# **SCCAR Housing Foundation Grants**

The Santa Cruz County Association of Realtors Housing Foundation is a local, non-profit organization focused on providing funds to help low income individuals and families become homeowners through our Closing Costs Grants Programs. These programs are for buyers purchasing a primary residence in Santa Cruz County.

For more information, go to <a href="http://www.sccarhf.org">http://www.sccarhf.org</a>

### What are they?

- Closing costs: Currently \$2,500 for the purchase of a single-family residence, condo, townhome or
  for the purchase of a manufactured/mobile home (in a park acceptable only if the buyer will own a share in the
  park in which they are purchasing)
- Community Heroes: An additional grant, currently \$2,500 for buyers who qualify for the Closing Costs Grant and are employed as first responders. Including, but not limited to Police, Firefighters, EMT's, and Military/Veterans.

#### Who can apply?

Buyer must meet income limits based on family size, as follows:

Family size	Maximum annual income
1	<u>&lt;</u> \$92,500
2	<pre>&lt; \$105,700</pre>
3	<u>&lt;</u> \$118,900
4	≤ \$132,100
5	≤ \$142,700
6	≤ \$153,250

- Buyer must live or work in Santa Cruz County.
- Buyer cannot have owned any real property at any location for the 3 years prior to close of escrow on the purchase.
- Buyer must be in escrow to purchase.

## How can I get started?

- If you're a first-time buyer that fits the above criteria, ask your local Realtor or Lender to help you with the application.
- View our website: <a href="http://www.sccarhf.org">http://www.sccarhf.org</a>
- Find us on Facebook! https://www.facebook.com/sccarhf
- Call 831-464-2000

#### Other ways to help:

- Don't keep us a secret! Spread the word of these available grants with any other first-time buyers in Santa Cruz County.
- Participate! Our biggest fundraiser for the Foundation is "A Taste of Santa Cruz" held each annually at the Santa Cruz Museum of Art History.
- Supporting the Santa Cruz County Association of REALTORS® Housing Foundation through our Facebook page or
  our contribution form is an easy way to help support the SCCAR Housing Foundation and help families realize
  their dream of homeownership. Visit our Facebook: <a href="https://www.facebook.com/sccarhf">https://scaorhf.org/wp-content/uploads/2022/07/Grant-Sponsorship-Form.pdf</a>