

DREAM FOR ALL PROGRAM UPDATE



- **Ellen Martin**
Director, Homeownership Programs

CALIFORNIA DREAM FOR ALL

Dream For All Program

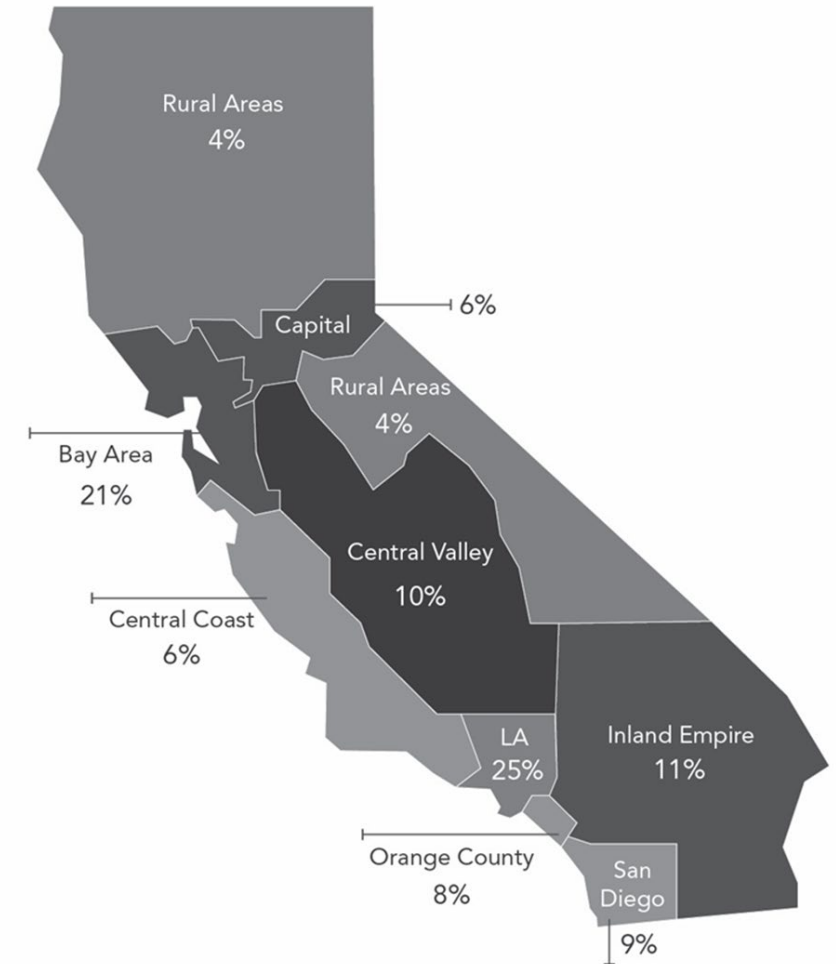
- A revolving, **shared appreciation loan program** that provides loans for a down payment to qualified homebuyers. Upon sale or transfer of the home, the homebuyer repays the original down payment loan, plus a share of the appreciation in the value of the home.
- **Eligibility**
 - One borrower must be a first generation borrower
 - One borrower must be a current California resident
 - All borrowers must be first time homebuyers
 - Income limits based on 120% AMI



DREAM FOR ALL AWARD PROCESS



- Preregistration and randomized selection process by region
- Borrowers have up to 6 months to enter purchase contract for home
- If borrower not able to use their award, award reassigned to the next borrower on the waitlist
- August 2025 – issued conditional awards to all borrowers remaining on the waitlist



