

Tucson REALTOR® Charitable Foundation

## **Essential Workers Housing Fund Program Lender Guidelines**

### **Program Description**

The Tucson REALTOR® Charitable Foundation **Essential Workers Housing Fund** (the “Fund”) is a dedicated grant fund to support essential workers in Pima County and Tucson in securing home ownership, by covering 2% (up to \$5,000) in closing costs. Program partners include the Tucson REALTOR® Charitable Foundation, The City of Tucson, FHR Cares/FHR, the Tucson Industrial Development Authority, the Pima Industrial Development Authority, and Community Investment Corporation.

The Fund works in partnership with the Pima Tucson Homebuyer’s Solution Program (“PTHS”) a joint program of the Pima IDA and the Tucson IDA. Participants in the PTHS program– who meet the definition of an essential worker as identified by the Centers for Disease Control– can request to enroll in the program while they are enrolling in PTHS. If approved by the lender, the additional assistance will be wired to the title company, alongside any other down payment assistance they have obtained from the Fund. If an essential worker would like to access the closing cost assistance from the Fund, but do not require down payment assistance, they can use the unassisted (0%) loan option.

In order to qualify for this assistance, they must meet all of the same requirements of the PTHS program and the mortgage loan requirements, as well as being currently employed in a professional role, identified by the Centers of Disease Control as an “essential worker”. Lenders can use a list of professions on the PTHS website to match their place of employment with the eligible professions, or refer to the CDC website, linked on the PTHS website. Assistance from the Essential Workers Housing fund is in the form of a grant.

### **Process**

- Lenders must be PTHS Approved and Lenders (with trained loan officers) must be training in PTHS to participate
- The borrower must be qualified and enrolled in the PTHS Program, using any mortgage product or down payment assistance, include 0% DPA
- The lender reviews the professions listed on ***essentialworkershousingfund.com*** or on the list below to verify the borrower’s current employer matches one of the qualified jobs.
- The lender documents the eligibility of the borrower to participate in the program, meaning they are employed by an eligible professional at the closing of the loan.

Lenders will document eligibility using the “Essential Workers Housing Fund Homebuyer Form” that is available for download in the eHousing Portal. An example of the form has been included in this guide.

- A scanned copy of the completed “Essential Workers Housing Fund Homebuyer Form” will be submitted to Community Investment Corporation (CIC) with the rest of the funding request forms
- The borrower may secure and not to exceed 2% of the first mortgage loan, up to \$5,000
- The funds are sent to the title company, at the same time as the DPA funding.

## Program Details

<b>Program Name</b>	Tucson REALTOR® Charitable Foundation Essential Workers Housing Fund
<b>Program Website</b>	<a href="http://EssentialWorkersHousingFund.com">EssentialWorkersHousingFund.com</a>
<b>Program Contact</b>	Dre Thompson, Tucson IDA dre@tucsonida.org
<b>Funds Expire</b>	At the depletion of the Fund dollars
<b>Maximum Amount of Fund per borrower</b>	Not to exceed 2% of the first mortgage, up to \$5,000
<b>Payment Source</b>	Direct wire to title company
<b>Process for the disputed profession</b>	Review the list provided on the program website. Review the more detailed list on the CDC website (linked in the program website). If a reasonable argument can be made for inclusion in the program, lean towards inclusion. If a determination simply cannot be made, contact Dre Thompson for the final decision.

## Eligible Professions

The following list has been developed in line with the Centers for Disease Control. Should there be a concern of whether a profession is qualified, contact Dre Thompson at [dre@tucsonida.org](mailto:dre@tucsonida.org) or 520-222-7217. A more detailed list is located here:

<https://www.cdc.gov/vaccines/covid-19/categories-essential-workers.html>

### **Medical Field Essential Workers**

- Pharmacies and Drug Stores
- Offices of Physicians & Mental Health, and Substance Use Specialists
- Offices of Dentists
- Offices of Chiropractors

- Offices of Optometrists
- Offices of Physical, Occupational, and Speech Therapists, and Audiologists
- Offices of Podiatrists
- Offices of All Other Miscellaneous Health Practitioners
- Family Planning Centers
- HMO Medical Centers
- Kidney Dialysis Centers
- Freestanding Ambulatory Surgical and Emergency Centers
- Medical Laboratories
- Diagnostic Imaging Centers
- Home Health Care Services
- Ambulance Services
- Blood and Organ Banks
- General Medical and Surgical Hospitals
- Psychiatric and Substance Abuse Hospitals
- Nursing Care Facilities
- Residential Intellectual and Developmental Disability Facilities
- Child and Youth Services
- Funeral Homes and Funeral Services
- Cemeteries and Crematories

