



# Housing Affordability Fund

## MISSION STATEMENT

The CALIFORNIA ASSOCIATION OF REALTORS® Housing Affordability Fund (HAF) plays an active role in addressing the ongoing housing affordability challenges facing California. HAF will raise and distribute funds in partnership with local associations and other groups to promote housing and homeownership.

November, 2002, CALIFORNIA REALTORS® unveiled the Housing Affordability Fund, a non-profit 501(c)(3) dedicated to addressing California's growing housing affordability crisis. In the midst of skyrocketing housing costs, REALTORS® were bearing witness to more working families getting pushed away from the American dream of homeownership. The Housing Affordability Fund was established to provide more options for first time home-buyers entry into homeownership.

**C.A.R. HAF's Pathway to Homeownership Closing Cost Assistance Grant Program** helps first-time homebuyers who are members of an "Underserved Community\*" bridge the affordability gap by providing up to \$10,000 in closing cost assistance. Each grant is provided to low-to-moderate income (120% AMI and below) first-time homebuyers who utilize the services of a CA REALTOR®.

**Pathway Info:** [on.car.org/hafclose](https://on.car.org/hafclose)

**Donate:** [on.car.org/hafdonate](https://on.car.org/hafdonate)

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Contact us at  
[haf@car.org](mailto:haf@car.org)



\*"Underserved Community" includes: (i) people of color; (ii) persons with disabilities (physical, cognitive, or mental); or (iii) lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons.(ii) An individual with a disability is defined as a person who has a physical or mental impairment that substantially limits one or more major life activities.