

HAF MAKING A DIFFERENCE

Join in C.A.R. HAF's mission to increase homeownership opportunities for underserved communities by donating to the program directly on HAF's website at carhaf.org. You can also find out how to apply for a grant in different locations throughout California, or learn more about the Pathway to Home Closing Cost Assistance Grant Program at on.car.org/hafclose



2024

SAN LUIS OBISPO COUNTY AOR

First time buyer Grant Program offered \$3,000 grants to buyers who purchased property in San Luis Obispo Coastal County.

SANTA CLARA COUNTY AOR

First time buyers Down Payment Assistance Program for the underserved community.



2023

NEVADA COUNTY AOR

Program offered \$1000 grants for a fire insurance premium to first time home buyers.

SOLANO COUNTY AOR

First time buyer Closing Cost Assistance Grant Program.

CALAVERAS COUNTY AOR

First time buyer Closing Cost Assistance Grant Program aimed at First Responders.

NORTHERN SOLANO COUNTY AOR

Bridging the Gap to Home Ownership to provide \$1000 grants to first-time home buyers who purchased their home in Solano County.

DELTA AOR

First time buyer Closing Cost Assistance Grant Program.



2022



CENTRAL VALLEY AOR

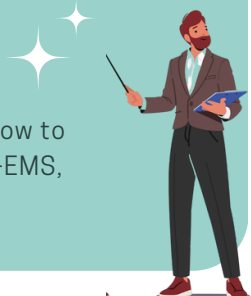
First time buyers Closing Cost Assistance Grant Program aimed at teachers or first responders who purchased their home in the Stanislaus and San Joaquin County Regions.

LODI AOR

First time buyers program offered \$1,000 after close of escrow to Military, Veterans, Police, Firefighters, Doctors, Nurses, EMT-EMS, and Educators.

CONEJO SIMI MOORPARK AOR

First time buyers program offered \$2,500 after close of escrow.



SNAPSHOT of Our Progress



CALIFORNIA
ASSOCIATION
OF REALTORS®



Join in C.A.R. HAF's mission to increase homeownership opportunities for underserved communities by donating to the program directly on HAF's website at carhaf.org. You can also find out how to apply for a grant in different locations throughout California, or learn more about the program's partnerships at on.car.org/hafclose

2023

NORTHERN SOLANO COUNTY AOR

"Bridging the Gap to Home Ownership", \$1,000 grants to first-time homebuyers who purchase their home in Solano County.

SOLANO COUNTY AOR

Program grants in increments of \$5,000, is for first-time homebuyers closing costs, rate buy-down, down payment assistance, and necessary repairs required for escrow to close.

NEVADA COUNTY AOR

Program that offered \$1,000 grants for a fire insurance premium to first-time homebuyers



DELTA AOR

Program to help the underserved community, provides qualified first-time homebuyers with up to \$5,000 in closing cost assistance.

CALAVERAS COUNTY AOR

"Love it Here, Work Here, Live Here" Grant Program which is designed to help public servants who are first-time homebuyers purchase their first home with a grant of \$1,000.00 to help with housing expenses.

CENTRAL VALLEY AOR

Program that offered fifty \$1,000 grants in closing costs to first time homebuyers who are teachers or first responders when they purchase a home in the Stanislaus and San Joaquin County Regions.



LODI AOR

Program that awarded \$1,000 after close of escrow to individuals who qualify as a Hero. Aimed at our Military, Veterans, Police, Firefighters, Doctors, Nurses, EMT-EMS, and Educators.



CONEJO SIMI MOORPARK AOR

Program distributed a \$2,500 grants to 40 qualified First-Time Homebuyers on a first-come-first-served basis (after closing escrow on a purchase for a qualified property).



2022

2021

CALIFORNIA DESERT AOR

Program promoted homeownership for first-time buyers by Closing Cost or Downpayment program which offered \$2,000 grant per applicant.

THE INLAND GATEWAY AOR

Program that offered in increments of up to \$400 (or actual cost per the Paid Receipt) per closed purchase by a first-time homebuyer who paid for a Professional Home Inspection of the Subject Property during their escrow.

TUOLUMNE COUNTY AOR

Program provided up to 120 homeowners a grant to help cover the Insurance Premium for their new, primary residence in Tuolumne County.

SANTA CLARA COUNTY AOR

First-time homebuyer down payment assistance program that allowed low-income individuals eligible for the Santa Clara County Empower Homebuyer Program to receive up to \$10,000 of down payment grant assistance

CONTRA COSTA AOR

Program that provided a no-interest loan of up to \$15,000 for closing costs, down payment assistance, or other financial needs to ensure the close of escrow on a buyer's first home.

PARADISE COUNTY AOR

Project that worked with a public service program to conduct a needs assessment and implement a vision for housing and commercial redevelopment in Paradise to assist with the recovery from the 2018 wildfire known as the Camp Fire.

SNAPSHOT of Our Progress 2022



Join in C.A.R. HAF's mission to increase homeownership opportunities for underserved communities by donating to the program directly on HAF's website. You can also find out how to apply for a grant in different locations throughout California, or learn more about the program's partnerships at on.car.org/hafclose

CENTRAL VALLEY AOR

Program that will offer fifty \$1,000 grants in closing costs to first time homebuyers who are teachers or first responders when they purchase a home in the Stanislaus and San Joaquin County Regions.



LODI AOR

Program that will award \$1,000 after close of escrow to individuals who qualify as a Hero. Aimed at our Military, Veterans, Police, Firefighters, Doctors, Nurses, EMT-EMS, and Educators.

CONEJO SIMI MOORPARK AOR

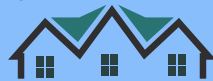
\$50,000 funds for a total of \$100,000 to be distributed on a first-come first-served basis as \$2,500 grants to 40 qualified First-Time Homebuyers (after closing escrow on their purchased a qualified property)



2021

CALIFORNIA DESERT AOR

Program to promote homeownership for first-time buyers by Closing Cost or Downpayment program which offers \$2000 grant per applicant.



THE INLAND GATEWAY

Program that offers in increments of up to \$400 (or actual cost per the Paid Receipt) per closed purchase by a first-time homebuyer who paid for a Professional Home Inspection of the Subject Property during their escrow.



TUOLUMNE AOR

Program will provides up to 120 homeowners a grant to help cover the Insurance Premium for their new, primary residence in Tuolumne County.



CONTRA COSTA AOR

Program to provide a no-interest loan of up to \$15,000.00 for closing costs, down payment assistance, or other financial needs to ensure the close of escrow on a buyer's first home.

SANTA CLARA AOR

First-time homebuyer down payment assistance program that will allow low-income individuals eligible for the Santa Clara County Empower Homebuyer Program to receive up to \$10,000 of down payment grant assistance

PARADISE COUNTY AOR

Project to work with a public service program to conduct a needs assessment and implement a vision for housing and commercial redevelopment in Paradise to assist with the recovery from the 2018 wildfire known as the Camp Fire.

LODI AOR

Program that offers in increments of up to \$400 (or actual cost per the Paid Receipt) per closed purchase by a first-time homebuyer who paid for a Professional Home Inspection of the Subject Property during their escrow.

NEVADA COUNTY AOR

Program offers \$1,000 grants for a fire insurance premium to first-time homebuyers.



PACIFIC SOUTHWEST AOR

Closing cost assistance offers \$1,500 to help veterans & active duty personnel.

SOUTHLAND REGIONAL AOR

Down payment assistance to first-time homebuyers, \$2,000 per family.

BAKERSFIELD AOR

Offered qualified first-time homebuyers up to \$2,000 each to help with closing costs following the close of escrow.



2020

BRIDGE AOR

Closing Cost Assistance grant that will provide qualified public employee homebuyers an additional source of funding for their closing costs.

NORTHERN SOLANO COUNTY AOR

A Hometown Hero's grant program to provide \$1,000 grants to active duty military, teachers, health care workers, fire and police personnel who are first-time buyers.



Snapshot of Our Progress

2021 GRANTS OFFERED

C.A.R. Housing Affordability Fund (HAF)

C.A.R.H.A.F. dedicated \$500,000 and launched the Home Essentials Program. This program provided first-time California homebuyers a \$1,250 Lowe's gift card to purchase appliances for their new home.

California Desert AOR

Program to promote homeownership for first-time buyers by Closing Cost or Downpayment program which offers \$2000 grant per applicant.

The Inland Gateway

Program offers in increments of up to \$400 (or actual cost per the Paid Receipt) per closed purchase by a first-time homebuyer who paid for a Professional Home Inspection of the Subject Property during their escrow.

Tuolumne County AOR

Program will provides up to 120 homeowners a grant to help cover the Insurance Premium for their new, primary residence in Tuolumne County.

Santa Clara County AOR

First-time homebuyer down payment assistance program that will allow low-income individuals eligible for the Santa Clara County Empower Homebuyer Program to receive up to \$10,000 of down payment grant assistance.

Contra Costa AOR

Program to provide a no-interest loan of up to \$15,000.00 for closing costs, down payment assistance, or other financial needs to ensure the close of escrow on a buyer's first home.

Paradise County AOR

Project to work with a public service program to conduct a needs assessment and implement a vision for housing and commercial redevelopment in Paradise to assist with the recovery from the 2018 wildfire known as the Camp Fire.

2020 GRANTS OFFERED

Lodi AOR

Program to promote homeownership for first-time buyers by providing them with \$500 grant after closing escrow.

Nevada County AOR

Program offers \$1,000 grants for a fire insurance premium to first-time homebuyers.

Pacific Southwest AOR

Closing cost assistance offers \$1,500 to help veterans & active duty personnel.

Southland Regional AOR

Down payment assistance to first-time homebuyers, \$2,000 per family.

Bakersfield AOR

Offered qualified first-time homebuyers up to \$2,000 each to help with closing costs following the close of escrow.

Bridge AOR

Closing Cost Assistance grant that will provide qualified public employee homebuyers an additional source of funding for their closing costs.

Northern Solano County AOR

A Hometown Hero's grant program to provide \$1,000 grants to active duty military, teachers, health care workers, fire and police personnel who are first-time buyers.

2019 GRANTS OFFERED

Southland Regional AOR

Homeownership Association Program to assist with 6 months of HOA dues to first-time homebuyers.

East Valley AOR

Closing costs or down payment assistance to help buyers transition from renting to owning.

San Benito County AOR

Program to assist with recurring and nonrecurring closing costs for first-time homebuyers in San Benito County.

Southwest Riverside County AOR

Program for military personnel who are first-time homebuyers, offering a voucher for either a washer, a dryer or a refrigerator from their local Lowes.

Pacific West AOR

Down Payment Assistance Program to help fund our Opening Doors First-Time Homebuyers Program.

The Inland Gateway AOR

Payment assistance that helps lower the upfront cost of Split Mortgage Insurance.

Snapshot of Our Progress

2019

Southland Regional AOR
Homeownership Association Program to assist with 6 months of HOA dues to first time homebuyers.

Southwest Riverside County AOR
Program for first time home buyers military personnel, offering a voucher for either a washer, a dryer or a refrigerator from their local Lowes.

East Valley AOR
Closing costs or down-payment assistance to help buyers transition from renting to owning.

Pacific West AOR
Down Payment assistance program to help fund our Opening Doors First Time Homebuyers Program.

The Inland Gateway AOR
Payment assistance that helps lower the upfront cost of Split Mortgage Insurance.

San Benito County AOR
Program to assist with recurring and non-recurring closing cost for first-time home buyers in San Benito County.

2018

OAKLAND/BERKELEY AOR
Downpayment Assistance Program which will provide qualified first-time home buyers in the San Francisco East Bay an additional source of funding for their downpayment.

VENTURA AOR/SANTA BARBARA AOR/OJAI AOR
Downpayment Assistance Program to provide housing assistance to low and moderate income families victimized by the Thomas fire and Montecito debris flow.

FRESNO AOR
Veterans & Workforce Housing Opportunity Program which will assist Veterans and Workforce Housing Buyer to be more competitive by creating incentives for Sellers.

SAN MATEO COUNTY AOR
Downpayment Assistance Program that will assist HEART (The Housing Endowment and Regional Trust of San Mateo County) in their pursuit of helping more buyers' offers get accepted by sellers.

NORTHERN SOLANO AOR
Promote Homeownership for first time buyers by providing them with a \$1000 grant after closing escrow.

