

First Time Home Buyer Programs

AC Boost (Alameda County)

AC Boost provides financial assistance to first-time homebuyers who live, work, or have been displaced from Alameda County.

Phone: (510) 500-8840

E-mail: acboost@hellohousing.org

Website: <http://www.acboost.org>

California Housing Finance Agency (CalHFA)

CalHFA is a statewide program that provides assistance with down payments and offers several loan programs. The down payment program may also assist with closing costs.

Phone: 877.9.CalHFA (877.922.5432)

Website: www.calhfa.ca.gov/

Community Housing Development Corporation (CHDC) - NeighborhoodLIFT Program

CHDC provides down payment assistance up to \$30,000 and home buyer education. Assistance is not limited to first-time buyers.

Phone: (510) 412-9290

Website: <https://communityhdc.org/lift/>

Eden Housing for Hope and Opportunity (ECHO)

ECHO's Pre-Purchase Counseling program provides one-on-one counseling on the home buying process.

Phone: 855-ASK-ECHO

Website: www.echofairhousing.org

Habitat for Humanity

Habitat for Humanity provides affordable ownership housing for low income families.

Phone: (510) 251-6304

Email: info@HabitatEBSV.org

Website: <https://www.habitatebsv.org/>

Money Management International

Money Management International offers credit counseling and pre-purchase counseling.

Phone: (510) 745-9553

Website: <http://www.moneymanagement.org>

Mortgage Credit Certificate Program

MCC's program gives first time homebuyers the opportunity to reduce the amount of federal income tax owed each year.

Phone: (510) 670-5946

Website:

<https://www.acgov.org/cda/hcd/homeownership/mcc-program/irs-requirements.htm>

National Homebuyers Fund, Inc.

National Homebuyers Fund offers grants that can be used towards the down payment of a home or closing costs.

Phone: (866) 643-4968

Email: info@nhfloan.org

Website: <https://nhfloan.org/>

Project Sentinel

Project Sentinel offers residents housing counseling including individual home buyer counseling and classes for first time home buyers.

Phone: (888) 324-7468

Website: housing.org