



TUCSON REALTORS® CHARITABLE FOUNDATION

ESSENTIAL WORKERS HOUSING FUND

Over the past two years, essential workers have put their lives on the line to ensure our community's health and safety. Yet many of them cannot afford to live in the communities they serve in.

Through the generous support of our partners, essential workers may now qualify to have both down payment and closing cost assistance.

HOW TO PARTICIPATE

If you are in the process of closing on a home and are qualified for the Pima Tucson Homebuyers Solution Program, you may be eligible for additional downpayment and closing cost benefits if you are employed in a role designated as an essential worker by the CDC.

Make sure you are using a lender who participates in the Pima Tucson Homebuyers Solution Program and review qualifications on our website.



THANK YOU FOR YOUR SERVICE

MORE DETAILS

- Must provide evidence of employment as an essential worker as defined by the CDC to your lender
- Must be a qualified participant in the Pima Tucson Homebuyers Solutions program
- Grant is 1% of first mortgage loan, up to \$2,500
- Must live in Pima County

[ESSENTIALWORKERSHOUSINGFUND.COM](https://www.essentialworkershousingfund.com)





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QUALIFIED PROFESSIONS

See the complete list on [cdc.gov/covid-19](https://www.cdc.gov/covid-19)

ESSENTIAL HEALTHCARE WORKERS

- Hospital employees
- Pharmacies and Drug Stores workers
- Offices of Physicians workers (ex: Mental Health Specialists, Dentists, Chiropractors, Occupational, and Speech Therapists etc)
- Outpatient Care Centers workers (ex. Kidney Dialysis, Home Health Care, etc.)
- Nursing Care Facilities and other residential and assisted living centers workers

ESSENTIAL NON-HEALTHCARE WORKERS

- Emergency & Safety Relief Services (ex. police, fire, corrections, etc.)
- Agricultural & Food Service workers (ex. restaurant workers, food producers, beverage manufacturers)
- Veterinarians
- Educators (ex. elementary school, junior college, technical schools, university staff)
- Postal Workers
- Transit Workers
- Manufacturing facilities workers



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In order to take advantage of this program, you must already be a qualified and participating in the Pima Tucson Homebuyers Solution Program, which provides between 0% and 5% down-payment assistance for qualified homebuyers.

LEARN MORE ABOUT THE PIMA TUCSON HOMEBUYERS SOLUTION PROGRAM

✓ Homebuyers who are income and FICO score qualified are able to access a low interest loan to pay up to 5% of their downpayment.

- You must have a credit score above 640 to qualify
- You must have an income below \$122,100. If your income is below \$54K you may be eligible for even more great programs.

✓ If you stay in your home for more than three years, the loan converts into a grant that does not need to be repaid!

- The down-payment assistance come in the form of a forgivable 3-year, 0% interest 2nd Mortgage that disappears after 3 years if you are still in your home and you have stayed current with your payments.

✓ Proceeds of the program support affordable housing projects community development projects in Tucson and Pima County.

- This program is provided by two local, non-profits Housing Finance Agencies -- the Tucson IDA and the Pima IDA. These organizations are committed to investing in our community's economic growth through affordable housing, small business loans, and other great programs.



**BY USING BOTH PROGRAMS YOU COULD
SAVE AN AVERAGE OF \$16,500 ON YOUR
HOME BUYING PROCESS**

[PIMATUCSONHOMEBUYERS.COM](https://pimatucsonhomebuyers.com)