

Through our **Affordable Housing Partnership Program (AHPP)**, CalHFA has partnered with over 300 localities (cities, counties, housing authorities, nonprofit entities and redevelopment agencies) that offer local down payment assistance. This program allows borrowers to combine a CalHFA first mortgage loan with down payment and/or closing cost assistance from an AHPP.

Term	The local DAP determines the term of the loan program for their respective programs
Maximum Loan Amount	The local DAP loan amount is determined by the individual AHPP partner for their respective programs
Borrower Eligibility	<p>Borrower(s) must:</p> <ul style="list-style-type: none"> • Meet CalHFA low to moderate income limits • Occupy the property as their primary residence, non-occupant co-borrowers are not allowed • Be a U.S. citizen, permanent resident alien or qualified alien • Meet the specific eligibility requirements for the CalHFA first mortgage loan for which they are applying • Must meet any additional requirements the individual AHPP requires
Minimum Credit Score	<p>Minimum 640 credit score Individual AHPP may have additional requirements</p>
Property Eligibility	<ul style="list-style-type: none"> • Sales price of the home cannot exceed CalHFA's sales price limits established for the county in which the property is located • Be a single-family, one-unit residence, including approved condominium/PUDs • Be located in a targeted area <p>Additional Property Guidelines</p> <ul style="list-style-type: none"> • Condominiums must meet the guidelines of the first mortgage • Manufactured housing is not permitted • Leaseholds/Land Trusts and Co-ops are not permitted • Meet the requirements of the mortgage insurer • Meet the specific eligibility requirements for the CalHFA first mortgage loan for which they are applying • Must meet any additional requirements the individual DAP Partner require
Seller Concessions / Contributions	<p>Loan must meet all eligibility requirements for the CalHFA first mortgage loan product for which the borrower(s) is applying. Individual AHPP may have additional requirements</p>
Affordable Housing Partners & Programs	View a list of AHPP partners and their respective programs