

A background image of a suburban neighborhood with several two-story houses, a white picket fence, and green lawns under a clear blue sky. The image is slightly faded to allow the text to be prominent.

North County Workforce Homebuyer Program

Homebuyer Orientation Packet

2024

Housing Trust Fund of Santa Barbara County

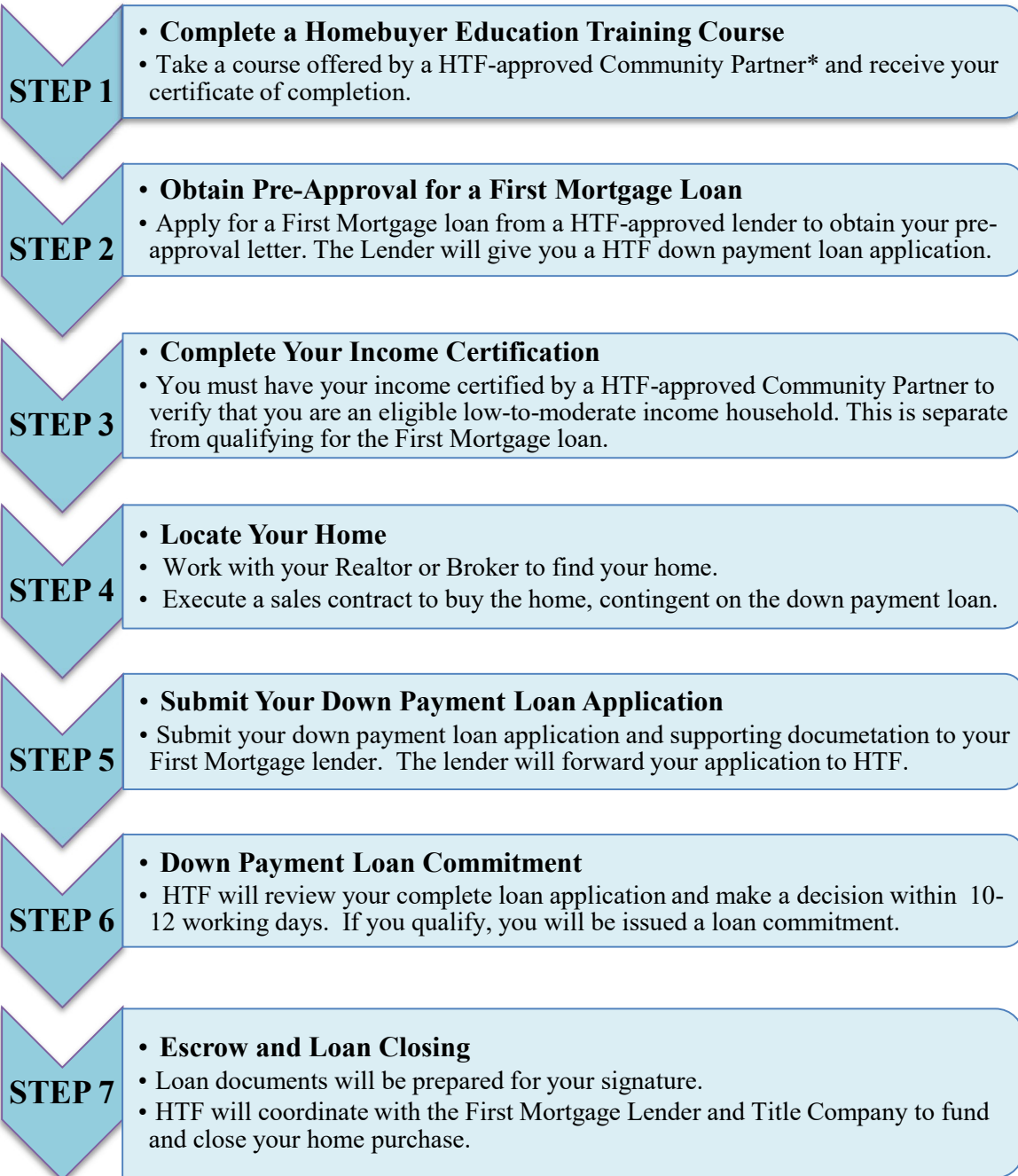
P. O. Box 60909

Santa Barbara, CA 93160-0909

(805) 685-1949

www.sbhousingtrust.org

Loan Funding Process with Application Steps



**The Housing Trust Fund has a list of approved Community Partners where you can take a Homebuyer Education Training course, have your income certified, obtain pre-approval for your First Mortgage Loan and receive assistance in applying for a First-time Homebuyer Down Payment loan (see Appendix D). You may use any realtor or broker you choose to locate your home, and it is helpful if they have attended an HTF informational workshop.*

Housing Trust Fund of Santa Barbara County

Workforce Homebuyer Program

PROGRAM OVERVIEW

The Workforce Homebuyer Program is a program of the Housing Trust Fund of Santa Barbara County (HTF) to expand homeownership opportunities for local working families. The program helps bridge the homeownership affordability gap for Workforce homebuyers by providing 30-year deferred payment loans up to a maximum of \$100,000 per household to assist lower income households in purchasing a home in the community. Funds can be used for down payment and closing costs for households who earn a maximum of 80% of the Area Median Income (AMI). The loans have no current interest or principal payments and are repaid, with accrued interest, upon sale, transfer or refinancing of the home or at the end of the loan term. Funding for the program has been provided through a grant to HTF from the State Department of Housing and Community Development (State HCD) CalHome Program.

The program removes financial barriers to the dream of homeownership by lowering home acquisition and carrying costs. The program enables qualified working families to purchase a home that provides a stable residence that strengthens the family and the neighborhood.