CONDITIONAL AWARD FUNDING STATUSES



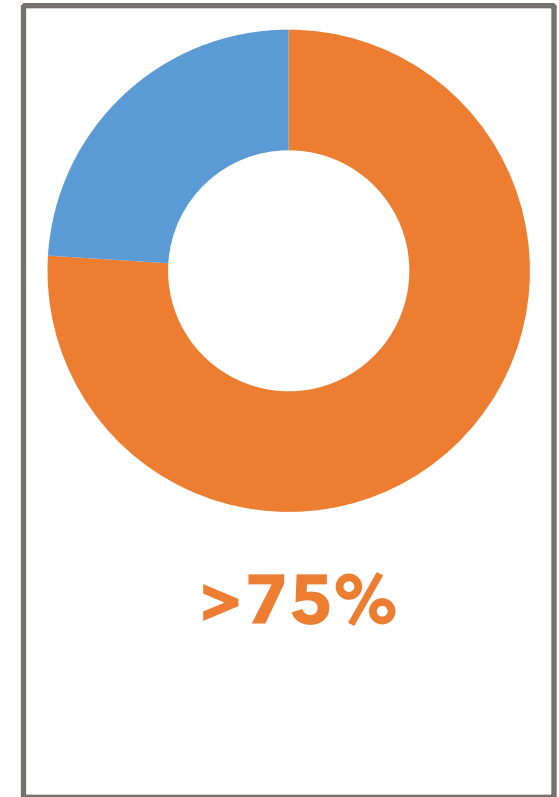
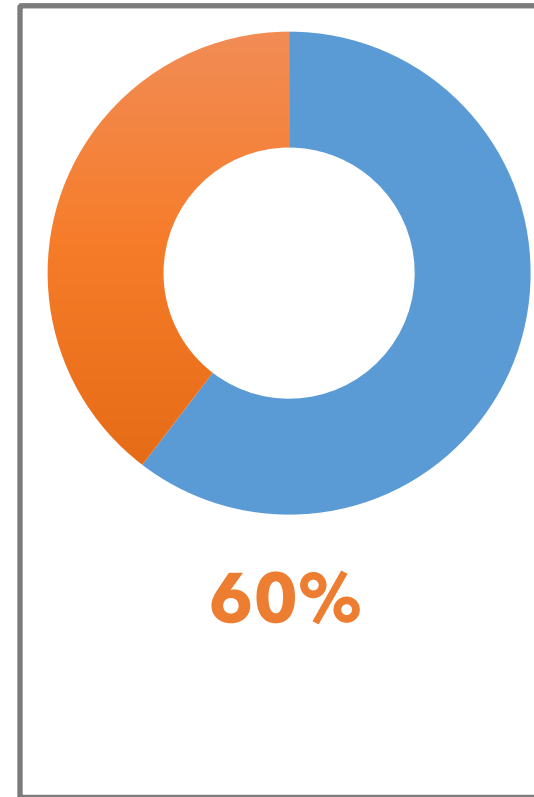
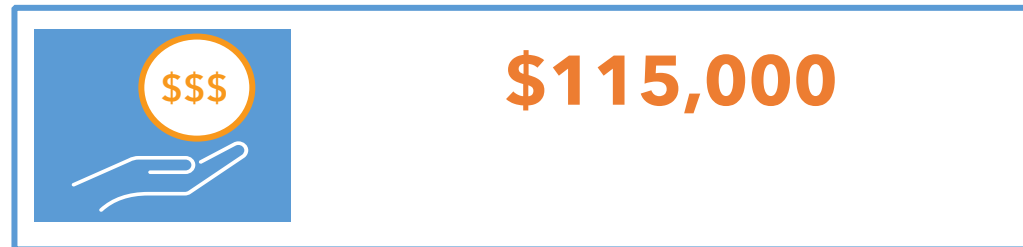
Conditional Award Status

- 3,346 used and active awards as of **February 10th**
- 460 unused awards

Funding Status as of (2/17/2026)

- \$554M available (GF allocations, interest, repayment minus admin)
- \$340M used (Loans reserved)
- \$50M committed but not disbursed
- \$162M available for 2026 distribution

PRELIMINARY OUTCOMES



Demographic and loan data current as of 2/8/2026 and subject to change.

