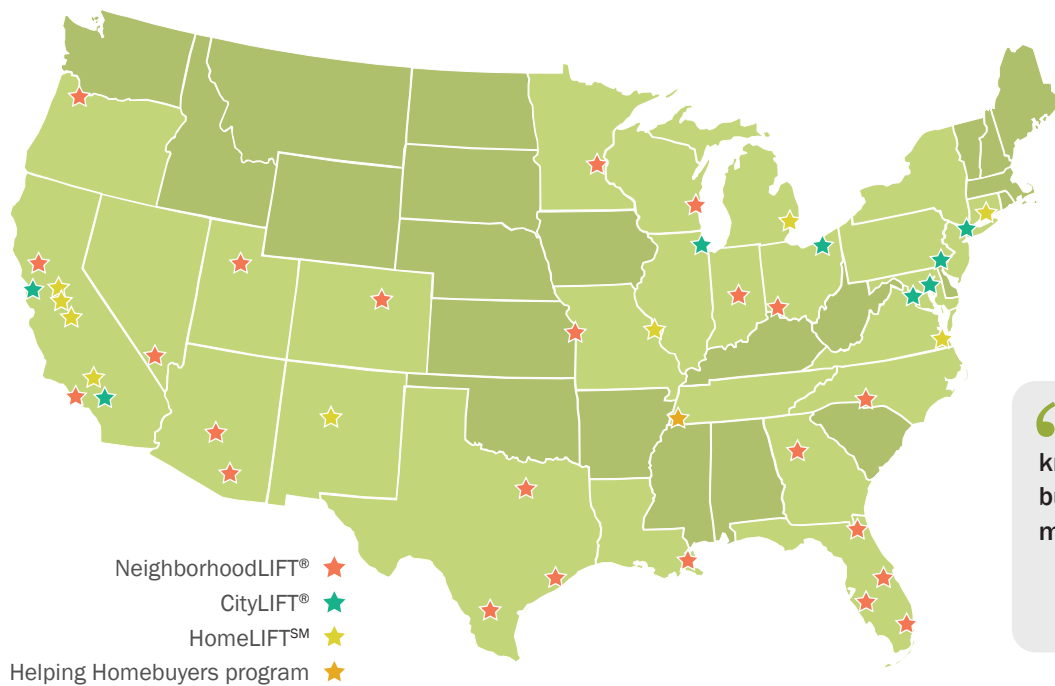


# LIFT: National Impact



Since 2012, the NeighborhoodLIFT®, CityLIFT® and HomeLIFTSM programs have provided sustainable homeownership initiatives through a collaboration between NeighborWorks America and Wells Fargo. Local NeighborWorks and other nonprofit organizations provide required homebuyer education and counseling before families receive down-payment assistance grants.

Wells Fargo provided **\$278 million** in down-payment assistance and program support to create **more than 10,000** homeowners in **39 communities** around the country as of October 2015.



“ LIFT allowed me to purchase a home when I otherwise would have been priced out. ”

— LIFT homebuyer in Portland

“ LIFT made me more knowledgeable about home buying and better money management. ”

— LIFT homebuyer in Indianapolis

## LIFT promotes financial stability

Sixty-one percent of LIFT homebuyers earn 80 percent or less of the area median income, compared with 21 percent of conventional buyers.

Among LIFT buyers surveyed, 43 percent pay less for housing than they did previously. Of those who are paying more, the average increase is just \$77.

Individuals who don't qualify immediately for LIFT receive financial education and counseling to prepare them for the responsibilities of homeownership in the future.

“ I have been trying to buy a home for ten years, but never could afford one before LIFT. Now I'm living the dream I've always dreamed. ”

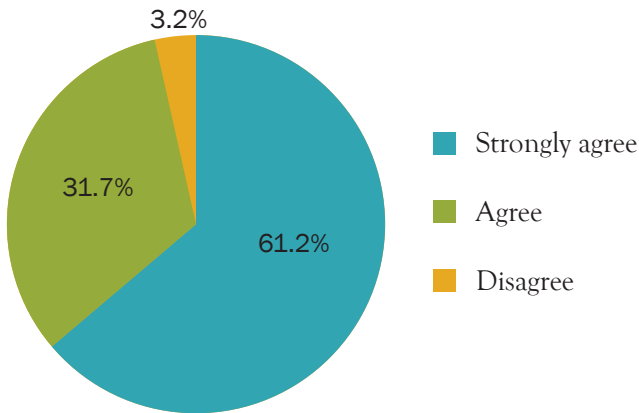
— LIFT homebuyer in Cleveland



# LIFT: National Impact



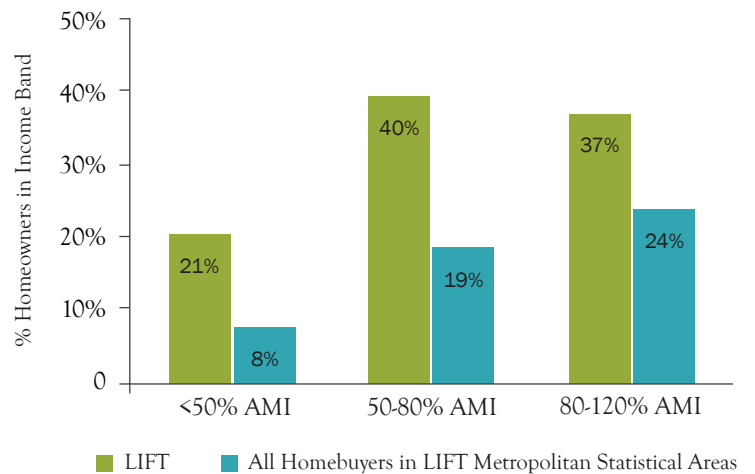
## Owning a home increases overall sense of stability



Source: LIFT Homebuyer Survey



## LIFT helps low- to moderate-income families achieve homeownership



Source: NeighborWorks program data and local HMDA 2014 data

**80%** of LIFT participants stated that the homebuyer education services they received will help them manage their finances and sustain homeownership.



NeighborhoodLIFT® is designed to provide sustainable homeownership initiatives in cities affected by the housing crisis. The NeighborhoodLIFT® program is a collaboration between Wells Fargo Bank, N.A., Wells Fargo Foundation, NeighborWorks America and local non-profit organizations. The CityLIFT® program is designed to provide down payment assistance and homebuyer education programs in areas most impacted by the financial crisis. The program was modeled after the innovative NeighborhoodLIFT® program and was developed in connection with the 2012 settlement with the U.S. Department of Justice, and is a collaboration between Wells Fargo Bank N.A. and NeighborWorks America. NeighborWorks America was not involved in the delivery of the Helping Homebuyers program in Memphis/Shelby County.