2017

BAY EAST AOR
First-Time Homebuyers Closing Cost Grant will reimburse qualified first-time home buyers up to \$2,000 toward closing costs following the close of escrow of the purchase of their home.

SOUTHLAND REGIONAL AOR
A grant for first time homebuyers who have graduated with a 4-year college degree obtained within the last 7 years. This program will offer 24 recipients up to \$2500 to assist them with costs associated with their new homeownership, after the close of their escrow.

SANTA CLARA AOR / SILICON AOR
First time homebuyer closing cost assistance program with the Housing Trust Silicon Valley.

MADERA AOR
Down Payment assistance grants to encourage local renters and employees to buy locally such as teachers, first responders, to help them convert from renters to home buyers.

SOLANO AOR
First Time Buyer Inspection Grant Program. To provide qualified first-time buyers reimbursement for inspections performed during escrow on their closed property, not to exceed \$1,500

Snapshot of Our Progress

JANUARY 2019

2018

Oakland/Berkeley AOR

Downpayment Assistance Program which will provide qualified first-time home buyers in the San Francisco East Bay an additional source of funding for their downpayment.

Ventura AOR/Santa Barbara AOR/Ojai AOR

Downpayment Assistance Program to provide housing assistance to low and moderate income families victimized by the Thomas fire and Montecito debris flow.



Fresno AOR

Veterans & Workforce Housing Opportunity Program which will assist Veterans and Workforce Housing Buyer to be more competitive by creating incentives for Sellers.

San Mateo County AOR

Downpayment Assistance Program that will assist HEART (The Housing Endowment and Regional Trust of San Mateo County) in their pursuit of helping more buyers' offers get accepted by sellers.

Northern Solano AOR

Promote Homeownership for first time buyers by providing them with a \$1000 grant after closing escrow.

2017

Bay East AOR

First-Time Homebuyers Closing Cost Grant will reimburse qualified first-time home buyers up to \$2,000 toward closing costs following the close of escrow of the purchase of their home.

Southland Regional AOR

A grant for first time homebuyers who have graduated with a 4-year college degree obtained within the last 7 years. This program will offer 24 recipients up to \$2500 to assist them with costs associated with their new homeownership, after the close of their escrow.



Santa Clara AOR / Silicon AOR

First time homebuyer closing cost assistance program with the Housing Trust Silicon Valley.

Madera AOR

Down Payment assistance grants to encourage local renters and employees to buy locally such as teachers, first responders, to help them convert from renters to home buyers.



Solano AOR

First Time Buyer Inspection Grant Program. To provide qualified first-time buyers reimbursement for inspections performed during escrow on their closed property, not to exceed \$1,500

2016

Palm Springs AOR

Created a program to educate Homeowner's Associations Boards of Directors about the importance of FHA/VA certification and to assist them in getting certified.

Orange County AOR

The First-Time Buyer Enhancement Fee Grant Program for Ladera Ranch and Talega.

Madera AOR

Program to put together a Homeownership Fair to help families with down payment assistance.

Calaveras County AOR

Program to support CCAR Charities to assist the fire victims affected by the Butte Fires.

High Desert AOR

Program to support Closing Cost Assistance for low income home buyers.



The Inland Gateway AOR

The TIGAR Disable Veterans Program which will help disabled veterans with closing costs.



Snapshot of Our Progress

JANUARY 2018

2017

Bay East AOR

First-Time Homebuyers Closing Cost Grant will reimburse qualified first-time home buyers up to \$2,000 toward closing costs following the close of escrow of the purchase of their home.

Southland Regional AOR

A grant for first time homebuyers who have graduated with a 4-year college degree obtained within the last 7 years. This program will offer 24 recipients up to \$2500 to assist them with costs associated with their new homeownership, after the close of their escrow.

Santa Clara AOR / Silicon AOR

First time homebuyer closing cost assistance program with the Housing Trust Silicon Valley.

Solano AOR

First Time Buyer Inspection Grant Program. To provide qualified first-time buyers reimbursement for inspections performed during escrow on their closed property, not to exceed \$1,500

Madera AOR

Down Payment assistance grants to encourage local renters and employees to buy locally such as teachers, first responders, to help them convert from renters to home buyers.

Palm Springs AOR

Created a program to educate Homeowner's Associations Boards of Directors about the importance of FHA/VA certification and to assist them in getting certified.

Calaveras County AOR

Program to support CCAR Charities to assist the fire victims affected by the Butte Fires.



The Inland Gateway AOR

The TIGAR Disable Veterans Program which will help disabled veterans with closing costs.



Orange County AOR

The First-Time Buyer Enhancement Fee Grant Program for Ladera Ranch and Talega.

Madera AOR

Program to put together a Homeownership Fair to help families with down payment assistance.

High Desert AOR

Program to support Closing Cost Assistance for low income home buyers.



2016

Southland Regional AOR

Program for homebuyers purchasing in Santa Clarita and San Fernando areas with closing cost expenses.

The Inland Gateway AOR

First-Time Home Buyer Program to assist Veterans with closing costs.

2015

REALTORS® are making a difference with the Housing Affordability Fund!

Snapshot of Our Progress

JANUARY 2017

2016

Palm Springs AOR

Created a program to educate Homeowner's Associations Boards of Directors about the importance of FHA/VA certification and to assist them in getting certified.

Orange County AOR

The First-Time Buyer Enhancement Fee Grant Program for Ladera Ranch and Talega.

Madera AOR

Program to put together a Homeownership Fair to help families with down payment assistance.

Calaveras County AOR

Program to support CCAR Charities to assist the fire victims affected by the Butte Fires.

High Desert AOR

Program to support Closing Cost Assistance for low income home buyers.



The Inland Gateway AOR

The TIGAR Disable Veterans Program which will help disabled veterans with closing costs.



The Inland Gateway AOR

First-Time Home Buyer Program to assist Veterans with closing costs.

Southland Regional AOR

Program for homebuyers purchasing in Santa Clarita and San Fernando areas with closing cost expenses.

2015

Nevada County AOR

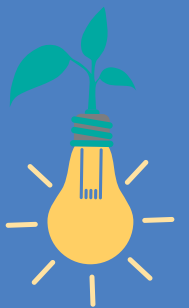
Program to assist with provisions to expedite and ensure additional first time home buyer's down payment assistant program (DAP) closings.

Greater San Diego AOR

Create a REALTOR® module for the Housing Opportunities Collaborative (HOC) Virtual Counselor Network® (VCN).

Lodi AOR

Home Energy Conservation Program to help reduce energy usage, greenhouse gas emissions and improve air quality in the Central Valley.



Santa Cruz AOR

The Community Heroes Program, to increase Closing Costs Grants awarded to police, firefighters, EMTs and veterans.



REALTORS® are making a difference with the Housing Affordability Fund!

Snapshot of Our Progress

REALTORS® ARE MAKING A DIFFERENCE WITH THE HOUSING AFFORDABILITY FUND!

2015 Programs Funded

• Southland Regional Association of REALTORS®

The (SRAR) is proposing a Grant Program aimed at homebuyers who purchase a home in the San Fernando or Santa Clarita Valleys and do not exceed certain income limitations. The program is designed to assist homebuyers who use a SRAR Realtor member through the close of escrow by offering a grant in the amount of \$2000 to help with their closing cost expenses.

• The Inland Gateway Association of REALTORS®

This Program is dedicated to assisting Veterans with closing costs. VA Eligibility gives down-payment assistance to Veterans, but does not support closing costs. Veterans are then forced to ask the seller to pay closing costs, which puts the Veteran at a competitive disadvantage. The TIGAR Veterans First Time Home Buyer Program will offer up to a \$2,000 grant to 12 Veteran families to help alleviate the burden of closing costs. Depending on the success of our 2015 Program, our goal in the future is to expand this program and help 16 or more Veteran families with a \$3,000 grant towards closing costs.

2014 Programs Funded

• Santa Cruz Association of REALTORS®

The Community Heroes Program will increase the size of Closing Costs Grants awarded to police, firefighters, EMTs and veterans who qualify under the Housing Foundation's low income, first time buyer guidelines and who wish to live as well as work in Santa Cruz County.

2014 Programs Funded (continued)

• Lodi Association of REALTORS®

To bring an altered version of the Home Energy Conservation Program to the Central Valley and give Lodi's members the ability to offer their eligible current clients the opportunity to weatherize their newly purchased owner occupied 20+ year old home free of charge. The program will reduce energy usage and thus reduce greenhouse gas emissions and Improve air quality In the Central Valley.

• Nevada Association of REALTORS®

To assist with the provision of funding to expedite and ensure additional First Time Home Buyer's Down Payment Assistant Program (DAP) closings

• Greater San Diego Association of REALTORS®

Create a REALTOR® module for the Housing Opportunities Collaborative (HOC) Virtual Counselor Network© (VCN), which will educate REALTORS® on how to provide non-solicitation pro bono advice about the home buying process, sustainable home-ownership, and other related topics to individuals and families from underserved communities, including connecting them to community based organizations that provide counseling services through the VCN.

2013 Programs Funded

• Solano Association of REALTORS®

Closing Cost/DPA Program to provide assistance on the cost for closing a home loan.

• Southland Regional Association of REALTORS®

A grant program for first time home buyers who have served or are serving our country in the U.S. Military, police officers, sheriffs or CHP officers.

• Sacramento Association of REALTORS®

Home Energy Conservation Program. (A coalition of the Sacramento AOR, the Sacramento Air Quality District, Rebuilding Together, Habitat for Humanity and University of California Davis).

Housing Affordability isn't just an issue that affects the less fortunate, it affects us all!

November, 2002 marked the inception of the California Association of REALTORS® Housing Affordability Fund. We are proud to report the following successes to date:

REALTORS ENERGY AUDIT PROGRAM: 589 (and growing)

TOTAL PROGRAMS FUNDED: \$256,500

MORTGAGE PROTECTION PROGRAM: 8,650

California's Housing Crisis Has priced out many working families from achieving the dream of homeownership. The unaffordable housing market is a result of a long-term shortfall in the development of housing units in California. (If we don't get families onto the first rung of homeownership ladder, it will create long term challenges for our industry. YOUR SUPPORT IS CRITICAL!

For more information on how to get involved, visit www.carhaf.org

Contributions are 100% tax deductible.

CARHAF 525 S. Virgil Ave Los Angeles, California 90020



Snapshot of Our Progress

REALTORS® ARE MAKING A DIFFERENCE WITH THE HOUSING AFFORDABILITY FUND!

2014 Programs Funded

• Santa Cruz Association of REALTORS®

The Community Heroes Program will increase the size of Closing Costs Grants awarded to police, firefighters, EMTs and veterans who qualify under the Housing Foundation's low income, first time buyer guidelines and who wish to live as well as work in Santa Cruz County.

• Lodi Association of REALTORS®

To bring an altered version of the Home Energy Conservation Program to the Central Valley and give Lodi's members the ability to offer their eligible current clients the opportunity to weatherize their newly purchased owner occupied 20+ year old home free of charge. The program will reduce energy usage and thus reduce greenhouse gas emissions and improve air quality in the Central Valley.

• Nevada Association of REALTORS®

To assist with the provision of funding to expedite and ensure additional First Time Home Buyer's Down Payment Assistant Program (DAP) closings

• Greater San Diego Association of REALTORS®

Create a REALTOR® module for the Housing Opportunities Collaborative (HOC) Virtual Counselor Network© (VCN), which will educate REALTORS® on how to provide non-solicitation pro bono advice about the home buying process, sustainable homeownership, and other related topics to individuals and families from underserved communities, including connecting them to community based organizations that provide counseling services through the VCN.

2013 Programs Funded

• Solano Association of REALTORS®

Closing Cost/DPA Program to provide assistance on the cost for closing a home loan.

• Southland Regional Association of REALTORS®

A grant program for first time home buyers who have served or are serving our country in the U.S. Military, police officers, sheriffs or CHP officers.

• Sacramento Association of REALTORS®

Home Energy Conservation Program. (A coalition of the Sacramento AOR, the Sacramento Air Quality District, RebuildingTogether, Habitat for Humanity and University of California Davis).

2012 Programs Funded

• Southland Regional Association of REALTORS®

A grant program aimed at first-time home buyers who purchase a home in the San Fernando or Santa Clarita Valleys. Designed to assist first-time home buyers who use a SRAR REALTOR® member through the close of escrow in the purchase of their first home by offering a \$2,000 grant.