HOMEBUYER ELIGIBILITY REQUIREMENTS

Homebuyers seeking a down payment loan must meet the following minimum criteria:

- Applicants must be work within Santa Barbara County¹.
- Applicants must be a First-Time Homebuyer and may not have owned a principal residence in within three (3) years from the date of program application²
- Applicants must be a U.S. Citizen, a Naturalized Citizen or a permanent resident alien.
- Applicants must be an eligible low or moderate-income³ income household and have the household income and household size certified by an HTF-approved Community Partner.
- The homebuyer must occupy the home as the primary residence for the duration of the loan. HTF does not allow non-occupant borrowers or co-signers on the applicant loan.
- The home size must be sufficient for the household so that there is no overcrowding.
- Applicants must attend and complete an HTF-approved Homebuyer Education Training class⁴.
- Applicants must secure pre-approval of a 30-year fixed rate First Mortgage loan from a participating lender and have satisfactory credit and job/income stability.
- Applicants must contribute at least 3% to 3.5%⁵ of the home purchase price and closing costs and must invest any other liquid assets in excess of \$15,000 for the purchase of the home.

¹ An applicant may also be a retired worker who was employed in Santa Barbara County.

² Some exceptions are allowed. The First-time Homebuyer definition under State law is provided in Appendix A.

³ Moderate-income households earning a maximum of 120% of AMI, adjusted for household size, who are victims of a Santa Barbara County natural disaster may be eligible for the program. Please see Appendix B.

⁴ Successful applicants will receive a reimbursement for the cost of the homebuyer education course up to \$150.

⁵ Some first mortgage lenders require only a 3% cash contribution from the homebuyer and others may require 3.5% or even 5%. HTF will defer to the requirements of the approved first mortgage lender.