**Non-Medical Field Essential Workers**

- Law Enforcement
- Fire Protection
- Correctional Institutions
- Legal professions
- Agriculture, Forestry, Fishing and Hunting
- Manufacturing
- Nursery, Garden Center, and Farm Supply Stores
- Veterinary Services
- Food, Beverage, General Merchandise Stores
- Education (childcare, primary, secondary, junior college, college, technical schools)
- Administration of Education Programs
- Postal Service
- Transit workers
- Petroleum Refineries
- Electronic and Precision Equipment Repair and Maintenance
- Financial Services
- Parole Offices and Probation Offices
- Commercial Facilities
- Printing and Related Support Activities
- Motor Vehicle and Parts Dealers & Repair
- Couriers and Messengers
- Warehousing and Storage
- Graphic Design Services
- Community Food Services & Restaurants

- Gasoline Stations
- Construction and related consulting fields (interior design, architecture, environmental consulting, engineering)
- Real Estate
- Community Housing Services
- Traveler Accommodation
- Communications and Information Technology
- News Dealers, Publishers, Journalists, Broadcasting, Newsstands
- Public Works and Infrastructure Support Services
- Waste Management and Remediation Services
- Research and Development in the Physical, Engineering, and Life Sciences
- Employment Placement Agencies
- Zoos and Botanical Gardens
- Nature Parks and Other Similar Institutions
- Amusement and Recreation Industries
- Pet Care
- Drycleaning and Laundry Services
- Religious Organizations
- Community and Government Administration of Human Resources Programs
- Community and Government Administration of Veterans' Affairs
- Community and Government National Security and International Affairs

**Below is a sample of the Homebuyer Form.  
Download this form on your eHousing Portal to complete with your  
homebuyer.**

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### **Essential Workers Housing Fund Homebuyer Form**

**Loan Officers Instructions:**

Please assist your homebuyer in completing this form in its entirety to document their participation in the Essential Workers Housing Fund program. These demographic data questions are required for reporting purposes to the use of funds from the City of Tucson's American Rescue Plan. Data will be reported in an aggregated, de-identified manner and in no way will identify the individual homebuyer or otherwise impact other elements of the homebuying process. By adding your name below, you are certifying that the information presented in this document is accurate and complete. Please return this completed form to CIC, with the Wire Request Form.

**Homebuyer Name:** \_\_\_\_\_  
**Homebuyer Email:** \_\_\_\_\_  
**Loan Officer Name:** \_\_\_\_\_  
**Loan Officer Email:** \_\_\_\_\_

- 1) What is the total amount of funding you are requesting:
  - From the Essential Workers Housing Fund (limited to 2% of the first mortgage up to \$5,000): \_\_\_\_\_
  - From the PTHS down payment assistance: \_\_\_\_\_
  
- 2) Please indicate which category of Essential Worker best describes your profession & what it is:
  - Medical Field Essential Workers: \_\_\_\_\_
  - Non-Medical Field Essential Workers: \_\_\_\_\_
  
- 3) Please mark where your new home is located:
  - City of Tucson Ward 1
  - City of Tucson Ward 2
  - City of Tucson Ward 3
  - City of Tucson Ward 4
  - City of Tucson Ward 5
  - City of Tucson Ward 6

- Other Tucson Metropolitan Area
- Outside of the Tucson Metropolitan Area

4) To the degree which you are comfortable reporting, please mark all that apply to you or to others residing in the home:

- Persons with disabilities
- Family with children
- Single parent head of household
- Immigrant to the United States
- Refugee or Asylum seeker to the United States
- Seniors (65+)
- LGBTQ+
- Veterans, Active US Military or their family
- Bilingual / Multilingual

5) Which of the following best describes you:

- American Indian or Alaska Native
- Asian, Native Hawaiian or Other Pacific Islander
- Black or African American
- White non Hispanic or Latino
- Hispanic or Latino
- Other

6) How did you hear about the Essential Workers Housing Program?

- My Lender
- My Realtor
- Website
- Social Media
- Print Ad
- Radio Ad
- Billboard
- A Friend
- Other \_\_\_\_\_

**Thank You for Participating:**

Please return this completed form to CIC with the PTHS Wire Request Form.  
Email to [ceo@cictucson.org](mailto:ceo@cictucson.org) and [pths@cictucson.org](mailto:pths@cictucson.org).

**Homebuyer's Signature:** \_\_\_\_\_

**Loan Officer's Signature:** \_\_\_\_\_