DEMOGRAPHICS PRELIMINARY DETAIL

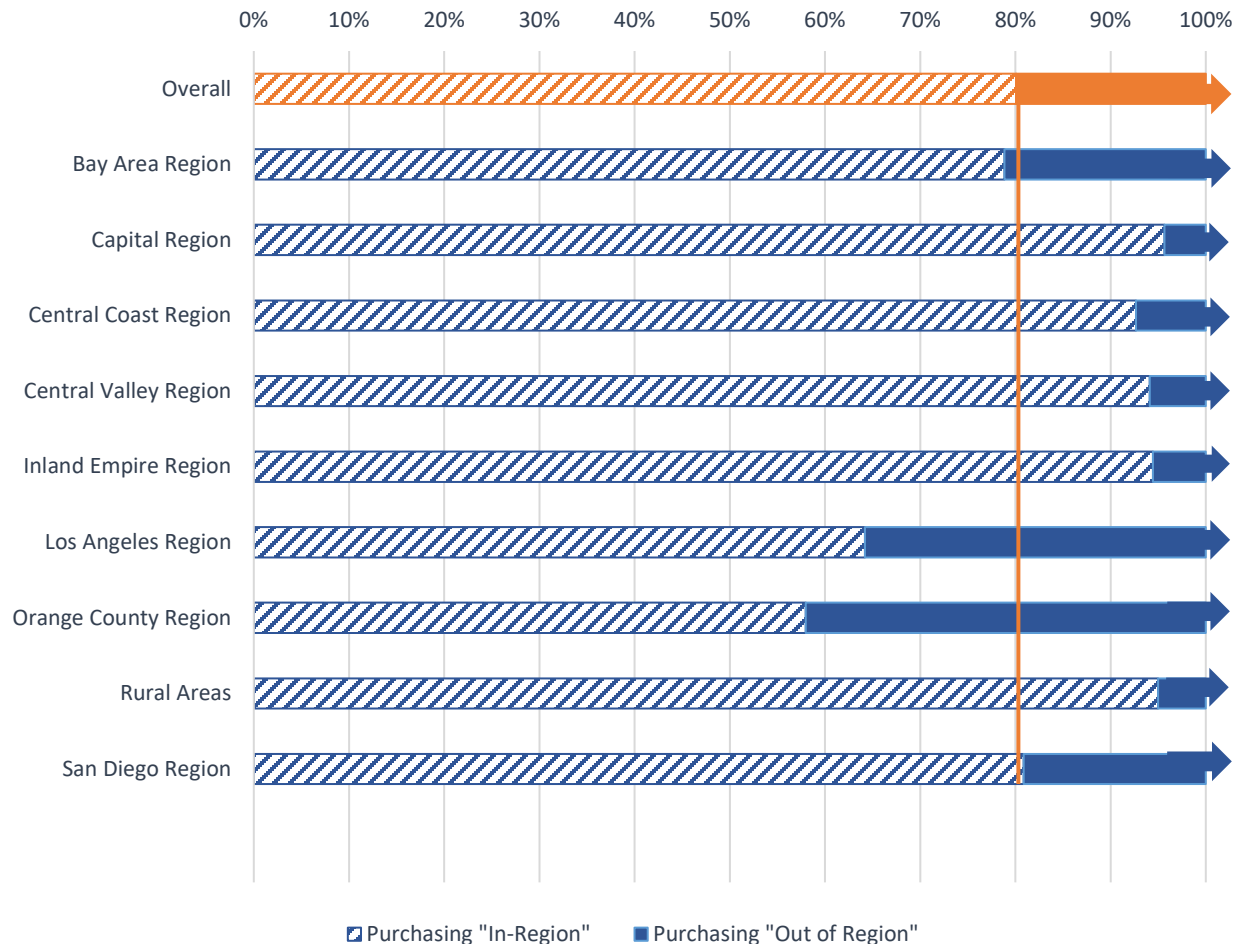
(SELF REPORTED DFA PORTAL DATA - NOT HMDA)



Ethnicity/Race	CA Households	CA Homeowners	DFA Reservations to Date
ETHNICITY			PRELIMINARY*
Hispanic or Latino	28%	25%	40%
Not Hispanic or Latino	72%	75%	60%
TOTAL	100%	100%	100%
RACE (INCLUDES HISPANIC/LATINO ETHNICITY)			
American Indian or Alaska Native	1%	1%	2%
AAPI	14%	17%	26%
Black or African American	6%	4%	8%
White	55%	57%	32%
Other/Not Provided	24%	21%	32%
TOTAL	100%	100%	100%

Data current as of 2/8/2026 and subject to change.