ELIGIBILITY OF THE HOME

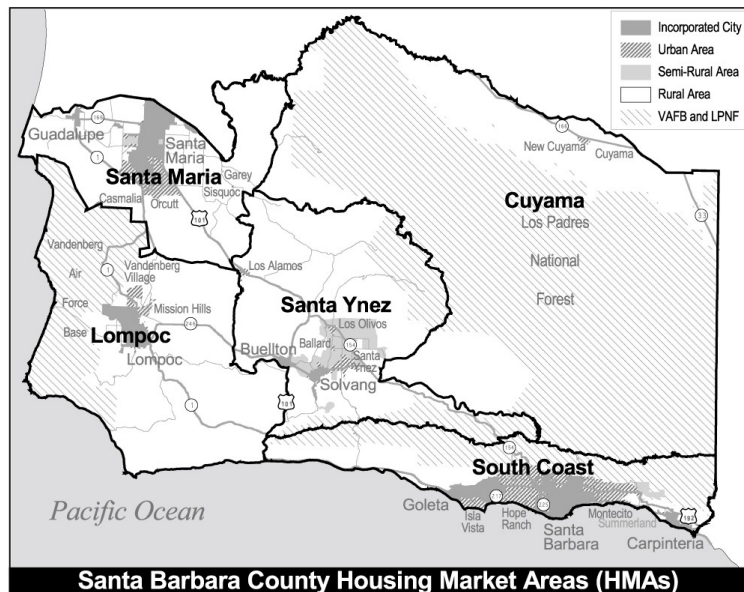
Location of the Home: Homebuyers may apply for a down payment loan to purchase a market-rate or resale-restricted affordable home located within Santa Barbara County. Eligible cities include: Buellton, Guadalupe, Lompoc, Santa Maria, Solvang in North County and Carpinteria, Goleta and Santa Barbara in South County. Homes located in the unincorporated county areas are also eligible for the program.

Eligible Home Types: Eligible homes include detached or attached single-family homes⁶; units in Planned Developments; townhomes; condominiums⁷; and, modular or mobile homes that either have an individual deed to the property or a lease in a mobile home park.

Home Habitability: Homes eligible for acquisition under the North County Workforce Homebuyer Program must be completed and ready for occupancy. Homes must meet local building, health and safety code standards, including no peeling lead paint, and have no deficiencies or conditions that affect the home's structural integrity. Homes that require substantial rehabilitation are ineligible for the program. The home size must be sufficient for the household so that there is no overcrowding.

Home Health & Safety Repairs: HTF requires that the borrower submit a Home Inspection Report performed by a professional home inspection service as part of the application packet. HTF will require the repair of health, safety, security and soundness defects and local code violations prior to funding of the down payment loan. Generally, HTF does not require the repair of minor defects, deferred maintenance and normal wear as a condition of the loan. However, HTF will follow the FHA standard that the roof must have a minimum remaining life of two years.

North County Workforce Homebuyer Program – Eligible Housing Market Areas



⁶ Single-family homes that have second units are also eligible, except that any potential income from use of the second unit as a rental will not be included in calculating the borrower's initial income for loan qualification.

⁷ Homebuyers should be aware that First Mortgage Lenders typically require that 70% of the units in a condominium project be owner occupied in order for the unit to be eligible for a First Mortgage loan.

HOUSEHOLD INCOME TARGETING

To be eligible for a Workforce Homebuyer Down Payment Loan, the applicant's total household income cannot be more than 80% of the Area Median Income (AMI) for Santa Barbara County for low-income households, adjusted for household size. Applicants who are victims of a Santa Barbara County natural disaster and whose income does not exceed 120% of AMI, adjusted for household size, are also eligible for a down payment loan. The Area Median Income is published annually by the U.S. Department of Housing and Urban Development and adopted by the California Department of Housing and Community Development (State HCD).

Applicants who apply for a loan must have their household income and size certified by an HTF Community Partner. The combined income of all household members 18 years old or older who will be living in the home must be included in calculating the applicant's total household income. To be considered a member of the household, individuals must be either:

- On the title and loan of the home;
- Claimed as a dependent on the tax returns of the household member who will appear on the title and Housing Trust Fund loan (a spouse is not a dependent; he or she must be on the title and loan of the property); or,
- Any other family household member 18 years of age or older earning an income, except that the income of full-time students is exempted.

