



WHAT WE ARE

The Charlottesville Area Association of REALTORS® created the Work Force Housing Fund to help our teachers, nurses, firefighters and police officers purchase homes in the communities where they work. Our REALTORS® believe communities are made stronger when members of their work force are able to live in the places they serve. The Work Force Housing Fund assists those who provide essential services to all of us.

The Fund is administered by the Piedmont Housing Alliance (PHA), based in Charlottesville. PHA accepts and reviews each application. To be eligible for assistance, you must:

- Serve the community as a teacher, nurse, firefighter, or police officer
- Have a household income of less than \$63,300 a year (household of 2 or fewer) or \$73,300 (household of 3+)
- Meet standard Virginia Housing and Development Authority (VHDA) criteria
- Purchase a home in the same jurisdiction in which you work
- Serve in the City of Charlottesville, or the counties of Albemarle, Fluvanna, Greene, Louisa, or Nelson

Financial assistance from the WFHF is applied through a down payment loan. The recipients pay no interest while they own their home, so their monthly mortgage payments remain unchanged. CAAR provides additional assistance by encouraging its members in the real estate community – REALTORS®, lenders, attorneys, appraisers, title companies – to provide their services to the recipient at reduced cost. This cooperation within the real estate community is a unique aspect of the Work Force Housing Fund, and a reason for its success and growth.

HOW TO CONTRIBUTE

Please send your tax-deductible donation to:
Charlottesville Area Community Foundation
P.O. Box 1767
Charlottesville, VA 22902
Or donate online at www.cacfonline.org
Checks should be made out to CACF/CAAR Work Force Housing Fund.

HOW TO APPLY

Do you meet the criteria for the Work Force Housing Fund? If so, please apply through the Piedmont Housing Alliance. PHA maybe reached at (434) 817-2436, or by visiting their website <http://www.avenue.org/pha>, where a full listing of their services and assistance programs may be found.

THANK YOU FOR YOUR SUPPORT!