2011 Programs Funded

• Bay East Association of REALTORS®

Supporting six homebuyer education workshops throughout the year to successfully prepare potential homebuyers.

• San Francisco Association of REALTORS®

Designed to put low-wage earning bay area families on the path of homeownership. This fund will match families own hard-earned savings and provide intensive support such as (financial management training, ongoing workshops and banking services.)

Housing Affordability isn't just an issue that affects the less fortunate, it affects us all!

November, 2002 marked the inception of the California Association of REALTORS® Housing Affordability Fund. We are proud to report the following successes to date:

REALTORS ENERGY AUDIT PROGRAM: 503 (and growing) TOTAL OF PROGRAMS FUNDED: \$200,000

MORTGAGE PROTECTION PROGRAM: 8,650

California's Housing Crisis Has priced out many working families from achieving the dream of homeownership. The unaffordable housing market is a result of a long-term shortfall in the development of housing units in California. (If we don't get families onto the first rung of homeownership ladder, it will create long term challenges for our industry. **YOUR SUPPORT IS CRITICAL!**

For more information on how to get involved, visit www.carhaf.org
Contributions are 100% tax deductible.

CARHAF 525 S. Virgil Ave Los Angeles, California 90020



Snapshot of Our Progress

REALTORS® ARE MAKING A DIFFERENCE WITH THE HOUSING AFFORDABILITY FUND!

2013 Programs Funded

Solano Association of REALTORS®

Closing Cost/DPA Program to provide assistance on the cost for closing a home loan.

Southland Regional Association of REALTORS®

A grant program for first time home buyers who have served or are serving our country in the U.S. Military, police officers, sheriffs or CHP officers.

Sacramento Association of REALTORS®

Home Energy Conservation Program. (A coalition of the Sacramento AOR, the Sacramento Air Quality District, Rebuilding Together, Habitat for Humanity and University of California Davis).

East Valley Association of REALTORS®

Supported Mortgage Counseling Programs.

2010 Programs Funded

• Nevada County Association of REALTORS®

Assisted with the provision of funding to jumpstart a First Time Home Buyers Down Payment Assistance Program.

• California Association of REALTORS®

Housing Affordability Fund Realtors Energy Audit Program (CARHAF REAP) still active in 2014. A financial and environmental reward on new home owners. This program provides up to a \$250.00 rebate on a Home Energy Rating System (HERS) home energy audit conducted by a certified HERS rater.

• Orange County Association of REALTORS®

In partnership with the Orange County Neighborhood Housing Services, OCAR collaborated on the development of a closing cost assistance program for first time buyers.

• Pacific West Association of REALTORS®

In an effort to ease first time buyers expenses in the first year of homeownership, PWR developed the "Opening Doors" assistance program provides up to 12 months of HOA dues assistance (up to \$250 per month) to qualified low to moderate income first time buyers.

2012 Programs Funded

• Southland Regional Association of REALTORS®

A grant program aimed at first-time home buyers who purchase a home in the San Fernando or Santa Clarita Valleys. Designed to assist first-time home buyers who use a SRAR REALTOR® member through the close of escrow in the purchase of their first home by offering a \$2,000 grant.

2011 Programs Funded

• Bay East Association of REALTORS®

Supported six homebuyer education workshops throughout the year to successfully prepare potential homebuyers.

• San Francisco Association of REALTORS®

Designed to put low-wage earning bay area families on the path of homeownership. This fund will match families own hard-earned savings and provide intensive support such as (financial management training, ongoing workshops and banking services.)

2009 Programs Funded

• California Association of REALTORS® Housing Affordability Fund Mortgage Protection Program (CARHAF MPP):

Designed to provide peace of mind to first time homebuyers, the Housing Affordability Fund launched the CARHAF MPP which provides up to six months of financial assistance in the event of job loss.

• Plumas County Association of REALTORS®

Established a program to produce annual homeownership fairs across the county for potential home buyers.

Housing Affordability isn't just an issue affects the less fortunate, it affects us all!

November, 2002 marked the inception of the California Association of REALTORS® Housing Affordability Fund. We are proud to report the following successes to date:

REALTORS ENERGY AUDIT PROGRAM: 421 (and growing)

TOTAL PROGRAMS FUNDED: \$3,873,310

California's Housing Crisis Has priced out many working families from achieving the dream of homeownership. The unaffordable housing market is a result of a long-term shortfall in the development of housing units in California. If families do not enter the first rung of the homeownership ladder, California and our industry will face long term challenges. YOUR SUPPORT IS CRITICAL!

For more information on how to get involved, visit www.carhaf.org

Contributions are 100% tax deductible.

CARHAF 525 S. Virgil Ave Los Angeles, California 90020





Snapshot of our Progress

*Housing Affordability
isn't just an issue
that affects the less
fortunate -
it affects us all!*

November, 2002 marked the inception of the California Association of REALTORS® Housing Affordability Fund. We are proud to report the following successes to date:

MORTGAGE PROTECTION PROGRAM:

\$1,590,564

REALTORS ENERGY AUDIT PROGRAM:

\$93,000

LOCAL PROGRAMS FUNDED:

\$2,390,127

REALTORS® ARE MAKING A DIFFERENCE WITH THE HOUSING AFFORDABILITY FUND!

2012 Programs Funded

•**Contra Costa Association of REALTORS®** - HOA Assistance Program in partnership with the city of Walnut Creek to assist Low and Moderate First Time homebuyers with Homeownership Association fees.

•**Southland Regional Association of REALTORS®** - A Grant Program aimed at first-time homebuyers who purchase a home in the San Fernando or Santa Clarita Valleys. The program is designed to assist first-time homebuyers who use an SRAR REALTOR® member through the close of escrow in the purchase of their first home by offering a \$2,000 grant.

2011 Programs Funded

•**Bay East Association of REALTORS®** - To support homebuyers education workshops and to prepare them for successful homeownerships. The funds will provide six work shops during the course of one year.

•**San Francisco Association of REALTORS®** - This program is putting low-wage Bay Il'ea families on their path to homeownership. This fund will match families own hard-earned savings and provide intensive support such as (financial management training, ongoing workshops and banking services.)

•**Southland Regional Association of REALTORS®** - This program will help the first time homebuyers who will purchase an REC/Foreclosure or Short Sale property, or an approved NSP2 rehabbed property from the Los Angeles Neighborhood Housing Services (LANHS) in the San Fernando or the Santa Clarita Valleys, and to assist them in the purchase of their first home.

•Tuolumne County Association of REALTORS®

• Habitat for Humanity is to build 36 decent affordable homes for those who need them and the purpose of our program is to purchase 36 Energy-Star refrigerators or insulated front doors (or something in between) for the 36 homes being built in Tuolumne County.

2010 Programs Funded

•**Fresno Association of REALTORS®** • To provide education through seminars and money via non-cash gift cards to First Time Buyers addressing home repair, deferred maintenance, and regular maintenance in a beneficial and verifiable way.

•Nevada County Association of REALTORS® •

To assist with the provision of funding to umpstart a currently suspended First Time Home Buyers Down Payment Assistance Program.

•Southland Regional Association of REALTORS®

- A first homebuyer assistance for public safety respondents such as firefighters, paramedics, police officers and deputy rheriffs with the purchase of their first home in the San Fernando and Santa Clarita Valleys.

•Sacramento Association of REALTORS® -

The SAR Energy Savings Incentive program. To provide grants to qualified homebuyers to improve the energy efficiency of houses built prior to 1979.

•Santa Cruz Association of REALTORS® -

SCAORHF, is to successfully institute its HOA Dues Assistance Program.



•**West San Guriel Association of REALTORS®**

- First Time Homebuyer Fair In an effort to inform and qualify First Time Homebuyers, and seeking to enable homeownership for families in their community.

•**California Association of REALTORS® Housing**

Affordability Fund Realtors Energy Audit Program

(**CARHAF REAP**) still active in 2013: A financial and environmental reward on your clients new home, this program provides up to a \$250 rebate on a Home Energy Rating System (HERS) home energy audit conducted by a certified HERS rater

2009 Programs Funded

•**California Association of REALTORS® Housing Affordability Fund Mortgage Protection Program**

(**CARHAF MPP**): Designed to provide peace of mind to first time homebuyers, the Housing Affordability Fund launched the CARHAF MPP which provides up to six months of financial assistance in the event of job loss.

•**Monterey County Association of REALTORS®**

In collaboration with the Carmel Foundation, MCAR is assisting in the development of affordable senior housing units in the Monterey Peninsula.

•**Orange County Association of REALTORS®**

In partnership with the Orange County Neighborhood Housing Services, OCAR collaborated on the development of a closing cost assistance program for first time buyers.

•**Pacific West Association of REALTORS®** - In an effort to ease first time buyers expenses in the first year of homeownership, PWR developed the "Opening Doors" assistance program provides up to 12 months of HOA dues assistance (up to \$250 per month) to qualified low

to moderate income first time buyers.

•**San Luis Obispo**

Association of

REALTORS® - To increase the capitalization and net assets of a nonprofit housing loan fund. The HAF funds will help to leverage additional funding for the loan fund and it will be used to finance the creation and preservation of affordable housing.

•**Oakland Association of**

REALTORS® - The City, leadership and community stakeholders are planning a

bus tour to show recently foreclosed properties (REO's) to investors and potential buyers with the intent to sell properties.

• **Plumas County Association of REALTORS®**

- Established a program that will conduct annual fairs across the county and to fund advertisements to the public and potential first time buyers. Then Realtors will be a resource of information & guidance.

"CARHAF has a track record of making homeowner dreams a reality for Californian families. With the rollout of the Mortgage Protection Program, we added peace of mind, with REAP, we add affordability. Help your next client by supporting HAF."

MICHAEL DELEON,
2013 CARHAF CHAIR

For a full list of the programs that we have supported since the program's inception please visit www.carhaf.org



California's Housing Crisis

has priced out many working families from achieving the dream of homeownership. The unaffordable housing market is a result of a long-term shortfall in the development of housing units in California. If we don't get families onto the first rung of the homeownership ladder, it will create long term challenges for our industry. YOUR SUPPORT IS CRITICAL !

For more information on how to get involved, visit www.carhaf.org

Contributions are 100% tax-deductible.

CARHAF
525 S. Virgil Ave
Los Angeles,
California 90020





A Snapshot of Our Progress

CALIFORNIA ASSOCIATION OF REALTORS® HOUSING AFFORDABILITY FUND

JANUARY 2012

*REALTORS® are making a difference
with the Housing Affordability Fund!*

2011 Programs Funded

♦**Bay East Association of REALTORS®** - To support homebuyers education workshops and to prepare them for successful homeownerships. The funds will provide six workshops during the course of one year.

♦**San Francisco Association of REALTORS®** - This program is putting low-wage Bay area families on their path to homeownership. This fund will match families own hard-earned savings and provide intensive support such as (financial management training, ongoing workshops and banking services)

♦**Southland Regional Association of REALTORS®** - This program will help the first time homebuyers who will purchase an REO/Foreclosure or Short Sale property, or an approved NSP2 rehabbed property from the Los Angeles Neighborhood housing Services (LANHS) in the San Fernando or the Santa Clarita Valleys, and to assist them in the purchase of their first home.

♦**Tuolumne County Association of REALTORS®** - Habitat for Humanity is to build 36 decent affordable homes for those who need them and the purpose of our program is to purchase 36 Energy—Star refrigerators or insulated front doors or something in between) for the 36 homes being built in Tuolumne County.

2010 Programs Funded

♦**Fresno Association of REALTORS®** - To provide education through seminars and money via non-cash gift cards to First Time Buyers addressing home repair, deferred maintenance, and regular maintenance in a beneficial and verifiable way.

♦**Nevada County Association of REALTORS®** - To assist with the provision of funding to jumpstart a currently suspended First Time Home Buyers Down Payment Assistance Program.

♦**Southland Regional Association of REALTORS®** - A first homebuyer assistance for public safety respondents such as firefighters, paramedics, police officers and deputy sheriffs with the purchase of their first home in the San Fernando and Santa Clarita Valleys.

♦**Sacramento Association of REALTORS®** - The SAR Energy Savings Incentive program. To provide grants to qualified homebuyers to improve the energy efficiency of houses built prior to 1979

♦**Santa Cruz Association of REALTORS®** - SCAORHF, is to successfully institute its HOA Dues Assistance Program.

