



# Keys to the Valley

## Housing Affordability Fund Grant

***The Central Valley Association of REALTORS®, with funding from the California Association of REALTORS® Housing Affordability Fund, is offering grants to qualified first-time home buyers who are first responders or educators. This grant is designed to encourage a lifestyle of “living where you work” in Stanislaus and San Joaquin Counties.***

### **Qualifications:**

- All California Association of REALTORS® members are qualified to apply for this grant on behalf of their clients. This grant is for first time homebuyers who will live and work in the San Joaquin/Stanislaus County areas and also hold a qualifying job (first responder or educator) in that area.
- First-time home buyer:
  - An individual who has had no ownership in any residence during the three-year period ending on the date of purchase of the property except as noted below.
    - An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.
    - An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.
- Live/Work in Community: The individual must live and hold a qualified position in either Stanislaus or San Joaquin Counties.
- First Responder:
  - All Emergency personnel trained to aid in urgent medical and other emergency occurrences such as police, fire, and EMT.
  - All personnel necessary for the support of first responders such as doctors, nurses, pharmacists, and ancillary personnel.
- Educator:
  - A credential individual (or equivalent for Position)
  - Actively works for a public or private institution responsible for the educations of students in PreK through College.
- Designated Central Valley Association Membership Area:
  - All cities and rural areas of Stanislaus and San Joaquin County as designated in the MetroList MLS mapping system.
- Close of Escrow
  - Applications are only accepted after the close of escrow. Escrows must have closed February 14th or later.

To apply for this grant, please complete the applications -- one for the REALTOR® member and one for the homebuyer. Applications can be found at [cvar.org](http://cvar.org) and will be accepted starting February 14<sup>th</sup> for escrows closing February 14<sup>th</sup> or later. Applications are to be completed after the close of escrow. Submit the application along with the requested documents to [kaitlyn@cvar.org](mailto:kaitlyn@cvar.org). The HAF committee will provide a certificate of approval on behalf of the Central Valley Association of REALTORS® and REALTOR® member to be issued to the buyers. There are 50 \$1000.00 grants available, which will reimburse a portion of the first-time home buyer's closing costs. The grants will be awarded after the close of escrow. The grants are available until all funds have been distributed.

Grant Recipients and REALTOR® participants may be asked to participate in a presentation ceremony and have a featured story or photo submitted to local media for promotion.



## ***Housing Affordability Fund Grant Application: “Keys to the Valley”***

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### **Property Transaction Information**

Homeowner Name (s): \_\_\_\_\_

Property Street Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_ County: \_\_\_\_\_

Property Type: Single Family  Townhouse  Condominium

### **Title and Escrow Information (Please Include a copy of the FINAL Closing Statement)**

Title Company: \_\_\_\_\_ Escrow #: \_\_\_\_\_

Escrow Officer: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

### **REALTOR® Buyer’s agent – Must certify and Sign Below**

REALTOR® Name: \_\_\_\_\_ DRE #: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

Office Name: \_\_\_\_\_ NRDS: \_\_\_\_\_

Have you applied for a grant from any other association for this person and property? If so, which association?:  
\_\_\_\_\_

I certify that I am the REALTOR® involved in the subject property transaction listed above. I am representing the above-named buyers applying for the HAF first-time homebuyers award for educators and first responders. I further certify that I am a member in good standing of a local board and the California Association of REALTORS®. By signing below, I also agree that any photographs taken may be using for social media and press release.

REALTOR® Signature: \_\_\_\_\_ Date: \_\_\_\_\_



## ***Housing Affordability Fund (HAF) “Keys to the Valley” Household Information Sheet***

**Household Information:**

Buyer Name: \_\_\_\_\_ Co-Buyer: \_\_\_\_\_

Current Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Secondary Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

Name of employer: \_\_\_\_\_

Proof of employment: Current Check Stub  Letter from Employer  Other

**First Time Homebuyer Status Certification:**

Applicant and co-applicant certify you are a first-time homebuyer per the national guidelines. **Please note** at least one of the applicants must be an Educator or First Responder. Please submit with your HAF application and the accepted purchase contract a lender preapproval letter stating that you are a first-time home buyer, after the close of escrow. Please include all the documentation on the check list below. Applications with missing documents will be returned to the REALTOR® for corrections. By signing below, I also agree that any photographs taken may be using for social media and press release.

\$1000 award is on a first come first serve bases. Once all funds have been awarded the program will be closed.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### ***Check List:***

**To ensure your application is expedited please include all the documentation below.**

- Housing Affordability Fund Grant Application
- Household Information Sheet
- Lender Pre-Approval Letter Stating you are a First Time Home Buyer
- Employment Verification. (Check Stub or Letter from employer)
- RPA (Purchase Agreement Contract)
- FINAL Closing Statement