In 2021, the Area Median Income utilized by State HCD is \$90,100 for a family of four. Maximum household incomes eligible for the Workforce Homebuyer Program are shown below and are calculated based on the State HCD Hold Harmless Policy.⁸ The maximum income limits will be revised in 2022 when new Area Median Incomes are published by HUD.

Santa Barbara County Maximum Income Limits - 2021

FY 2021 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Low (80%) Income Limits	\$70,050	\$80,050	\$90,050	\$100,050	\$108,100	\$116,100	\$124,100	\$132,000
Moderate (120%) Income Limits	\$75,650	\$86,500	\$97,300	\$108,100	\$116,750	\$125,400	\$134,050	\$142,700

⁸ From State Department of Housing & Community Development guidelines, which were published on April 26, 2021. These income levels reflect the State Hold Harmless (HH) Policy of not lowering maximum income levels based on a decline in the Area Median Income.

HTF PAYMENT LOAN

A. Type of Loan:

The down payment loan offered under this program is subordinate financing, secured by a second lien position on the home. The loan is a 30-year deferred “soft second”, with no current interest or principal payments. Instead, repayment of the loan principal and accrued interest is deferred until the loan maturity date or the occurrence of certain events: The loan will become due when the borrower sells or transfers the property, ceases to maintain the residence as his/her primary residence, converts the home to a rental property or refinances the first mortgage (unless the refinance meets one of the program exceptions, as defined in the homebuyer loan documents). The loan is not assumable. Loans do not generally become due in the case of death or divorce when the beneficiary or remaining spouse uses the home for his/her primary residence.

B. Maximum Home Price: The maximum home purchase price may not exceed the most recent median single-family home price for Santa Barbara County, as posted by the California Association of Realtors at <https://www.car.org/en/marketdata/data/countysalesactivity>.

C. Maximum Loan Amount: The maximum down payment loan amount under this program will be 20% of the home purchase price or a maximum loan of **\$100,000**. However, the amount of the individual homebuyer loan will be based on the home purchase price, homebuyer income and need. The down payment loan may not be for more than the homebuyer needs to purchase the home with affordable monthly payments and may not be made for purchase of a home that exceeds the homebuyer’s purchasing ability. HTF, in coordination with your First Mortgage Lender will calculate the amount of the down payment loan needed to assist you in completing your individual home purchase.

D. Loan Fees and Closing Costs: There is no loan origination fee for processing of the HTF down payment loan; however, borrowers will pay for the actual cost of any document preparation fees, title fees and other loan closing costs. The cost of such fees may be paid from the down payment loan proceeds. The homebuyer should expect to pay other fees and costs associated with the First Mortgage loan at or before the close of escrow, such as loan origination or processing fees, appraisal, credit reports, prepaid hazard insurance and property taxes, title and escrow fees. Homebuyers must also pay for the cost of the required Homebuyer Education course, Income Certification and Home Inspection as part of applying for the Housing Trust Fund down payment loan. The Housing Trust Fund and the First Mortgage lender will provide Loan Estimates to the borrower and the Title Company will provide a settlement statement of total transaction costs.

E. No Non-Occupant Borrowers or Co-signers: HTF does not allow co-signers or non-occupant borrowers on the applicant’s loan. There are no exceptions to this policy.

CLOSING COST GRANTS

Closing Cost Grants: Homebuyers may also be eligible to receive a closing cost grant up to \$5,000, depending upon funding availability and the location of the home, to help pay for closing costs such as first mortgage loan origination and processing fees, title and escrow fees and mortgage insurance. The closing cost grant provides additional financial assistance to help qualified families purchase a home. Closing cost grants are not available for homes purchased in

all communities within Santa Barbara County. *Please check with HTF or your first mortgage lender regarding the availability of a closing cost grant.*

HOMEBUYER DISCOUNTS

Homebuyers who purchase a home within the Housing Trust Fund with a down payment loan from the North County Workforce Homebuyer Program may be eligible for discounts on First Mortgage loan processing and credit report fees, the buyer's Real Estate Broker commission and Home Inspection fees if their employer is a member of the Coastal Housing Partnership. The Coastal Housing Partnership is one of the Housing Trust Fund's community partners. To determine if your employer is a member of Coastal Housing Partnership, you can contact info@CoastalHousing.org or call (805) 969-1025. More information about the Coastal Housing Partnership is located online at: <http://www.coastalhousing.org>.

