

# ★ HOMEOWNERSHIP MATTERS ★

HELP PROTECT  
YOUR LIVELIHOOD

REALTOR ACTION FUND



Fighting for our profession!

## WE VALUE:

Homeownership,  
Fair Housing, Free  
Enterprise and  
a Responsible  
Government!

## WHAT IS RAF DOING FOR YOU?

FIGHTING

**Costly and Time  
Consuming Point  
of Sale Bills!**

FIGHTING

**Independent  
Contractor  
Withholding!**

FIGHTING

**Statewide  
Service Taxes!**

PRESERVING

**Dual Agency!**

PRESERVING

**Mortgage  
Interest  
Deduction!**

Protecting  
**PRIVATE  
PROPERTY  
RIGHTS**  
on every level!!

## CONTRIBUTE TODAY!

The REALTOR®  
Action Fund  
(RAF) raises  
money to  
promote  
the values,  
attitudes,  
and beliefs of  
organized real  
estate; every  
dollar is used  
to protect  
and advance  
REALTORS'®  
interests in  
government.

**(916) 492-5211**  
[raf.car.org](http://raf.car.org)

**YOUR  
VOICE**





In the midst of skyrocketing housing costs in 2002, REALTORS® were bearing witness to more working families getting pushed away from the American dream of homeownership. The Housing Affordability Fund was established to provide more options for first-time homebuyers to enter into homeownership.

**\$50,000.00** Down payment or closing cost assistance, up to \$2,000 to convert renters to homeowners.

**\$25,000.00** Offers first time homebuyers up to \$400 to pay a Professional Home Inspection of the Subject Property during their escrow.

**\$50,000.00** To help homeowners cover the Insurance Premium for their new, primary residence.

**\$50,000.00** Down payment assistance program that will allow low-income individuals eligible for the Empower Homebuyer Program to receive up to \$10,000 of down payment grant assistance.

C.A.R. leadership has also allocated funding for statewide home buyer grants that will help support home buyers from underserved communities.

Since its inception HAF has distributed millions of dollars to Californians to achieve the dream of homeownership.

That's through the determination and generosity of our REALTOR® members like you.



**carhaf.org**

*HAF Donations are tax deductible.*