collect Income Information:

You will be asked for initial proof of income as part of the initial application. The application asks for the past 3 years of tax returns (Form 1040) 3 years tax returns (1040's) (or explanation as to why you don't have these). If you only receive court ordered income or SSI/SSA, please upload proof of that income instead of tax returns. Please reach out to staff if you have any questions.

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### Complete the Application:

Once you have the information, you can apply to be added to the applicant pool. You can access the pre-qualification application [HERE](#). Staff will evaluate your application and request additional information if necessary. Once you are pre-qualified, you will be notified when funds become available.

### Questions? Ask our Staff!

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