REPAYMENT OF THE LOAN

Down payment loans will be repaid at the end of the 30-year loan term. Loan repayment may be accelerated and would be immediately due and payable under any of the following occurrences:

- Sale, transfer, reconveyance or alienation of the home;
- Failure to occupy the home as a principal residence;
- An Event of Default (either on the first mortgage or down payment loan); or,
- Refinance of the First Mortgage Loan such that the principal amount of all debt exceeds the balance of the original First Loan Amount and the balance of the HTF Loan, plus loan refinancing costs.

RISK OF LOSS AND REGULATORY REQUIREMENTS

A. Risk of Loss: If the Borrower's property value does not appreciate, or if the property has actually lost value from the original purchase price at the time the borrower wants to sell the property or at loan maturity, the borrower's equity in the home may be less than their initial capital contribution. It may also be difficult to refinance the home to repay the HTF loan. There is never any guarantee that real estate will appreciate in value and it may depreciate at any time. To account for difficult housing market situations, the HTF, at its sole discretion, may make a one-time amendment to the Promissory Note to either extend the maturity date another 30 years at 0% interest or convert the debt to a 15-year amortized loan at 0%. HTF may also choose to forgive all or a portion of the unpaid accrued interest on the principal balance.

B. Regulatory Requirements:

A condition of the CalHome Program grant funding is to promote affordable homeownership opportunities. This will be accomplished by reinvesting the loan principal and accrued interest returned upon sale or transfer of the home or at loan maturity to assist future low to moderate-income homebuyers. Homebuyers receiving a down payment loan under this program must agree to the requirements included in the Deed of Trust that will be recorded against their title to ensure that the home remains owner occupied and that HTF receives the loan capital and accrued interest upon sale, transfer or refinancing of the home or at loan maturity.

LOAN REPAYMENT EXAMPLE

Refinance Example: This example shows how to calculate the amount owed to the Housing Trust Fund if you decide refinance your home and repay your loan prior to the end of the loan term. When you repay the Housing Trust Fund Loan you will repay the unpaid Principal Amount plus unpaid accrued interest at three percent (3%) per year on the Principal Amount.

The homebuyer purchases a home for \$550,000 using an \$100,000 down payment loan (representing 18% of the home purchase price) from the Housing Trust Fund, plus 3.5% of the home price or \$19,250 of their own cash. The homeowner lives in the home for 10 years and then decides to refinance and repay the Housing Trust Fund. The owner will repay the Housing Trust Fund Loan, including the Principle Amount of \$100,000 plus accrued interest at 3% per year on the Principle Amount. The owner's equity in the home will have increased during the 10 years by making payments of principle on the first mortgage loan.

3% Simple Annual Interest Refinance Example

In this example, you purchased the home for \$550,000 using a \$100,000 down payment loan from HTF. The ratio of the HTF loan to the home purchase price was $\$100,000/\$550,000 = 18\%$. Hypothetically, you resold the home in 2032 for \$825,000⁹.

Original purchase price of the home.....	\$550,000
Total Housing Trust Fund Loan Amount.....	\$100,000
One possible Appraised Value ¹⁰ , 2032.....	\$825,000

Original HTF Loan Amount 2022.....	\$100,000
Multiply by .03 (3% annual simple interest).....	\$ 3,000
Multiply by 10 (10 years in this example).....	\$ 30,000

Therefore, the owner would repay the Housing Trust Fund the Principal Amount of **\$100,000** plus **\$30,000** in accrued interest, for a total of **\$130,000**. The exact amount of accrued interest due would depend on the date of repayment of your Loan.

