



**Monday,  
December 10, 2018**

1:30 pm-3:30 pm

**\$15**  
SCCAOR Members

**\$25**  
Non-Members

1651 North 1st Street,  
San Jose, CA 95112  
408.445.8500

## **EMPOWER HOMEBUYERS SCC DOWN PAYMENT ASSISTANCE PROGRAM**

This class will introduce you to Empower Homebuyers SCC, a program of the County of Santa Clara administered by Housing Trust Silicon Valley. It provides down payment assistance loans to first-time homebuyers in the county and is funded by the 2016 Measure A Affordable Housing Bond. The program is aimed at assist low to moderate income County residents – including employees at nonprofit organizations, teachers, healthcare professionals, County employees and others.

- Benefits of the Empower Homebuyers SCC for first-time homebuyers and REALTORS®.
- How you can prepare your first time buyers to be competitive with down payment assistance programs.
- Help your first-time homebuyer clients qualify and participate for this exciting program.
- Quick tips to assist your clients in navigating the application and pre-approval process.
- Build a referral network with the Housing Trust and Approved Lenders.
- For buyers with higher incomes, learn about the Homebuyer Empowerment Loan Program (HELP).



**Presented By:**

**Adria Quinones-Masur**

Director of Homebuyer Programs

Housing Trust Silicon Valley

*\*SCC = Santa Clara County*

**Register:**

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

### SCCAOR Course Cancellation Policy

Rev. 11.27.2018 18EHAQ1

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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