"IN-REGION" VERSUS OUT-OF-REGION" PURCHASES TO DATE



- To date, approximately **80%** of DFA borrowers are purchasing homes in the region that they currently live.
- A higher proportion (**20-40%**) of borrowers in high-cost areas are purchasing a home outside their current region.
- Lower cost regions have quicker rates of uptake, and significantly more borrowers are purchasing in region (**95%**).

Data current as of 2/8/2026 and subject to change.

2026 DFA PREREGISTRATION PROCESS



February 24

March 16



01

Application Review, First Generation QA/QC,
Random Selection Process

02

Conditional Award,
Waitlist Announcements

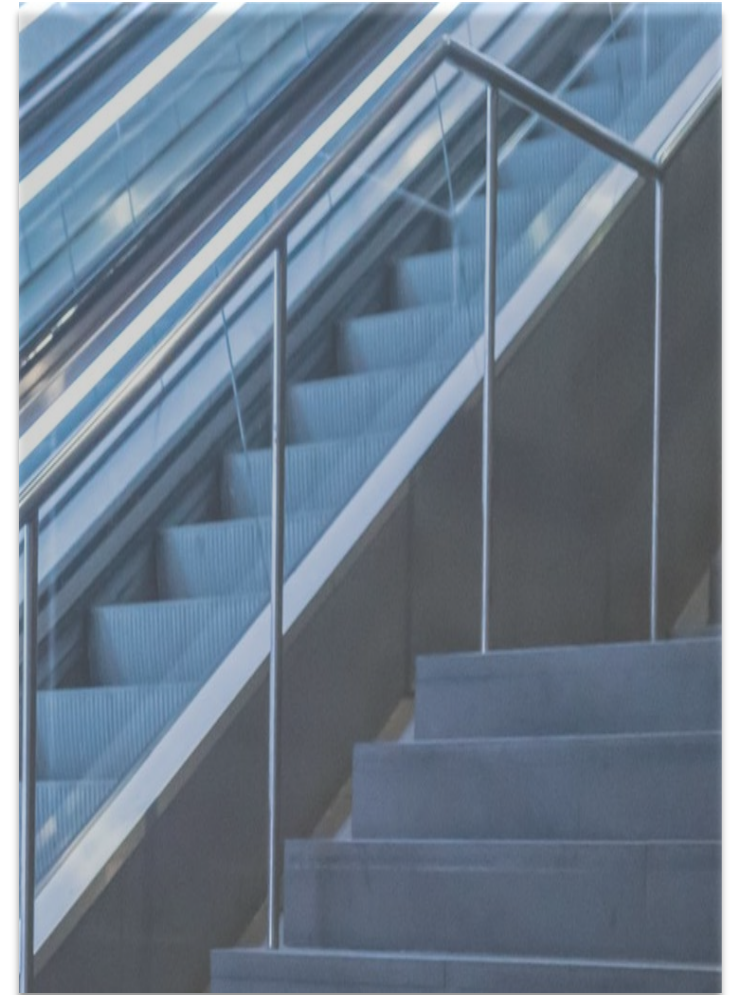
03

Loan Administration
and Monitoring

2026 DFA PREREGISTRATION SYSTEM CHANGES



- **Qualified Census Tract Set Aside**
 - Any census tract where at least 50% of households have an income less than 60% of the Area Median Income
 - Poverty rate of at least 25%
 - 15% of initial awards set aside for borrowers currently living in QCT
 - Remainder distributed to both QCT and non-QCT borrowers according to geographic set asides
- **Preregistration system upgrades to accelerate preregistration/award process and improve waitlist efficiency.**
 - Increase number of initial awards
 - Call center support borrower outreach.
 - Expand collection of borrower information



MARKETING AND OUTREACH

- First-generation homebuyers
- Households earning up to 120% AMI
- Renters and buyers from underrepresented communities
- Individuals that are not yet in the homebuying process, but are likely eligible
- Residents in rural areas and QCTs
- Multilingual messaging



MARKETING – PAID MEDIA

calhfa

Why WAIT?
START YOUR FUTURE TODAY.