Given the above assumptions as an example, the Owner would repay the Housing Trust Fund principal loan amount of \$100,000 plus accrued interest at 3% per year. In this example, the amount owed the Housing Trust Fund when you refinance the home would be \$130,000. The amount owed might be less if you had made a partial paydown of the loan Principle Amount and accrued interest.

There are several other examples of how to calculate the repayment of your down payment loan in Appendix I of the Program Guidelines.

⁹ HTF offers no assurance or guarantee whatsoever that the home will increase in value to any extent, or that it will not decrease in value. This example is solely created to illustrate how repayment of the HTF Loan is calculated.

¹⁰ The new first mortgage lender will appraise your home as part of the refinance.

COMMUNITY PARTNERS

A. Homebuyer Education Providers:

Prior to applying for a loan, you must successfully complete a Homebuyer Education Training course and receive a certificate of completion. The following agencies are approved by HTF to provide Homebuyer Education Training. You can contact these agencies to enroll in a course.

Peoples' Self-Help Housing-- NeighborWorks®

1060 Kendall Road

San Luis Obispo, CA 93401

Contacts:

John Clendening, Housing Specialist

(805) 540-2446

Email: johnc@pshhc.org

Web-Site: <http://ehomeamerica.org/pshhc>

Ventura County Community Development Corporation – NeighborWorks® Homeownership Center

2231 Sturgis Road, Suite A

Ventura, CA 93030

Contact: Keily Victoria, Director of Program Development & Administration

(805) 273-7800

Email: kvictoria@vccdc.org

B. Income Certification Providers:

When you apply for the Workforce Homebuyer Program loan, you must first establish that you are an eligible low-to-moderate income household based on state Area Median Income standards through verification of your household income. You may have your income certified for a fee by these Community Partners. The cost of the household income certification may be credited towards your required 3.5% cash equity for the purchase of your home if your loan is approved.

Housing Authority of the City of Santa Barbara

808 Laguna Street

Santa Barbara, CA 93101

Contact: Veronica Loza, Director of Housing Management

(805) 897-1032

Email: vloza@hacsb.org

Peoples' Self-Help Housing Corporation

1060 Kendall Road

San Luis Obispo, CA 93401

Contact:

John Clendening, Housing Specialist

(805) 540-2446

Email: johnc@pshhc.org

C. Participating First Mortgage Lenders:

You can contact the following participating lenders be pre-approved for a First Mortgage and obtain an application for the HTF Workforce Homebuyer Down Payment Loan. Prior to contacting the First Mortgage lender it is recommended that you have completed a Homebuyer Education Training Program from an approved HTF Community Partner.

Bank of America

1102 Higuera Street, San Luis Obispo, CA 93401
Contact: Stephanie Smith AVP, Credit Solutions Advisor
NMLS #518857
(805) 316-7275
Email: stephanie3.smith@bofa.com

Cornerstone Home Lending, Inc.

1826 State Street, Santa Barbara, CA 93101
Contact: Kelly Marsh Vice President/California
NMLS #245822
(805) 563-1100
Email: kmarsh@houseloan.com

CrossCountry Mortgage, LLC

994 Mill Street, Suite 200, San Luis Obispo, CA 93401
Contact: Ben Lerner Branch Manager
NMLS395723
(805) 250-2402
Email: ben.lerner@myccmortgage.com

Envoy Mortgage

2345 South Broadway, Suite A
Santa Maria, CA 93454
Contact: Eddie San Jose
(805) 878-8822
esanjose@envoymortgage.com

Guild Mortgage Company

2236 S. Broadway Suites A & B
Santa Maria CA 93454
Contact: Cyndi Nunez Branch Manager
NMLS #255666
(805) 705-0579
Email: cnunez@guildmortgage.net

