



TCAR Charities & Tooele County Association of Realtors®
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 Office Hours: M-F 10 am-2 pm

TCAR Charities Down Payment Assistance Program

The TCAR Charities Down Payment Assistant Program is funded by the Utah Association of Realtors® Housing Opportunity Fund and TCAR Charities and has been established for first time home buyers, teachers, or first responders to obtain a home within the boundaries of Tooele County.

Here are the guidelines for applicants of the program:

- Must be a U.S. Citizen or Resident Alien and be 18 years of age or older.
- Must be at or below the applicable income limits.

Family Size	1-2	3+
Income Limit	\$89,500	\$102,900

- Must be a first-time home buyer, teacher, or first responder. Definition of a first-time home buyer is an individual, and their spouse who have not owned a home during the three-year period prior to the purchase of a home. The term first-time home buyer also includes displaced homemakers* and single individuals. Definition of a First Responder is Fireman, Police Officer or EMS.
- Must use a TCAR affiliated REALTOR®, lender, title company and inspector.
- Must submit pre-approval letter for FHA or conventional loan.
- Home inspection must meet lender criteria.
- Must contribute a minimum of \$500.00 of your own funds in earnest money towards the down payment.
- Must complete a HUD approved home buyer education course and obtain a certificate of course completion.
- Home must be owner occupied for the first five years. If the home is sold within the first five years from the date of purchase, the full grant amount is to be repaid upon closing. If the home is sold after five years, the grant amount will be forgiven.

Thank you for your interest in this grant. This program is offered solely through the Tooele County Association of Realtors® and TCAR Charities. If you have any questions, please contact the TCAR office.

* A displaced homemaker is a person who has only ever owned a home with their spouse and did not have gainful employment.