Learn about the **CALIFORNIA DREAM FOR ALL** Shared Appreciation Loan

calhfa.ca.gov/dream

Liked by movewithrigo and others

calhfa When it comes to starting your future, there's no time like now. Visit the CalHFA website to see how the California Dream For All Shared Appreciation Loan... more

5 days ago

California Housing Finance Agency (CalHFA)
Sponsored

Ábrele la puerta al sueño californiano con el Programa de Préstamo de Valorización Compartida "Dream For All" de California. Visita el sitio web de CalHFA para tener más información y ver si este programa es lo que necesitas. #CADreamForAll #CalHFA

LOGRA TUS SUEÑOS CON EL PROGRAMA DE PRÉSTAMO DE VALORIZACIÓN COMPARTIDA "DREAM FOR ALL" DE CALIFORNIA

calhfa.ca.gov/dream

Préstamo de Valorización Compartida "Dream For All"

Learn more

Like Comment Share



Programa California Dream For All

843K views · 12 days ago



California Dream For All Program

794K views · 2 weeks ago





MARKETING AND OUTREACH - EARNED MEDIA

USA TODAY · 4d

What to know as date to apply for home down payment assistance nears

California's Dream For All program reopens applications Feb. 24, offering first-generation homebuyers up to \$150,000 in down ...



KGET.com · 18d · on MSN

California reopens Dre

Desert Sun.

LAFOCUS

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DIGITAL NEWS FEED

Can You Afford a Mortgage but Not the Down Payment? Dream For All Offers Up to \$150K

by Tanu Henry California Black Media
February 5, 2026



KOREATIMES.COM

Dream For All, 모두에게 좋은 프로그램일까

2026-01-29 (목) 12:00:00

幫助首次購屋者的「全民加州夢」計畫將於2月起恢復接受申請 加州居民可於2月24日起申請參加該計畫的初審

2026-01-24 18:06 ET



La Opinión · Los Angeles

'California Dream for All' te cumple el sueño de ser propietario de casa

Es un programa estatal que te ayuda a pagar el enganche de tu primera vivienda



es en California puede ser posible para los latinos. Crédito: Shutterstock

CONTENIDO JUVENIL

Programa estatal de 300 millones de dólares apunta a compradores de primera y primera generación



por Kern Sol News
febrero 6, 2026



ABC7 KABC · 6d

CA Dream for All down payment program application to reopen in late February

There's new hope for those looking to buy their first home in California. Later this month, the state will begin applications for down payment assistance



CalHFA Board of Directors Meeting | February 19, 2026

MARKETING AND OUTREACH – COMMUNITY AND BUSINESS PARTNER EDUCATION

**CALIFORNIA ASSOCIATION OF
BLACK REAL ESTATE PROFESSIONALS**

"CalHFA's 'Dream for All' is coming back early 2026."

CalHFA's "Dream for All" PROGRAM & THE BUILDING BLACK WEALTH INITIATIVE

Learn how CalHFA's Building Black Wealth campaign is helping increase Black homeownership across California through education, housing counseling, and down payment assistance resources.

This session will provide insight into how CalHFA programs, including **Dream for All**, work and how Building Black Wealth Partners are helping bridge the Black homeownership gap.