Guaranteed Rate

809 De La Vina St Santa Barbara, CA 93101

Contact: Jeff Bochsler Branch Manager/VP of Mortgage Lending

NMLS #770636

(805) 335-8753

Email: Jeff.Bochsler@rate.com

Contact: Mark Johnson VP of Mortgage Lending

NMLS #45109

(805) 456-5531

Email: mjohnson@rate.com

loanDepot

320 James Way, Suite 280 Pismo Beach, California 93449

Contact: Steve Franklin Branch Manager

NMLS# 459624

(805) 394-7160

Email: sfranklin@loandepot.com

Supreme Lending

201 S Broadway St Suite 118 Orcutt, CA 93455

Contact: Shelly Nunez Production Manager

NMLS #1187387

(559) 8536257

Email: Shelly.Nunez@supremelending.com

LOAN UNDERWRITING SUMMARY

PLEASE REVIEW THE WORKFORCE HOMEBUYER PROGRAM GUIDELINES AND DISCLOSURE FOR INFORMATION ON LOAN REQUIREMENTS.

I. HOMEBUYER QUALIFYING STANDARDS:

First-Time Homebuyer: The borrower may not have owned a principal place of residence within the last three (3) years prior to application for the loan (with certain exceptions), nor have ownership in other residential properties. *Please see Appendix A of the Program Guidelines.*

Homebuyer Education Training: The borrower must have successfully completed Homebuyer Education Training by an HTF-approved Community Partner prior to applying for a down payment loan.

Low-to-Moderate Income Household: The combined income of all household members cannot exceed 80% of Area Median Income, adjusted for household size, for low-income households and 120% of Area Median Income for moderate-income households. *See Appendix B income limits in the Program Guidelines.*

Income Certification: The borrower(s) must have their income certified as an eligible low to moderate-income household by an HTF-approved Community Partner as part of applying for a down payment loan.

Residency Requirements: Borrower(s) must live or work in Santa Barbara County, be a U.S. citizen, a Naturalized Citizen or permanent resident alien and occupy the home as a primary residence for the loan term. Loan Co-signers or non-occupant borrowers are not allowed. There is no exception to this policy.

Employment/Income/Credit: Applicants must secure pre-approval of a fully amortized 30-year fixed rate First Mortgage loan from a participating lender and have satisfactory credit and income stability. Generally, applicants must demonstrate 12 months continuous employment.

II. PROPERTY ELIGIBILITY:

Location: *Eligible North County areas:* City of Santa Maria, City of Lompoc, City of Buellton, City of Guadalupe, City of Solvang and the unincorporated County areas (e.g. Orcutt, Santa Ynez, Los Alamos, etc.). *Eligible South County areas:* City of Carpinteria, City of Goleta, City of Santa Barbara and the unincorporated County areas.

Eligible Housing Types: Detached or attached single-family homes; units in Planned Developments; townhomes; condominiums; and, mobile homes that are on a permanent foundation and have an individual deed to the property or mobile homes on leased land within a mobile home park¹¹.

Physical Condition: The home must be ready for occupancy and have no building, health and safety code violations or deficiencies or lead paint. HTF requires a Home Inspection Report.

Occupancy Requirements: The borrower and co-borrower must establish residency within 60 days of loan closing and occupy the home as a primary place of residence for a minimum of 10 months each year for the duration of the loan.

Rental and Borders: Homeowner may not lease or rent the home to another party during the term of the HTF loan, except for approved good cause (*see Appendix E in Guidelines*). Homeowners may rent out a room provided all borrowers continue to reside in the home (unless prohibited by First Mortgage lender).

¹¹ HTF in coordination with the first mortgage lender reserves the right to approve the mobile home as eligible for an HTF down payment loan, depending on the age and condition of the mobile home unit and the terms of any mobile home park lease.

