



C.A.R.'s HAF

Pathway to Homeownership Closing Cost Assistance Grant Program

PROGRAM HIGHLIGHTS AND QUALIFYING CRITERIA

Complete applications must be submitted no later than three weeks prior to the close of escrow

- Up to \$10,000 closing cost assistance grant
- Can be used to purchase anywhere within the State of California
- Recipient must be a first-time homebuyer
- Household Income must be 120% or less of the area median income (moderate income)
- Must be represented by a CA Realtor® in the transaction
- Recipient must be a member of an *underserved community
- Property must be a single-family residence with no affordable housing deed restrictions
- Must occupy home with 60 days of escrow close for a minimum of 3 years
- Must use government or conventional GSE financing
- Recipient must complete HUD-approved first-time homebuyer education
- Recipient cannot have more than \$20,000 in savings after the property purchase

*An individual with a disability is defined as a person who has a physical or mental impairment that substantially limits one or more major life activities.

**Recipient must be a member of an Underserved Community. "Underserved Community" includes: (i) people of color; (ii) persons with disabilities (physical or mental), particularly persons living in housing with one or more qualities of an institutional setting, persons leaving institutions, or persons at-risk of institutionalization; and (iii) lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons.

RESTRICTIONS

- REALTORS®, Directors, officers, and employees of C.A.R, NPHS, and each respective subsidiaries, and affiliates, and members of their families (spouses, children, parents, and siblings) are not eligible to be Recipients.
- Grantee must give reasonable consideration to a grant application from a client of a California REALTOR® if that client meets the Program Criteria.
- Funds are available on a first-come, first-serve basis with a fully accepted purchase contract

HOUSEHOLD INCOME LIMITS

Total combined household income shall not exceed the moderate-income level (120% or less AMI) as defined by the CA Department of HCD's Annual Income Limits. Income limits vary per county. Click below for a current list of county income limits for moderate income households.

[Income Limits by County](#)

HOMEBUYER EDUCATION OPTIONS

[Search for a Local HUD-Approved Counseling Agency](#)

[Click here for Online Homebuyer Education](#)

PLEASE CALL NPHS AT (909) 988-5979 FOR MORE INFORMATION.

Other restrictions may apply. Information contained herein deemed reliable although not guaranteed. Homebuyer education fees may vary per agency.

www.nphsinc.org

