



## Down Payment Assistance/Below Market Purchase Program

This class will introduce you to Housing Trust Silicon Valley, its down payment assistance programs for first time homebuyers and other Affordable Housing Options.

- Benefits of Housing Trust programs for first-time homebuyers and REALTORS®.
- Pre-approval process that helps first time buyers be competitive.
- How the new Homebuyer Empowerment Loan Program (HELP) can assist today's buyers.
- Build a referral network with the Housing Trust and its Preferred Loan Officers.
- Learn about the Housing Affordability Fund (HAF) Closing Cost Grant sponsored by SCCAOR and SILVAR.
- A Look at Local Affordable Housing Options- City of Santa Clara's Below Market Purchase Program (BMP).

**When: Thursday, March 15, 2018 @ 1:30 pm - 3:30 pm**

**Where: 1651 N 1st St, San Jose, CA 95112 (408) 445-8500**

**Register: [sccaor.com/class/dpa1](http://sccaor.com/class/dpa1)**

**\$15 Members**

**\$25 Non-Members**

**Register by March 13**

**9PM PST**

**\$30 All after March 13**

**if available**



**Presented By:**  
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*Homeownership Programs Manager*  
Housing Trust Silicon Valley

### **SCCAOR Course Cancellation Policy**

If you must cancel or reschedule your reservation, a full refund will be issued if notification is received by email, or in writing (not by telephone), three (3) days prior to class. Those who book within three (3) days are not eligible for cancellation or refunds. To cancel, please send an email to [education@sccaor.com](mailto:education@sccaor.com) and identify the name of the course and include the order number associated with the purchase of the course. In the event that a student should fail to attend a class, the tuition for said class is forfeited and will not be transferred to future classes. SCCAOR reserves the right to cancel or reschedule any course. If cancellation occurs, SCCAOR will issue a full refund. In the event of rescheduling, SCCAOR will send immediate notification and transfer all reservations, including payment, to the new date.

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**For more information, contact the education department at [education@sccaor.com](mailto:education@sccaor.com)  
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