CalHFA
California Housing Finance Agency
500 Capitol Mall, Ste. 1400 • Sacramento • CA • 95814 • 916.326.8000 • www.calhfa.ca.gov

Single Family Lending Program Bulletin

January 16, 2026 **Program Bulletin #2026-01**

To: CalHFA Approved Lenders

Dream For All (DFA) Pre-Registration Portal

The DFA Pre-Registration Portal will start accepting applications for the CalHFA Dream For All Shared Appreciation Loan Program on February 24, 2026. Applicants will apply for DFA through a pre-registration portal. CalHFA anticipates that demand for DFA will exceed available funding and will use a randomized selection process to select DFA applications. Selected applicants will then have 90 days to shop for a home, execute a purchase contract, and have a CalHFA Approved Lender reserve the loan through CalHFA's Mortgage Access System (MAS).

The DFA Pre-Registration Portal will open on February 24, 2026, and will accept applications until 5 p.m. PDT on March 16, 2026.

Applicants should follow these steps to register:

1. Work with a CalHFA Approved Lender to get pre-approved for the DFA Program. The lender will complete and sign the CalHFA DFA Lender Pre-Approval Letter.

2. Create an account in the DFA Pre-Registration Portal and complete the online application between February 24, 2026 and March 16, 2026. Each household may submit only one application. Duplicate submissions will be removed from the random selection process. Applicants who applied previously but could not find a home may apply again.

3. Upload the following required documents:
    - CalHFA DFA Lender Pre-Approval Letter
    - Government ID: Passport, driver's license, state-issued ID, military ID, permanent residence cards, visas or employment authorization documents
    - Foster care documentation (if applicable): Foster Care Verification Form/Letter or court documents

4. Acknowledge the following attestations:
    - At least one applicant is a current resident of California
    - All applicants are first-time homebuyers
    - At least one applicant is a first-generation homebuyer
    - The applicant(s) have received a DFA Pre-Approval Letter, and all applicants meet CalHFA guidelines, including the income limits for the county where the borrower intends to purchase a home
    - This is the only application submitted for this household
    - All information submitted is true and correct under penalty of perjury

5. Provide the required information for both parents of all designated first-generation borrowers including:
    - Name
    - Date of birth
    - Date of death (if applicable)
    - Current address

    If the parent information is not completed in the portal, you will be required to upload a birth certificate or other proof of the parent/child relationship.

6. Submit the application in the DFA pre-registration portal.

Once the application is submitted, the following steps will take place:

1. CalHFA will use a third-party vendor to randomly select applications that meet eligibility requirements and establish a waitlist for each designated region of California.

2. CalHFA will audit applications to verify eligibility and ensure that information submitted via the pre-registration portal is true and correct:
    - CalHFA may require additional information or documentation to establish the parent/child relationship.
    - CalHFA may refer fraudulent applications to the California Department of Justice for potential criminal prosecution. Aiding and abetting fraud is a felony and could result in criminal liability. Allegations of fraud may also be referred to relevant state licensing authorities.

3. Applicants will receive notification of one of the statuses below via email. Applicants should whitelist CalHFA's email address to ensure they receive all notifications.
    - Selected
    - Waitlisted
    - Not Selected
    - Additional information needed. Applicants will have a limited window of time to respond to requests for additional information.

4. Selected applicants will have up to 90 days to shop for a home, execute a purchase contract, and have a CalHFA approved lender reserve the loan in MAS. All DFA loans must be reserved in MAS before the expiration date.

For questions about this bulletin, contact CalHFA Single Family Lending Division by phone 916.326.8033 or by email at LenderTraining@calhfa.ca.gov. Plus you can always visit CalHFA's website at: www.calhfa.ca.gov or Single Family Lending directly at www.calhfa.ca.gov/homeownership.

CalHFA thanks you for your business and we look forward to continuing to support your affordable housing loan needs.