Speaker
Leanne Walker
California Housing Finance Agency

Panelists Include:
Black Homeownership Initiative: Building Black Wealth | California Housing Finance Agency

Tanisha Broadway
Element Mortgage

Jamal Bey
Guild Mortgage

Aaron Hultin
Fairway Independent Mortgage Corporation

Shonta Clark
New American Funding

Brenda Robinson
New American Funding

Tuesday, December 09, 2025
11:00 AM - 12:30 PM (PDT)

Follow @CABlackReps for updates and event links.

Join and Register TODAY!

SENATOR
Sasha Renée Pérez
REPRESENTING SENATE DISTRICT 25

IN PARTNERSHIP WITH CHAFFEY COLLEGE AND
THE CITRUS VALLEY ASSOCIATION OF REALTORS

INVITES YOU TO OUR

First-Time Homebuyers Workshop

PRESENTATIONS BY

- CHAFFEY FEDERAL CREDIT UNION
- SUZI DUNKEL-SOTO REALTOR
- CALIFORNIA HOUSING FINANCE AGENCY
- NEIGHBORHOOD PARTNERSHIP HOUSING SERVICES

Presenters will be going over beginning steps including: financing options, credit scores, saving and paying down debt. Senator's staff will be on-site to provide legislative resources and answer any questions related to casework.

FEBRUARY
SATURDAY 14 10AM-12:30PM

5885 HAVEN AVE,
RANCHO CUCAMONGA, CA 91737,
CENTER OF THE ARTS – A
(CAA ON THE MAP)

FREE PARKING AVAILABLE AT
NORTH PARKING LOT 4 OFF OF
WILSON AVENUE

RSVP:
SENATE.CA.GOV/7836/HOMEBUYERS

Dream Big 2026

Your Roadmap To First Time Homeownership

February 9, 2026 | 5:00pm-6:30pm PST | Zoom Webinar

During the webinar, we'll be going over the **Dream For All 2026 program**, along with other CalHFA programs.

Guests will receive the Zoom link after they register through Eventbrite.

Natasha Dowdy
CalHFA Representative

Michael Swanson Jr.
Realtor
eXp Realty
DRE# 02150177

Francesca Knight
Realtor
eXp Realty
DRE# 02144321

Jamal Bey
Guild Mortgage (CalHFA Approved Lender)
NMLS# 1575748

Jayme Leftridge
Moderator
eXp Realty
DRE# 02245840

exp REALTY

CalHFA

Guild mortgage

mortgage_christine

Dream For All

2026 캘리포니아 드림포올 세미나
집값의 최대 20% 지원으로 내 집 마련 기회

- ✓ 집값의 최대 20% 다운페이 정부 지원
- ✓ 무이자(0%) - 월 페이먼트 없음
- ✓ 첫 주택 구매자 대상

어린 분들과 추천합니다

- 다운페이 때문에 집 구매를 망설이는 분
- 렌트 대신 내 집 마련을 고민 중인 분
- Dream For All 자격이 되는지 알고 싶은 분

세미나에서 알려드립니다

- Dream For All 자격 조건
- 소득/크레딧 기준
- 실제 구매 가능 금액 계산
- 2026년 신청 준비 전략

REGISTER NOW

일시: 1월 31일 토요일 2시
장소: 6131 Orangewood Ave, #135
Buena Park, CA 90620

CHRISTINE SHIN
NMLS: 208887

22년 경력의 융자 전문가가 도와드립니다

Northwestern Capital

213-549-8242 | www.calbridgerg.com | info@calbridgerg.com

♥ 23 💬 2 📌 1

mortgage_christine 안녕하세요!
캘리포니아 Dream For All (드림포올) 프로그램으로
집값의 최대 20%까지 다운페이 정부 지원을 받을 수 있는... more

January 1

CALIFORNIA DREAM FOR ALL

CON AYUDA
¡Si Se Puede!

Liked by nicoyjesus738153

sonovasto ¡El Sueño Californiano está de vuelta... y es PARA TODOS! California Dream For All regresa con más fuerza que nunca: hasta 20% de ayuda para el... more

January 23 • See translation

Гос Программа до \$150тыс на downpayment!

January 23 • See translation

QUESTIONS?