♦**West San Gabriel Association of REALTORS®** - First Time Homebuyer Fair – In an effort to inform and qualify First Time Homebuyers, and seeking to enable homeownership for families in their community.

**HOUSING AFFORDABILITY ISN'T JUST
AN ISSUE THAT AFFECTS THE LESS
FORTUNATE—IT AFFECTS US ALL!**

November, 2002 marked the inception of the California Association of REALTORS® Housing Affordability Fund. We are proud to report the following successes to date:

PROGRAMS FUNDED:

\$3,873,310

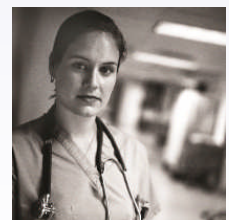
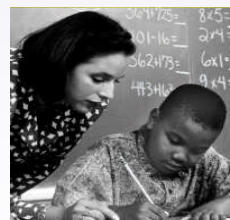
HOUSEHOLDS ASSISTED:

8650 (and growing)

REALTORS ENERGY AUDIT

PROGRAM:

148



California's Housing Crisis has priced out many working families from achieving the dream of homeownership. The unaffordable housing market is a result of a long-term shortfall in the development of housing units in California. If we don't get families onto the first rung of the homeownership ladder, it will create long-term challenges for our industry. **YOUR SUPPORT IS CRITICAL!**

"CARHAF has built a track record of making homeownership dreams a reality for California families. With the rollout of the Mortgage Protection Program, we added peace of mind, with REAP, we add affordability. Help your next client by supporting HAF.

Winnie Davis, 2012 CARHAF Chair

For more information on how to get involved, visit www.carhaf.org

Contributions are 100% tax-deductible

525 S. Virgil Avenue | Los Angeles, California 90020



2009 Programs Funded

- ◆**California Association of REALTORS® Housing Affordability Fund Mortgage Protection Program (CARHAF MPP):** Designed to provide peace of mind to first time homebuyers, the Housing Affordability Fund launched the CARHAF MPP which provides up to six months of financial assistance in the event of job loss.
- ◆**Monterey County Association of REALTORS®** - In collaboration with the Carmel Foundation, MCAR is assisting in the development of affordable senior housing units in the Monterey Peninsula.
- ◆**Orange County Association of REALTORS®** - In partnership with the Orange County Neighborhood Housing Services, OCAR collaborated on the development of a closing cost assistance program for first time buyers.
- ◆**Pacific West Association of REALTORS®** - In an effort to ease first time buyers expenses in the first year of homeownership, PWR developed the HOA Assistance program that provides up to 12 months of HOA dues assistance (up to \$250 per month) to qualified low to moderate income first time buyers.
- ◆**San Luis Obispo Association of REALTORS®** - San Luis Obispo County is requesting funds to increase the capitalization and net assets of a nonprofit housing loan fund. The HAF funds will help to leverage additional funding for the loan fund and it will be used to finance the creation and preservation of affordable housing.
- ◆**Oakland Association of REALTORS®** - The City of Oakland along with their leadership and other community stakeholders are planning a bus tour to show recently foreclosed properties (REO's) to investors and potential buyers with the intent to sell properties.
- ◆**Plumas County Association of REALTORS®** - Established a program that will conduct annual fairs across the county and to fund advertisements to the public and potential first time buyers. Then Realtors will be a resource of information & guidance.

2008 Programs Funded

- ◆ **Orange County Association of REALTORS®** - Established the "Fair Housing Council of Orange Co" This is a Foreclosure prevention training program for Realtors so that in return they provide counseling to families facing problems
- ◆**Santa Cruz Association of REALTORS®** - Addressing the crisis in Santa Cruz, CA, to establish the "Closing Cost Assistance Grant Program" for low income homebuyers to purchase manufactured mobile homes.
- ◆ **Marin Association of REALTORS®** - Established a program that will provide affordable housing to low income people.
- ◆ **Pasadena Foothills Association of REALTORS®** - In an effort to inform and qualify First Time Homebuyers, the Pasadena Foothills AOR is hosting their fair and seeking to enable homeownership for families in their community.

2007 Programs Funded:

- ◆ **Santa Cruz Association of REALTORS®** - Frustrated by qualified buyers being unable to achieve their dreams of homeownership, the Santa Cruz Association developed their SCAOR Housing Foundation and together with the support of HAF, are able to assist a greater number of families get into their first home via their closing cost assistance program.
- ◆ **Alameda Association of REALTORS®** - Is working with Habitat for Humanity to elude blight in their community by refurbishing what was once an active office building to several units of affordable housing.
- ◆ **Southland Regional Association of REALTORS®** - Due to the overwhelming success of their Moderate Income Housing, SRAR, with HAF matching funds, provided program assistance that would assist an additional 18 families from the San Fernando Valley with closing cost assistance.
- ◆ **Pacific West Association of REALTORS®** - In addressing the crisis in Orange and Los Angeles Counties, they established the "Opening Doors" First-Time Down Payment Assistance Program.
- ◆ **East San Diego Association of REALTORS®** - First Time Homebuyer Fair -In an effort to inform and qualify First Time Homebuyers, and seeking to enable homeownership for families in their community.
- ◆ **Oakland Association of REALTORS®** - In partnership with Eastmont Senior Community, they are helping to create 68 new low to moderate income units for seniors 55+.

2006 Programs Funded:

- ◆**Amador Association of REALTORS®** - Modeled after the Calaveras Program, Amador AOR created the Workforce Employer Assisted Housing Program to help first time homebuyers.
- ◆**Humboldt Association of REALTORS®** - Affordable Housing Design Competition - will create design options for those communities seeking to develop creative usable and attractive affordable housing solutions for their communities.
- ◆**Arcadia Association of REALTORS®** -In an effort to inform and qualify First Time Homebuyers, they will be hosting their fair and seeking to enable homeownership for families in their community.
- ◆**Glendale Association of REALTORS®** - In partnership with the San Gabriel Valley Habitat for Humanity and the City of Glendale, is committed to building a high profile workforce housing development in the City of Glendale.
- ◆**Santa Barbara Association of REALTORS®** - Housing Trust Fund of Santa Barbara County in collaboration with local employers, the real estate and development community and financial institutions will use funds received as seed capital to initiate the development of a pioneering Workforce Homeownership Program designed to expand homeownership opportunities for local employees in Santa Barbara County's high cost housing market.
- ◆**Inland Valleys Association of REALTORS®** - Employee Assisted Housing Program will provide closing and/or down payment assistance to qualified IVAOR employees utilizing HAF funds and additional financial assistance through the various programs offered by IVAOR.
- ◆**Orange County Association of REALTORS®** - Habitat for Humanity of Orange County in cooperation with the Redevelopment Agency of the City of San Juan Capistrano will provide affordable housing options for 27 families with a special emphasis on the housing needs of military families.
- ◆**Solano Association of REALTORS®** - In cooperation with the Vallejo Neighborhood Housing Services, Inc. will provide closing costs assistance for twelve families in the Solano County who are at or below 140% of the Area Median Income.
- ◆**San Luis Obispo Association of REALTORS®** - San Luis Obispo Co. Housing Trust Fund- Leveraging investments made by the local business community, the Housing Trust will provide financing for both multi-family rental and ownership housing developments working with nonprofit and for-profit developers.
- ◆**Monterey County Association of REALTORS®** - Community Housing Trust of Monterey County — Leveraging private sector resources the county wide program will offer housing affordability through two major programs: a recoverable down payment assistance program and predevelopment loans to assist in the increased number of affordable housing units developed in Monterey County.

For a full list of the programs that we have supported since the program's inception please visit www.carhaf.org.



A Snapshot of Our Progress

CALIFORNIA ASSOCIATION OF REALTORS® HOUSING AFFORDABILITY FUND

OCTOBER 2010

REALTORS® are making a difference with the Housing Affordability Fund!

2010 Programs Funded

♦**Fresno Association of REALTORS®** - To provide education through seminars and money via non-cash gift cards to First Time Buyers addressing home repair, deferred maintenance, and regular maintenance in a beneficial and verifiable way.

♦**Nevada County Association of REALTORS®** - To assist with the provision of funding to jumpstart a currently suspended First Time Home Buyers Down Payment Assistance Program.

♦**Southland Regional Association of REALTORS®** - A first homebuyer assistance for public safety respondents such as firefighters, paramedics, police officers and deputy sheriffs with the purchase of their first home in the San Fernando and Santa Clarita Valleys.

♦**Sacramento Association of REALTORS®** - The SAR Energy Savings Incentive program. To provide grants to qualified homebuyers to improve the energy efficiency of houses built prior to 1979

♦**Santa Cruz Association of REALTORS®** - SCAORHF, is to successfully institute its HOA Dues Assistance Program.

♦**West San Gabriel Association of REALTORS®** - First Time Homebuyer Fair – In an effort to inform and qualify First Time Homebuyers, and seeking to enable homeownership for families in their community.

2009 Programs Funded

♦**California Association of REALTORS® Housing Affordability Fund Mortgage Protection Program (CARHAF MPP)**: Designed to provide peace of mind to first time homebuyers, the Housing Affordability Fund launched the CARHAF MPP which provides up to six months of financial assistance in the event of job loss.

♦**Monterey County Association of REALTORS®** - In collaboration with the Carmel Foundation, MCAR is assisting in the development of affordable senior housing units in the Monterey Peninsula.

♦**Orange County Association of REALTORS®** - In partnership with the Orange County Neighborhood Housing Services, OCAR collaborated on the development of a closing cost assistance program for first time buyers.

♦**Pacific West Association of REALTORS®** - In an effort to ease first time buyers expenses in the first year of homeownership, PWR developed the HOA Assistance program that provides up to 12 months of HOA dues assistance (up to \$250 per month) to qualified low to moderate income first time buyers.

♦**San Luis Obispo Association of REALTORS®** - San Luis Obispo County is requesting funds to increase the capitalization and net assets of a nonprofit housing loan fund. The HAF funds will help to leverage additional funding for the loan fund and it will be used to finance the creation and preservation of affordable housing.

♦**Oakland Association of REALTORS®** - The City of Oakland along with their leadership and other community stakeholders are planning a bus tour to show recently foreclosed properties (REO's) to investors and potential buyers with the intent to sell properties.

2008 Programs Funded

♦**Orange County Association of REALTORS®** - Established the "Fair Housing Council of Orange Co" This is a Foreclosure prevention training program for Realtors so that in return they provide counseling to families facing problems.

♦**Plumas County Association of REALTORS®** - Established a program that

**HOUSING AFFORDABILITY ISN'T JUST
AN ISSUE THAT AFFECTS THE LESS
FORTUNATE—IT AFFECTS US ALL!**

**November, 2002 marked the inception of the
California Association of REALTORS® Housing
Affordability Fund. We are proud to report the
following successes to date:**

PROGRAMS FUNDED:

\$3,873,570

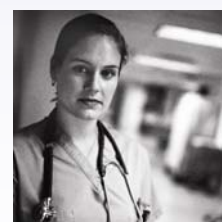
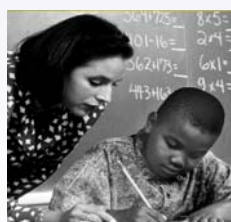
**HOUSING OPPORTUNITIES
CREATED:**

2250 (and growing)

MORTGAGE PROTECTION

PROGRAM:

5526



California's Housing Crisis has priced out many working families from achieving the dream of homeownership. The unaffordable housing market is a result of a long-term shortfall in the development of housing units in California. If we don't get families onto the first rung of the homeownership ladder, it will create long-term challenges for our industry. **YOUR SUPPORT IS CRITICAL!**

"CARHAF has built a track record of making homeownership dreams a reality for California families. With the rollout of the Mortgage Protection Program, we have now added peace of mind—so help your next client by supporting HAF."

Terry Ryan, 2010 CARHAF Chair

For more information on how to get involved, visit www.carhaf.org

Contributions are 100% tax-deductible

525 S. Virgil Avenue | Los Angeles, California 90020

- **Santa Cruz Association of REALTORS®** - Addressing the crisis in Santa Cruz, CA, to establish the “Closing Cost Assistance Grant Program” for low income homebuyers to purchase manufactured mobile homes.
- **Marin Association of REALTORS®** - Established a program that will provide affordable housing to low income people.
- **Pasadena Foothills Association of REALTORS®** - In an effort to inform and qualify First Time Homebuyers, the Pasadena Foothills AOR is hosting their fair and seeking to enable homeownership for families in their community.

