



Bay Area HomeBuyer Agency
bridges to home ownership
a division of the East Bay Delta Housing Finance Agency



First Home, Inc.



HELP **HOME BUYER ENHANCEMENT LOAN PROGRAM**

The Bay Area Homebuyer Agency (BAHBA) and First Home, Inc. (FHI) bring you this exciting announcement in an effort to continue servicing households who have expressed an interest to purchase a home.

BAHBA has combined three public programs to create the **HELP** homebuyer assistance program. **HELP** can provide 1st time homebuyer up to \$67,000 in homebuyer assistance subsidies when purchasing a home in Alameda County. **HELP** is exclusively offered through **BAHBA** and **FHI** on a first come first serve basis. Funding is limited and you only have until April 30th to get into contract on a property to take advantage of the Federal Tax Credit.

Eligible buyers may be able to receive up to \$67,000 in subsidy to purchase a home in select regions throughout Alameda County including Dublin, Newark, Albany, Berkeley, Ashland, Castro Valley, Cherryland, San Lorenzo and Sunol

Subsidies include:

CalHOME loan	\$35,000
WISH loan up to	\$15,000
CHDAP	3% of purchase price
Federal Homebuyer Tax Credit	\$8,000
Up to 105% financing available through My Community Mortgage	

In order to qualify for this special program you must be a low income first time home-buyer with a FICO score of 640 or better. In order to maximize on all programs, buyers should have up to \$5,000 to apply towards a down payment and/or closing costs.

Your income can not exceed the following:

Household size	1	2	3	4	5
Maximum Income	\$46,350	\$53,000	\$59,600	\$66,250	\$71,500

For more **HELP** contact **Joseph Schneider** at **(415) 561-5600 x125** or at joseph@myhomegateway.com. Act now on this opportunity before we run out of funds. Funding will be distributed on a first come first served basis. **Remember you must be in contract by April 30th to take advantage of the \$8,000 Federal Tax Credit.**

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