III. FINANCIAL:

Maximum Sales Price: 100% of the current median single-family home sales price in Santa Barbara County¹².

Down Payment Loan: Maximum 20% of the home purchase price, up to \$100,000, and based on homebuyer need. Structured as 30-year deferred payment secondary loans with accrued interest.

Homebuyer Financing Requirements: Borrowers must contribute at least 3%-3.5% of the home purchase price and closing costs and invest other liquid assets in excess of \$15,000 for the purchase of the home¹³.

First Mortgage Loan Requirements: 30-year fixed rate, fully amortized; no balloon payments; no negative amortization; establishment of an impound account for property taxes and insurance; no prepayment penalty. The First Mortgage lenders must be approved HTF Community Partners (see list).

Debt Ratios: Determined by the First Mortgage lender but generally with front-end housing costs no less than 22%, generally a maximum of 35% but in no case more than 38% and back-end housing and all other long-term debt no greater than 45%. HTF at its sole discretion may waive minimum and maximum debt ratios if there are compelling compensating factors or a need to achieve greater affordability.

Loan-to-Value: The HTF loan plus the first mortgage may not exceed 100% of the sales price (or appraised value if lower) plus a maximum of 5% of the sales price for actual nonrecurring closing costs.

Appraisal: HTF will rely on a full appraisal commissioned by the First Mortgage Lender. The appraisal must be prepared by an independent, state-licensed appraiser using the comparable properties approach.

Loan Repayment: Due at the end of the 30-year term or upon sale, transfer, rental, refinance of the home (certain exceptions apply), failure to occupy as a primary residence or upon default.

HTF Lien Position: The HTF down payment loan will be a second lien recorded after the performing amortized first mortgage loan. All other subordinate financing must defer principal and interest for the term of the HTF loan and will be junior to the HTF lien.

IV. USE OF DOWN PAYMENT LOAN:

Nonrecurring Closing Costs in an amount not to exceed 5% of the home purchase price:

- Credit Report
- Home appraisal
- Title and Escrow fees (for the HTF secondary loan)
- Recording and Notary Fees (for the HTF secondary loan)
- Loan Interest Rate Buy-down no greater than 1% of the first mortgage loan amount
- County Transfer Tax Fee
- HTF Wire transfer fee
- Home Inspection Report

Loan Qualification Costs:

- Homebuyer Education Training Course—The Borrower will receive a grant up to \$150 to reimburse the actual cost of the Homebuyer Education Training. The borrower may be credit at or reimbursed at escrow closing.
- Homebuyer Income Certification—credit towards homebuyer equity requirement – maximum \$350

¹² As published by the California Association of Realtors at: <https://www.car.org/en/marketdata/data/countysalesactivity>

¹³ The down payment requirement may vary based on the requirements of the First Mortgage lender. Some lenders may allow a 3% cash contribution from the homebuyer and HTF will defer to this standard in these cases. Homebuyers may use gifts from relatives and employers as a portion their own cash if satisfactory documentation is provided and the homebuyer has held these funds for at least 45 days in their own account. HTF may grant exceptions to the 45-day requirement on a case-by-case basis if gift funds are from immediate relatives. However, in all cases the homebuyer must contribute a minimum of 1% of the cash investment from their own resources rather than gifts.

XVII. FOR MORE INFORMATION

The Workforce Homebuyer Down Payment Loan Program is offered by the Housing Trust Fund of Santa Barbara County (HTF), with grant funding provided by the State Department of Housing and Community Development CalHome Program. For general information about the program, you may contact HTF at:

Housing Trust Fund of Santa Barbara County

P. O. Box 60909

Santa Barbara, CA 93117

Contact: Yvette Lounsbury

Phone: (805) 845-3585

Email: Ylounsbury@sbhousingtrust.org

Web-site: <https://www.sbhousingtrust.org/workforce-homebuyer-program>



The Workforce Homebuyer Down Payment Program complies with Fair Housing and Equal Housing Opportunity Laws.