2007 Programs Funded:

- **Santa Cruz Association of REALTORS®** - Frustrated by qualified buyers being unable to achieve their dreams of homeownership, the Santa Cruz Association developed their SCAOR Housing Foundation and together with the support of HAF, are able to assist a greater number of families get into their first home via their closing cost assistance program.
- **Alameda Association of REALTORS®** - Is working with Habitat for Humanity to elude blight in their community by refurbishing what was once an active office building to several units of affordable housing.
- **Southland Regional Association of REALTORS®** - Due to the overwhelming success of their Moderate Income Housing, SRAR, with HAF matching funds, provided program assistance that would assist an additional 18 families from the San Fernando Valley with closing cost assistance.
- **Pacific West Association of REALTORS®** - In addressing the crisis in Orange and Los Angeles Counties, they established the “Opening Doors” First-Time Down Payment Assistance Program.
- **East San Diego Association of REALTORS®** - First Time Homebuyer Fair –In an effort to inform and qualify First Time Homebuyers, and seeking to enable homeownership for families in their community.
- **Oakland Association of REALTORS®** - In partnership with Eastmont Senior Community, they are helping to create 68 new low to moderate income units for seniors 55+.

2006 Programs Funded:

- **Amador Association of REALTORS®** - Modeled after the Calaveras Program, Amador AOR created the Workforce Employer Assisted Housing Program to help first time homebuyers.
- **Humboldt Association of REALTORS®** - Affordable Housing Design Competition - will create design options for those communities seeking to develop creative usable and attractive affordable housing solutions for their communities.
- **Arcadia Association of REALTORS®** - In an effort to inform and qualify First Time Homebuyers, they will be hosting their fair and seeking to enable homeownership for families in their community.
- **Glendale Association of REALTORS®** - In partnership with the San Gabriel Valley Habitat for Humanity and the City of Glendale, is committed to building a high profile workforce housing development in the City of Glendale.
- **Santa Barbara Association of REALTORS®** - Housing Trust Fund of Santa Barbara County in collaboration with local employers, the real estate and development community and financial institutions will use funds received as seed capital to initiate the development of a pioneering Workforce Homeownership Program designed to expand homeownership opportunities for local employees in Santa Barbara County’s high cost housing market.
- **Inland Valleys Association of REALTORS®** - Employee Assisted Housing Program will provide closing and/or down payment assistance to qualified IVAOR employees utilizing HAF funds and additional financial assistance through the various programs offered by IVAOR.
- **Orange County Association of REALTORS®** - Habitat for Humanity of Orange County in cooperation with the Redevelopment Agency of the City of San Juan Capistrano will provide affordable housing options for 27 families with a special emphasis on the housing needs of military families.
- **Solano Association of REALTORS®** - In cooperation with the Vallejo Neighborhood Housing Services, Inc. will provide closing costs assistance for twelve families in the Solano County who are at or below 140% of the Area Median Income.
- **San Luis Obispo Association of REALTORS®** - San Luis Obispo Co. Housing Trust Fund– Leveraging investments made by the local business community, the Housing Trust will provide financing for both multi-family rental and ownership housing developments working with nonprofit and for-profit developers.
- **Monterey County Association of REALTORS®** - Community Housing Trust of Monterey County — Leveraging private sector resources the county wide program will offer housing affordability through two major programs: a recoverable down payment assistance program and predevelopment loans to assist in the increased number of affordable housing units developed in Monterey County.

2005 Programs Funded:

- **Marin Association of REALTORS®** - Marin Workforce Housing Trust – In partnership with investments made by the local business community, the Workforce Housing Trust will provide financing for both multi-family rental and ownership housing through “first-in” money that can be used for site control, land acquisition, and predevelopment – and “last-in” money that closes a project’s funding gap.
- **Sacramento Association of REALTORS®** - Work Force Housing Program – Assisting work force buyers in acquiring property by proving loans to be used for down payments and/or closing costs, Sacramento AOR is anticipating that this program will assist up to 30 such buyers.
- **Southland Regional Association of REALTORS®** - Matching their local commitment of funds, SRAR designed a Moderate Income Housing program that would award 18 families from the San Fernando Valley closing cost assistance.
- **Fresno Association of REALTORS®** - Habitat for Humanity – Matching local fundraising efforts, and also sponsoring the building of the REALTOR® Habitat Home which will serve as one of 15 being developed.
- **East San Diego Association of REALTORS®** - In an effort to inform and qualify First Time Homebuyers, the East San Diego AOR is hosting their fair and seeking to enable homeownership for families in their community.
- **Oakland Association of REALTORS®** - In a partnership with Home Place Initiatives, an organization founded by the East Bay Asian LDC, which seeks innovative strategies to increase homeownership for low to moderate -income families, they will support the construction of 17 affordable town-homes for moderate-income first-time homebuyers in Oakland’s Lower San Antonio neighborhood.
- **Nevada County Board of REALTORS®** - Habitat for Humanity - Matching their local fundraising effort, Nevada County BOR is sponsoring the building of a 5-unit development in Grass Valley.

2004 Programs Funded:

- **Bay East Association of REALTORS®** - Habitat for Humanity East Bay – A partnership between the Bay East AOR and East Bay Habitat for Humanity will promote and support the twenty-two unit housing development in the City of Livermore that will provide affordable housing to low-income families.
- **Calaveras County Association of REALTORS®** - Workforce Employer Assisted Housing was a model created to help first time homebuyers with long term employment in the community with down payment/closing cost assistance.
- **Humboldt Association of REALTORS®** - Land Trust Housing Development – An innovative collaboration between public and private agencies, this development model will maintain generations of affordable housing stock. HAF funds were utilized in the development of the legal documents that will be used as part of the sales transactions.
- **South Lake Tahoe Association of REALTORS®** - Land Trust Housing Development – Following the example of the Humboldt Association, South Lake Tahoe lead the movement to secure land donated by the city and developed the collaborative team between public, private and non-profit agencies to develop a single family home. This project is pilot to what they hope will grow in perpetuity.

For a full list of the programs that we have supported since the program’s inception please visit www.carhaf.org.

***REALTORS® are making a difference
with the Housing Affordability Fund!***

2009 Programs Funded

• **California Association of REALTORS® Housing Affordability Fund Mortgage Protection Program (CARHAF MPP):** Designed to provide peace of mind to first time homebuyers, the Housing Affordability Fund launched the CARHAF MPP which provides up to six months of financial assistance in the event of job loss.

• **Monterey County Association of REALTORS®** - In collaboration with the Carmel Foundation, MCAR is assisting in the development of affordable senior housing units in the Monterey Peninsula.

• **Orange County Association of REALTORS®** - In partnership with the Orange County Neighborhood Housing Services, OCAR collaborated on the development of a closing cost assistance program for first time buyers.

• **Pacific West Association of REALTORS®** - In an effort to ease first time buyers expenses in the first year of homeownership, PWR developed the HOA Assistance program that provides up to 12 months of HOA dues assistance (up to \$250 per month) to qualified low to moderate income first time buyers.

• **San Luis Obispo Association of REALTORS®** - San Luis Obispo County is requesting funds to increase the capitalization and net assets of a nonprofit housing loan fund. The HAF funds will help to leverage additional funding for the loan fund and it will be used to finance the creation and preservation of affordable housing.

• **Oakland Association of REALTORS®** - The City of Oakland along with their leadership and other community stakeholders are planning a bus tour to show recently foreclosed properties (REO's) to investors and potential buyers with the intent to sell properties.

2008 Programs Funded

• **Orange County Association of REALTORS®** - Established the "Fair Housing Council of Orange Co" This is a Foreclosure prevention training program for Realtors so that in return they provide counseling to families facing problems.

• **Plumas County Association of REALTORS®** - Established a program that will conduct annual fairs across the county and to fund advertisements to the public and potential first time buyers. Then Realtors will be a resource of information & guidance.

• **Santa Cruz Association of REALTORS®** - Addressing the crisis in Santa Cruz, CA, to establish the "Closing Cost Assistance Grant Program" for low income homebuyers to purchase manufactured mobile homes.

• **Marin Association of REALTORS®** - Established a program that will provide affordable housing to low income people.

• **Pasadena Foothills Association of REALTORS®** - In an effort to inform and qualify First Time Homebuyers, the Pasadena Foothills AOR is hosting their fair and seeking to enable homeownership for families in their community.

**HOUSING AFFORDABILITY ISN'T JUST
AN ISSUE THAT AFFECTS THE LESS
FORTUNATE—IT AFFECTS US ALL!**

November, 2002 marked the inception of the California Association of REALTORS® Housing Affordability Fund. We are proud to report the following successes to date:

PROGRAMS FUNDED:

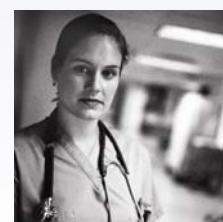
\$3,536,425

**HOUSING OPPORTUNITIES
CREATED:**

1860 (and growing)

**MORTGAGE PROTECTION
PROGRAM:**

3633



California's Housing Crisis has priced out many working families from achieving the dream of homeownership. The unaffordable housing market is a result of a long-term shortfall in the development of housing units in California. If we don't get families onto the first rung of the homeownership ladder, it will create long-term challenges for our industry. **YOUR SUPPORT IS CRITICAL!**

"CARHAF has built a track record of making homeownership dreams a reality for California families. With the rollout of the Mortgage Protection Program, we have now added peace of mind—so help your next client by supporting HAF."

Terry Ryan, 2010 CARHAF Chair

For more information on how to get involved, visit www.carhaf.org

Contributions are 100% tax-deductible

525 S. Virgil Avenue | Los Angeles, California 90020



2007 Programs Funded:

- **Santa Cruz Association of REALTORS®** - Frustrated by qualified buyers being unable to achieve their dreams of homeownership, the Santa Cruz Association developed their SCAOR Housing Foundation and together with the support of HAF, are able to assist a greater number of families get into their first home via their closing cost assistance program.
- **Alameda Association of REALTORS®** - Is working with Habitat for Humanity to elude blight in their community by refurbishing what was once an active office building to several units of affordable housing.
- **Southland Regional Association of REALTORS®** - Due to the overwhelming success of their Moderate Income Housing, SRAR, with HAF matching funds, provided program assistance that would assist an additional 18 families from the San Fernando Valley with closing cost assistance.
- **Pacific West Association of REALTORS®** - In addressing the crisis in Orange and Los Angeles Counties, they established the "Opening Doors" First-Time Down Payment Assistance Program.
- **East San Diego Association of REALTORS®** - First Time Homebuyer Fair –In an effort to inform and qualify First Time Homebuyers, and seeking to enable homeownership for families in their community.
- **Oakland Association of REALTORS®** - In partnership with Eastmont Senior Community, they are helping to create 68 new low to moderate income units for seniors 55+.

2006 Programs Funded:

- **Amador Association of REALTORS®** - Modeled after the Calaveras Program, Amador AOR created the Workforce Employer Assisted Housing Program to help first time homebuyers.
- **Humboldt Association of REALTORS®** - Affordable Housing Design Competition - will create design options for those communities seeking to develop creative usable and attractive affordable housing solutions for their communities.
- **Arcadia Association of REALTORS®** - In an effort to inform and qualify First Time Homebuyers, they will be hosting their fair and seeking to enable homeownership for families in their community.
- **Glendale Association of REALTORS®** - In partnership with the San Gabriel Valley Habitat for Humanity and the City of Glendale, is committed to building a high profile workforce housing development in the City of Glendale.
- **Santa Barbara Association of REALTORS®** - Housing Trust Fund of Santa Barbara County in collaboration with local employers, the real estate and development community and financial institutions will use funds received as seed capital to initiate the development of a pioneering Workforce Homeownership Program designed to expand homeownership opportunities for local employees in Santa Barbara County's high cost housing market.
- **Inland Valleys Association of REALTORS®** - Employee Assisted Housing Program will provide closing and/or down payment assistance to qualified IVAOR employees utilizing HAF funds and additional financial assistance through the various programs offered by IVAOR.
- **Orange County Association of REALTORS®** - Habitat for Humanity of Orange County in cooperation with the Redevelopment Agency of the City of San Juan Capistrano will provide affordable housing options for 27 families with a special emphasis on the housing needs of military families.
- **Solano Association of REALTORS®** - In cooperation with the Vallejo Neighborhood Housing Services, Inc. will provide closing costs assistance for twelve families in the Solano County who are at or below 140% of the Area Median Income.
- **San Luis Obispo Association of REALTORS®** - San Luis Obispo Co. Housing Trust Fund– Leveraging investments made by the local business community, the Housing Trust will provide financing for both multi-family rental and ownership housing developments working with nonprofit and for-profit developers.
- **Monterey County Association of REALTORS®** - Community Housing Trust of Monterey County — Leveraging private sector resources the county wide program will offer housing affordability through two major programs: a recoverable down payment assistance program and predevelopment loans to assist in the increased number of affordable housing units developed in Monterey County.

