

# SCCAR Housing Foundation Grants

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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 <http://www.mysccar.com/hf>

## What are they?

- Closing costs: Currently \$2,000 for the purchase of a single family residence, condo or townhome
- Closing costs: Currently \$1,000 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	≤ \$56,500
2	≤ \$64,550
3	≤ \$72,600
4	≤ \$80,650
5	≤ \$87,150

- 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: <http://www.mysccar.com/hf>
- 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 November at the Coconut Grove.