2005 Programs Funded:

- **Marin Association of REALTORS®** - Marin Workforce Housing Trust – In partnership with investments made by the local business community, the Workforce Housing Trust will provide financing for both multi-family rental and ownership housing through "first-in" money that can be used for site control, land acquisition, and predevelopment – and "last-in" money that closes a project's funding gap.
- **Sacramento Association of REALTORS®** - Work Force Housing Program – Assisting work force buyers in acquiring property by proving loans to be used for down payments and/or closing costs, Sacramento AOR is anticipating that this program will assist up to 30 such buyers.
- **Southland Regional Association of REALTORS®** - Matching their local commitment of funds, SRAR designed a Moderate Income Housing program that would award 18 families from the San Fernando Valley closing cost assistance.
- **Fresno Association of REALTORS®** - Habitat for Humanity – Matching local fundraising efforts, and also sponsoring the building of the REALTOR® Habitat Home which will serve as one of 15 being developed.
- **East San Diego Association of REALTORS®** - In an effort to inform and qualify First Time Homebuyers, the East San Diego AOR is hosting their fair and seeking to enable homeownership for families in their community.
- **Oakland Association of REALTORS®** - In a partnership with Home Place Initiatives, an organization founded by the East Bay Asian LDC, which seeks innovative strategies to increase homeownership for low to moderate -income families, they will support the construction of 17 affordable town-homes for moderate-income first-time homebuyers in Oakland's Lower San Antonio neighborhood.
- **Nevada County Board of REALTORS®** - Habitat for Humanity - Matching their local fundraising effort, Nevada County BOR is sponsoring the building of a 5-unit development in Grass Valley.

2004 Programs Funded:

- **Bay East Association of REALTORS®** - Habitat for Humanity East Bay – A partnership between the Bay East AOR and East Bay Habitat for Humanity will promote and support the twenty-two unit housing development in the City of Livermore that will provide affordable housing to low-income families.
- **Calaveras County Association of REALTORS®** - Workforce Employer Assisted Housing was a model created to help first time homebuyers with long term employment in the community with down payment/closing cost assistance.
- **Humboldt Association of REALTORS®** - Land Trust Housing Development – An innovative collaboration between public and private agencies, this development model will maintain generations of affordable housing stock. HAF funds were utilized in the development of the legal documents that will be used as part of the sales transactions.
- **South Lake Tahoe Association of REALTORS®** - Land Trust Housing Development – Following the example of the Humboldt Association, South Lake Tahoe lead the movement to secure land donated by the city and developed the collaborative team between public, private and non-profit agencies to develop a single family home. This project is pilot to what they hope will grow in perpetuity.

For a full list of the programs that we have supported since the program's inception please visit www.carhaf.org.

REALTORS® are making a difference with the Housing Affordability Fund!

2007 Programs Funded:

- **Santa Cruz Association of REALTORS®** - Frustrated by qualified buyers being unable to achieve their dreams of homeownership, the Santa Cruz Association developed their SCAOR Housing Foundation and together with the support of HAF, are able to assist a greater number of families get into their first home via their closing cost assistance program.
- **Alameda of REALTORS®** - Working collaboratively with Habitat for Humanity, the Alameda Association has helped to elude blight in their community by refurbishing what was once an active office building to several units of affordable housing.
- **Southland Regional Association of REALTORS®** - Due to the overwhelming success of their Moderate Income Housing, SRAR, with HAF matching funds, provided program assistance that would assist an additional 18 families from the San Fernando Valley with closing cost assistance.
- **Pacific West Association of REALTORS®** - Addressing the crisis in Orange and Los Angeles Counties, PWR REALTORS® established the "Opening Doors" First-Time Down Payment Assistance Program.
- **East San Diego Association of REALTORS®** - First Time Homebuyer Fair -In an effort to inform and qualify First Time Homebuyers, the East San Diego AOR is hosting their fair and seeking to enable homeownership for families in their community.
- **Oakland Association of REALTORS®** - In partnership with Eastmont Senior Community, Oakland REALTORS® are helping to create 68 new low to moderate income units for seniors 55+ while redeveloping a building which became a community eyesore.

2006 Programs Funded:

- **Amador Association of REALTORS®** - Modeled after the Calaveras Program, Amador created the Workforce Employer Assisted Housing Program to help first time homebuyers with down payment/closing cost assistance.
- **Humboldt Association of REALTORS®** - Affordable Housing Design Competition - will create design options for those communities seeking to develop creative usable and attractive affordable housing solutions for their communities.
- **Arcadia Association of REALTORS®** - First Time Homebuyer Fair -In an effort to inform and qualify First Time Homebuyers, the East San Diego AOR is hosting their fair and seeking to enable homeownership for families in their community.
- **Glendale Association of REALTORS®** - In partnership with the San Gabriel Valley Habitat for Humanity and the City of Glendale, is committed to building a high density, high profile workforce housing development in the City of Glendale. The 11 unit condominium project is the first collaborative project of its size.

HOUSING AFFORDABILITY ISN'T JUST AN ISSUE THAT AFFECTS THE LESS FORTUNATE—IT AFFECTS US ALL!

November, 2002 marked the inception of the California Association of REALTORS® Housing Affordability Fund. We are proud to report the following successes to date:

PROGRAMS FUNDED:

\$1,652,650

TOTAL INVESTMENT

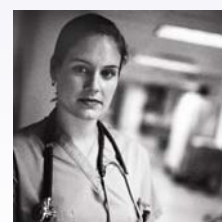
LEVERAGE:

\$88.6 million

HOUSING OPPORTUNITIES

CREATED:

1465 (and growing)



California's Housing Crisis has priced out many working families from achieving the dream of homeownership. The unaffordable housing market is a result of a long-term shortfall in the development of housing units in California. If we don't get families onto the first rung of the homeownership ladder, it will create long-term challenges for our industry. **YOUR SUPPORT IS CRITICAL!**

"CARHAF has built a track record of making homeownership dreams a reality for California families. The need is immediate and our time is now, to fulfill our pledge to help that First Time Homebuyer and further demonstrate our commitment to our clients—current and future"

Pat "Ziggy" Zicarelli, 2008 HAF Chair

For more information on how to get involved, visit www.CARHAF.org

Contributions are 100% tax-deductible

525 S. Virgil Avenue | Los Angeles, California 90020



2006 Programs Funded (continued):

- **Santa Barbara Association of REALTORS®** - Housing Trust Fund of Santa Barbara County in collaboration with local employers, the real estate and development community and financial institutions will use funds received as seed capital to initiate the development of a pioneering Workforce Homeownership Program designed to expand homeownership opportunities for local employees in Santa Barbara County's high cost housing market.
- **Inland Valleys Association of REALTORS®** - Employee Assisted Housing Program will provide closing and/or down payment assistance to qualified IVAOR employees utilizing HAF funds and additional financial assistance through the various programs offered by IVAOR.
- **Orange County Association of REALTORS®** - Habitat for Humanity of Orange County in cooperation with the Redevelopment Agency of the City of San Juan Capistrano will provide affordable housing options for 27 families with a special emphasis on the housing needs of military families.
- **Solano Association of REALTORS®** - In cooperation with the Vallejo Neighborhood Housing Services, Inc. will provide closing costs assistance for twelve families in the Solano County who are at or below 140% of the Area Median Income.
- **San Luis Obispo Association of REALTORS®** - San Luis Obispo County Housing Trust Fund- Leveraging investments made by the local business community, the Housing Trust will provide financing for both multi-family rental and ownership housing developments working with both nonprofit and for-profit developers.
- **Monterey County Association of REALTORS®** - Community Housing Trust of Monterey County — Leveraging private sector resources the county wide program will offer housing affordability through two major programs: a recoverable down payment assistance program and predevelopment loans to assist in the increased number of affordable housing units developed in Monterey County.

2005 Programs Funded:

- **Marin Association of REALTORS®** - Marin Workforce Housing Trust – In partnership with investments made by the local business community, the Workforce Housing Trust will provide financing for both multi-family rental and ownership housing through "first-in" money that can be used for site control, land acquisition, and predevelopment – and "last-in" money that closes a project's funding gap.
- **Sacramento Association of REALTORS®** - Work Force Housing Program – Assisting work force buyers in acquiring property by proving loans to be used for down payments and/or closing costs, Sacramento AOR is anticipating that this program will assist up to 30 such buyers.
- **Southland Regional Association of REALTORS®** - Matching their local commitment of funds, SRAR designed a Moderate Income Housing program that would award 18 families from the San Fernando Valley closing cost assistance.
- **Southwest Riverside Association of REALTORS®** - Habitat for Humanity –The Southwest Riverside AOR is sponsoring the building of the REALTOR® Habitat Home.
- **Fresno Association of REALTORS® - Habitat for Humanity** – Matching local fundraising efforts, the Fresno AOR is sponsoring the building of the REALTOR® Habitat Home which will serve as one of 15 being developed.
- **East San Diego Association of REALTORS®** - First Time Homebuyer Fair –In an effort to inform and qualify First Time Homebuyers, the East San Diego AOR is hosting their fair and seeking to enable homeownership for families in their community.
- **Oakland Association of REALTORS®** - In a partnership with Home Place Initiatives, an organization founded by the East Bay Asian LDC, which seeks innovative strategies to increase homeownership for low to moderate -income families, the Oakland AOR is supporting in the construction of 17 affordable town-homes for moderate-income first-time homebuyers in Oakland's Lower San Antonio neighborhood.
- **Nevada County Board of REALTORS®** - Habitat for Humanity - Matching their local fundraising effort, Nevada County BOR is sponsoring the building of a 5-unit development in Grass Valley.

2004 Programs Funded:

- **Bay East Association of REALTORS®** - Habitat for Humanity East Bay – A partnership between the Bay East AOR and East Bay Habitat for Humanity was created to promote and support the twenty-two unit housing development in the City of Livermore that will provide affordable housing to low-income workforce families.
- **Calaveras County Association of REALTORS®** - Workforce Employer Assisted Housing was a model created to help first time homebuyers with long term employment in the community with down payment/closing cost assistance.
- **Humboldt Association of REALTORS®** - Land Trust Housing Development – An innovative collaboration between public and private agencies, this development model will maintain generations of affordable housing stock. HAF funds were utilized in the development of the legal documents that will be used as part of the sales transactions.
- **South Lake Tahoe Association of REALTORS®** - Land Trust Housing Development – Following the example of the Humboldt Association, South Lake Tahoe lead the movement to secure land donated by the city and developed the collaborative team between public, private and non-profit agencies to develop a single family home. This project is pilot to what they hope will grow in perpetuity.
- **San Diego Association of REALTORS®** - Affordable Housing Design Competition - will create design options for those communities seeking to develop creative usable and attractive affordable housing solutions for their communities. The designs will be made available for associations to utilize statewide.
- **North San Diego County Association of REALTORS®** - Manufactured Housing Coalition- Broadening the awareness on innovations in manufactured housing and its potential to serve as one of many affordable housing solutions, the North San Diego County Coalition is showcasing and sharing information on the potential that exists with this underutilized form of homeownership.

For a full list of the programs that we have supported since the program's inception please visit www.carhaf.org.

REALTORS® are making a difference with the Housing Affordability Fund!

2006 Programs Funded:

• **Amador Association of REALTORS®** - Modeled after the Calaveras Program, Amador created the Workforce Employer Assisted Housing Program to help first time homebuyers with down payment/closing cost assistance.

• **Bay East Association of REALTORS®** - Tri-Valley Housing Opportunities Center— With collaborative support from National Association of Realtors, Bay East, and HAF, This public/private partnership offers a comprehensive one-stop center providing pre/post purchase education and counseling, financial and debt management counseling, access to community mortgage products, information about affordable housing opportunities, and access to resources offered by public and private agencies.

• **San Diego Association of REALTORS®** - A collaborative endeavor of Community HousingWorks & SDAR This public/private partnership will place 200 low & moderate income buyers into their first home through loans and counseling.

• **Santa Clara Association of REALTORS®** - First time Homebuyer Assistance - Provides first time homebuyers in the community with the opportunity to receive down payment/closing cost assistance for those individuals who don't qualify for low-moderate income program assistance.

• **Northern Solano Association of REALTORS®** - First time Homebuyer Assistance - Provides first time homebuyers presently in Section 8 Housing, the opportunity to become homeowners with the opportunity to receive down payment/closing cost assistance for those individuals who would otherwise not qualify for traditional low-moderate income program assistance.

• **Humboldt Association of REALTORS®** - Affordable Housing Design Competition - will create design options for those communities seeking to develop creative usable and attractive affordable housing solutions for their communities.

• **Arcadia Association of REALTORS®** - First Time Homebuyer Fair -In an effort to inform and qualify First Time Homebuyers, the East San Diego AOR is hosting their fair and seeking to enable homeownership for families in their community.

• **Glendale Association of REALTORS®** - In partnership with the San Gabriel Valley Habitat for Humanity and the City of Glendale, is committed to building a high density, high profile workforce housing development in the City of Glendale. The 11 unit condominium project is the first collaborative project of its size.

• **Santa Barbara Association of REALTORS®** - Housing Trust Fund of Santa Barbara County in collaboration with local employers, the real estate and development community and financial institutions will use funds received as seed capital to initiate the development of a pioneering Workforce Homeownership Program designed to expand homeownership opportunities for local employees in Santa Barbara County's high cost housing market.

• **Inland Valleys Association of REALTORS®** - Employee Assisted Housing Program will provide closing and/or down payment assistance to qualified IVAOR employees utilizing HAF funds and additional financial assistance through the various programs offered by IVAOR.

HOUSING AFFORDABILITY ISN'T JUST AN ISSUE THAT AFFECTS THE LESS FORTUNATE—IT AFFECTS US ALL!

November, 2002 marked the inception of the California Association of REALTORS® Housing Affordability Fund. We are proud to report the following successes to date:

PROGRAMS FUNDED:

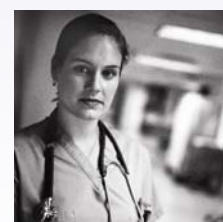
\$1,462,060

TOTAL INVESTMENT LEVERAGE:

\$72.6 million

HOUSING OPPORTUNITIES CREATED:

1323 (and growing)



California's Housing Crisis has priced out many working families from achieving the dream of homeownership. The unaffordable housing market is a result of a long-term shortfall in the development of housing units in California. If we don't get families onto the first rung of the homeownership ladder, it will create long-term challenges for our industry. **YOUR SUPPORT IS CRITICAL!**

"CARHAF has been successful at providing a 'hand up' to families seeking to make it onto the first rung of the homeownership ladder. Supporting the HAF program not only demonstrates your commitment to your community, it's also an investment in your future!"

Tim Muettterties, 2007 HAF Chair

For more information on how to get involved, visit www.CARHAF.org

Contributions are 100% tax-deductible

525 S. Virgil Avenue | Los Angeles, California 90020



2006 Programs Funded (continued):

- **Orange County Association of REALTORS®** - Habitat for Humanity of Orange County in cooperation with the Redevelopment Agency of the City of San Juan Capistrano will provide affordable housing options for 27 families with a special emphasis on the housing needs of military families.
- **Solano Association of REALTORS®** - In cooperation with the Vallejo Neighborhood Housing Services, Inc. will provide closing costs assistance for twelve families in the Solano County who are at or below 140% of the Area Median Income.
- **San Luis Obispo Association of REALTORS®** - San Luis Obispo County Housing Trust Fund- Leveraging investments made by the local business community, the Housing Trust will provide financing for both multi-family rental and ownership housing developments working with both nonprofit and for-profit developers.
- **Monterey County Association of REALTORS®** - Community Housing Trust of Monterey County — Leveraging private sector resources the county wide program will offer housing affordability through two major programs: a recoverable down payment assistance program and predevelopment loans to assist in the increased number of affordable housing units developed in Monterey County.

2005 Programs Funded:

- **Marin Association of REALTORS®** - Marin Workforce Housing Trust – In partnership with investments made by the local business community, the Workforce Housing Trust will provide financing for both multi-family rental and ownership housing through “first-in” money that can be used for site control, land acquisition, and predevelopment – and “last-in” money that closes a project’s funding gap.
- **Sacramento Association of REALTORS®** - Work Force Housing Program – Assisting work force buyers in acquiring property by proving loans to be used for down payments and/or closing costs, Sacramento AOR is anticipating that this program will assist up to 30 such buyers.
- **Southland Regional Association of REALTORS®** - Matching their local commitment of funds, SRAR designed a Moderate Income Housing program that would award 18 families from the San Fernando Valley closing cost assistance.
- **Southwest Riverside Association of REALTORS®** - Habitat for Humanity –The Southwest Riverside AOR is sponsoring the building of the REALTOR® Habitat Home.
- **Fresno Association of REALTORS® - Habitat for Humanity** – Matching local fundraising efforts, the Fresno AOR is sponsoring the building of the REALTOR® Habitat Home which will serve as one of 15 being developed.
- **East San Diego Association of REALTORS®** - First Time Homebuyer Fair –In an effort to inform and qualify First Time Homebuyers, the East San Diego AOR is hosting their fair and seeking to enable homeownership for families in their community.
- **Oakland Association of REALTORS®** - In a partnership with Home Place Initiatives, an organization founded by the East Bay Asian LDC, which seeks innovative strategies to increase homeownership for low to moderate -income families, the Oakland AOR is supporting in the construction of 17 affordable town-homes for moderate-income first-time homebuyers in Oakland’s Lower San Antonio neighborhood.
- **Nevada County Board of REALTORS®** - Habitat for Humanity - Matching their local fundraising effort, Nevada County BOR is sponsoring the building of a 5-unit development in Grass Valley.
- **Rancho Southeast Association of REALTORS®** - Moving on Up – In a highly leveraged partnership with Unity in the Community, the members of the Rancho Southeast AOR are acquiring single and multi-family dwellings for rehabilitation and sale (or rental) for low to moderate income families.

2004 Programs Funded:

- **Bay East Association of REALTORS®** - Habitat for Humanity East Bay – A partnership between the Bay East AOR and East Bay Habitat for Humanity was created to promote and support the twenty-two unit housing development in the City of Livermore that will provide affordable housing to low-income workforce families.
- **Calaveras County Association of REALTORS®** - Workforce Employer Assisted Housing was a model created to help first time homebuyers with long term employment in the community with down payment/closing cost assistance.
- **Humboldt Association of REALTORS®** - Land Trust Housing Development – An innovative collaboration between public and private agencies, this development model will maintain generations of affordable housing stock. HAF funds were utilized in the development of the legal documents that will be used as part of the sales transactions.
- **South Lake Tahoe Association of REALTORS®** - Land Trust Housing Development – Following the example of the Humboldt Association, South Lake Tahoe lead the movement to secure land donated by the city and developed the collaborative team between public, private and non-profit agencies to develop a single family home. This project is pilot to what they hope will grow in perpetuity.
- **Beverly Hills/Greater Los Angeles Association of REALTORS®** - With their advocacy efforts, this unique mixed income, affordable housing model was designed to assist individuals who may require some assistance with daily activities, but are not in need of assisted living or skilled nursing. This independent, low-income elder housing will allocate 30% of the building’s units to older adults who are either living with HIV/AIDS, homeless or at risk of being homeless.
- **Santa Barbara Association of REALTORS®** – Habitat for Humanity with the support and efforts of their local Association, Southern Santa Barbara County will soon be the recipient of 3 new Habitat for Humanity Homes.
- **San Diego Association of REALTORS®** - Affordable Housing Design Competition - will create design options for those communities seeking to develop creative usable and attractive affordable housing solutions for their communities. The designs will be made available for associations to utilize statewide.
- **North San Diego County Association of REALTORS®** - Manufactured Housing Coalition- Broadening the awareness on innovations in manufactured housing and its potential to serve as one of many affordable housing solutions, the North San Diego County Coalition is showcasing and sharing information on the potential that exists with this underutilized form of homeownership.

Realtors are making a difference with the Housing Affordability Fund!

2006 Programs Funded:

- **San Luis Obispo Association of REALTORS®** - San Luis Obispo County Housing Trust Fund- Leveraging investments made by the local business community, the Housing Trust will provide financing for both multi-family rental and ownership housing developments working with both nonprofit and for-profit developers.

- **Monterey County Association of REALTORS®** - Community Housing Trust of Monterey County — Leveraging private sector resources the county wide program will offer housing affordability through two major programs: a recoverable down payment assistance program and predevelopment loans to assist in the increased number of affordable housing units developed in Monterey County.

2005 Programs Funded:

- **Marin Association of REALTORS®** - Marin Workforce Housing Trust – In partnership with investments made by the local business community, the Workforce Housing Trust will provide financing for both multi-family rental and ownership housing through “first-in” money that can be used for site control, land acquisition, and predevelopment – and “last-in” money that closes a project’s funding gap.

- **San Diego Association of REALTORS®** - A collaborative endeavor of Community HousingWorks & SDAR This public/private partnership supports the Home Ownership Center, providing comprehensive pre & post purchase counseling, as well as the development of affordable housing.

- **Sacramento Association of REALTORS®** - Work Force Housing Program – Assisting work force buyers in acquiring property by providing loans to be used for down payments and/or closing costs, Sacramento AOR is anticipating that this program will assist up to 30 such buyers.

- **Southland Regional Association of REALTORS®** - Matching their local commitment of funds, SRAR designed a Moderate Income Housing program that would award 18 families from the San Fernando Valley closing cost assistance.

- **Southwest Riverside Association of REALTORS®** - Habitat for Humanity –The Southwest Riverside AOR is sponsoring the building of the REALTOR® Habitat Home.

- **East San Diego Association of REALTORS®** - First Time Homebuyer Fair –In an effort to inform and qualify First Time Homebuyers, the East San Diego AOR is hosting their fair and seeking to enable homeownership for families in their community.

- **Fresno Association of REALTORS®** - **Habitat for Humanity** – Matching local fundraising efforts, the Fresno AOR is sponsoring the building of the REALTOR® Habitat Home which will serve as one of 15 being developed.

HOUSING AFFORDABILITY ISN'T JUST AN ISSUE THAT AFFECTS THE LESS FORTUNATE—IT AFFECTS US ALL!

November, 2002 marked the inception of the California Association of REALTORS® Housing Affordability Fund. We are proud to report the following successes to date:

PROGRAMS FUNDED:

\$1,089,060

TOTAL INVESTMENT

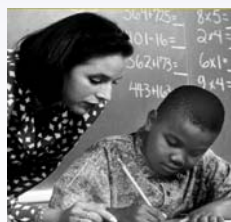
LEVERAGE:

\$58.4 million

HOUSING OPPORTUNITIES

CREATED:

1250 (and growing)



California's Housing Crisis has priced out many working families from achieving the dream of homeownership. The unaffordable housing market is a result of a long-term shortfall in the development of housing units in California. If we don't get families onto the first rung of the homeownership ladder, it will create long-term challenges for our industry. **YOUR SUPPORT IS CRITICAL!**

“Lack of affordable housing is the #1 issue facing California today. Realtors are the driving force toward a solution. As an industry, we're uniquely positioned to provide knowledge, policy, and funds for projects that have and will continue to make a difference.”

Sereta Churchill, 2006 HAF Chair

For more information on how to get involved, visit www.CARHAF.org

Contributions are 100% tax-deductible

525 S. Virgil Avenue | Los Angeles, California 90020



- **Oakland Association of REALTORS®** - In a partnership with Home Place Initiatives, an organization founded by the East Bay Asian LDC, which seeks innovative strategies to increase homeownership for low to moderate -income families, the Oakland AOR is supporting in the construction of 17 affordable town-homes for moderate-income first-time homebuyers in Oakland's Lower San Antonio neighborhood.
- **Nevada County Board of REALTORS®** - Habitat for Humanity - Matching their local fundraising effort, Nevada County BOR is sponsoring the building of a 5-unit development in Grass Valley.
- **Rancho Southeast Association of REALTORS®** - Moving on Up – In a highly leveraged partnership with Unity in the Community, the members of the Rancho Southeast AOR are acquiring single and multi-family dwellings for rehabilitation and sale (or rental) for low to moderate income families.
- **San Luis Obispo & Scenic Coast Association of REALTORS®** - Habitat for Humanity – Addressing the housing crisis regionally, the San Luis Obispo and Scenic Coast AOR's have teamed up to build 3 Habitat Homes.

2004 Programs Funded:

- **Bay East Association of REALTORS®** - Habitat for Humanity East Bay – A partnership between the Bay East AOR and East Bay Habitat for Humanity was created to promote and support the twenty-two unit housing development in the City of Livermore that will provide affordable housing to low-income workforce families.
- **Calaveras County Association of REALTORS®** - Workforce Employer Assisted Housing was a model created to help first time homebuyers with long term employment in the community with down payment/closing cost assistance.
- **Humboldt Association of REALTORS®** - Land Trust Housing Development – An innovative collaboration between public and private agencies, this development model will maintain generations of affordable housing stock. HAF funds were utilized in the development of the legal documents that will be used as part of the sales transactions.
- **South Lake Tahoe Association of REALTORS®** - Land Trust Housing Development – Following the example of the Humboldt Association, South Lake Tahoe lead the movement to secure land donated by the city and developed the collaborative team between public, private and non-profit agencies to develop a single family home. This project is pilot to what they hope will grow in perpetuity.
- **Beverly Hills/Greater Los Angeles Association of REALTORS®** - With their advocacy efforts, this unique mixed income, affordable housing model was designed to assist individuals who may require some assistance with daily activities, but are not in need of assisted living or skilled nursing. This independent, low-income elder housing will allocate 30% of the building's units to older adults who are either living with HIV/AIDS, homeless or at risk of being homeless.
- **Santa Clara Association of REALTORS®** - Employer Assisted Housing Program – Provides first time homebuyers in the community and within the association with the opportunity to receive down payment/closing cost assistance for those individuals who don't qualify for low-moderate income program assistance.
- **Santa Barbara Association of REALTORS®** – Habitat for Humanity with the support and efforts of their local Association, Southern Santa Barbara County will soon be the recipient of 3 new Habitat for Humanity Homes.
- **Tehama County and Shasta County Association of REALTORS®** - Habitat for Humanity – For funding of infrastructure for the construction of 20 affordable houses for low-income workforce families serves as Phase 1 of what will ultimately be a 64-home subdivision on 15 acres of donated land in Red Bluff, California.
- **San Diego Association of REALTORS®** - Affordable Housing Design Competition - will create design options for those communities seeking to develop creative usable and attractive affordable housing solutions for their communities. The designs will be made available for associations to utilize statewide.
- **Beverly Hills/Greater Los Angeles Association of REALTORS®** – Habitat for Humanity – HAF Provided \$5,000 of funding to support their \$95,000 REALTOR® supported fundraising effort to build 4 Habitat Homes in South L.A.
- **Chico Association of REALTORS®** - Habitat for Humanity – REALTORS® seeking to find immediate solutions to their local affordable housing needs have partnered with Habitat of Butte County for the delivery of 2 homes.
- **North San Diego County Association of REALTORS®** - Manufactured Housing Coalition- Broadening the awareness on innovations in manufactured housing and its potential to serve as one of many affordable housing solutions, the North San Diego County Coalition is showcasing and sharing information on the potential that exists with this underutilized form of homeownership.
- **Oakland Association of REALTORS®** - Building on previous successes, the Oakland Association has partnered with other community based education initiatives to begin growing the next generation of homebuyers. Their education project is preparing future homebuyers with financial literacy courses.

2003 Programs Funded:

- **Monterey County Association of REALTORS®** – Housing Opportunity Center - A collaborative endeavor of Community Improvement Systems and Planning Association Inc., and Monterey County Housing Alliance (MoCHA). This public/private partnership offers a comprehensive one-stop center providing pre/post purchase education and counseling, financial and debt management counseling, access to community mortgage products, information about affordable housing opportunities, and access to resources offered by public and private agencies.
- **Oakland Association of REALTORS®** - Home Buyer Assistance Center – Exhibited at the City Homeownership Education Fair, the association qualified potential homeowners, and linked them with financial institutions, local homeownership programs, and a REALTOR®.
- **Oakland Association of REALTORS®** - Bus Tour/Citywide Open House – Following the Homeownership Education Fair, those pre-qualified families were taken on a Citywide Open House, shuttling families to available affordable homeownership opportunities citywide.
- **San Diego Association of REALTORS®** - Employer Assisted Housing – Attempting to increase homeownership among its employees, SDAR piloted a first-time homebuyer program. Administered by the San Diego Housing Commission, this program opened the doors to homeownership for several SDAR working families.
- **California Association of REALTORS®** - Housing Bus Tour - Showcasing innovative ways of addressing community revitalization and affordable home ownership, H.A.F. supported the San Diego Housing Affordability Bus Tour. Conducted by the Center City Development Corporation, the tour informed REALTORS® statewide on creative development, adaptive re-use projects, and how to advocate for affordable housing on a municipal level.



A Snapshot of Our Progress

November, 2002, marked the inception of the
California Association of REALTORS® Housing Affordability Fund

We are proud to report the following successes to date:

TOTAL DOLLARS RAISED: \$2.8 MILLION

PROGRAMS FUNDED: \$774,060 (and growing)

2005 Programs Funded:

- **Marin Association of REALTORS®** - Marin Association of REALTORS® - Marin Workforce Housing Trust – In partnership with investments made by the local business community, the Workforce Housing Trust will provide financing for both multi-family rental and ownership housing through “first-in” money – money that can be used for site control, land acquisition, and predevelopment – and “last-in” money that closes a project’s funding gap.
- **Sacramento Association of REALTORS®** - Work Force Housing Program – Assisting work force buyers in acquiring property by proving loans to be used for down payments and/or closing costs, Sacramento AOR is anticipating that this program will assist up to 30 such buyers.
- **Oakland Association of REALTORS®** - In a partnership with Home Place Initiatives, an organization founded by the East Bay Asian LDC, which seeks innovative strategies to increase homeownership for low to moderate -income families, the Oakland AOR is supporting in the construction of 17 affordable town-homes for moderate-income first-time homebuyers in Oakland's Lower San Antonio neighborhood.
- **Nevada County Board of REALTORS®** - Habitat for Humanity - Matching their local fundraising effort, Nevada County BOR is sponsoring the building of a 5-unit development in Grass Valley.
- **Rancho Southeast Association of REALTORS®** - Moving on Up – In a highly leveraged partnership with Unity in the Community, the members of the Rancho Southeast AOR are acquiring single and multi-family dwellings for rehabilitation and sale (or rental) for low to moderate income families.
- **San Luis Obispo & Scenic Coast Association of REALTORS®** - Habitat for Humanity – Addressing the housing crisis regionally, the San Luis Obispo and Scenic Coast AOR’s have teamed up to build 3 Habitat Homes.
- **East San Diego Association of REALTORS®** - First Time Homebuyer Fair –In an effort to inform and qualify First Time Homebuyers, the East San Diego AOR is hosting their fair and seeking to enable homeownership for families in their community.
- **Fresno Association of REALTORS® - Habitat for Humanity** – Matching their local fundraising effort, the Fresno AOR is sponsoring the building of the REALTOR® Habitat Home which will serve as one of 15 being developed.

2004 Programs Funded:

- **Bay East Association of REALTORS®** - Habitat for Humanity East Bay – A partnership between the Bay East AOR and East Bay Habitat for Humanity was created to promote and support the twenty-two unit housing development in the City of Livermore that will provide affordable housing to low-income workforce families.
- **Calaveras County Association of REALTORS®** - Workforce Employer Assisted Housing was a model created to help first time homebuyers with long term employment in the community with down payment/closing cost assistance.
- **Humboldt Association of REALTORS®** - Land Trust Housing Development – An innovative collaboration between public and private agencies, this development model will maintain generations of affordable housing stock. HAF funds were utilized in the development of the legal documents that will be used as part of the sales transactions.
- **South Lake Tahoe Association of REALTORS®** - Land Trust Housing Development – Following the example of the Humboldt Association, South Lake Tahoe lead the movement to secure land donated by the city and developed the collaborative team between public, private and non-profit agencies to develop a single family home. This project is pilot to what they hope will grow in perpetuity.



CALIFORNIA ASSOCIATION OF REALTORS®

- **Beverly Hills/Greater Los Angeles Association of REALTORS®** - With their advocacy efforts, this unique mixed income, affordable housing model was designed to assist individuals who may require some assistance with daily activities, but are not in need of assisted living or skilled nursing. This independent, low-income elder housing will allocate 30% of the building's units to older adults who are either living with HIV/AIDS, homeless or at risk of being homeless.
- **Santa Clara Association of REALTORS®** - 2 Employer Assisted Housing Program – Provides first time homebuyers in the community and within the association with the opportunity to receive downpayment/closing cost assistance for those individuals who don't qualify for low-moderate income program assistance.
- **Santa Barbara Association of REALTORS®** – Habitat for Humanity with the support and efforts of their local Association, Southern Santa Barbara County will soon be the recipient of 3 new Habitat for Humanity Homes.
- **Tehama County and Shasta County Association of REALTORS®** - Habitat for Humanity – For funding of infrastructure for the construction of 20 affordable houses for low-income workforce families serves as Phase 1 of what will ultimately be a 64-home subdivision on 15 acres of donated land in Red Bluff, California.
- **San Diego Association of REALTORS®** - Affordable Housing Design Competition - will create design options for those communities seeking to develop creative usable and attractive affordable housing solutions for their communities. The designs will be made available for associations to utilize statewide.
- **Beverly Hills/Greater Los Angeles Association of REALTORS®** – Habitat for Humanity – HAF Provided \$5,000 of funding to support their \$95,000 REALTOR® supported fundraising effort to build 4 Habitat Homes in South L.A.
- **Chico Association of REALTORS®** - Habitat for Humanity – REALTORS® seeking to find immediate solutions to their local affordable housing needs have partnered with Habitat of Butte County for the delivery of 2 homes.
- **North San Diego County Association of REALTORS®** - Manufactured Housing Coalition- Broadening the awareness on innovations in manufactured housing and its potential to serve as one of many affordable housing solutions, the North San Diego County Coalition is showcasing and sharing information on the potential that exists with this underutilized form of homeownership.
- **Oakland Association of REALTORS®** - Building on previous successes, the Oakland Association has partnered with other community based education initiatives to begin growing the next generation of homebuyers. Their education project is preparing future homebuyers with financial literacy courses.

2003 Programs Funded:

- **Monterey County Association of REALTORS®** – Housing Opportunity Center - A collaborative endeavor of Community Improvement Systems and Planning Association Inc., and Monterey County Housing Alliance (MoCHA). This public/private partnership offers a comprehensive one-stop center providing pre/post purchase education and counseling, financial and debt management counseling, access to community mortgage products, information about affordable housing opportunities, and access to resources offered by public and private agencies.
- **Oakland Association of REALTORS®** - Home Buyer Assistance Center – Exhibited at the City Homeownership Education Fair, the association qualified potential homeowners, and linked them with financial institutions, local homeownership programs, and a REALTOR®.
- **Oakland Association of REALTORS®** - Bus Tour/Citywide Open House – Following the Homeownership Education Fair, those pre-qualified families were taken on a Citywide Open House, shuttling families to available affordable homeownership opportunities citywide.
- **San Diego Association of REALTORS®** - Employer Assisted Housing – Attempting to increase homeownership among its employees, SDAR piloted a first-time homebuyer program. Administered by the San Diego Housing Commission, this program opened the doors to homeownership for several SDAR working families.
- **California Association of REALTORS®** - Housing Bus Tour - Showcasing innovative ways of addressing community revitalization and affordable home ownership, H.A.F. supported the San Diego Housing Affordability Bus Tour. Conducted by the Center City Development Corporation, the tour informed REALTORS® statewide on creative development, adaptive re-use projects, and how to advocate for affordable housing on a municipal level.
- **Tehachapi Area Association of REALTORS®** - Habitat for Humanity –The Golden Empire organization has completed over 17 homes, with more to be completed in the next several months.

