



HOMEBUYER LOANS

AND

DOWN PAYMENT ASSISTANCE



VISION

All Californians living in homes they can afford.

MISSION

Investing in diverse communities with financing programs that help more Californians have a place to call home.

calhfa.ca.gov



BY THE NUMBERS

CalHFA financing programs continue to do a world of good for California families.

In 2022-23

7,320

first-time homebuyers helped

\$2.8 billion

IN FIRST MORTGAGE LENDING

\$306 million

IN DOWN PAYMENT & CLOSING COST ASSISTANCE



Speak with a CalHFA Preferred Loan Officer to find out how our financing options can make the difference for you!



CalPLUS WITH ZIP

Are you a homebuyer looking for a fixed rate mortgage with closing cost assistance combined into one perfect package?

CalPLUS and ZIP are for you.

CalPLUS Features

- 97% LTV Conventional or 96.5% LTV-FHA First Mortgage loan
- 30-year term with a fixed interest rate
- Available for Manufactured Housing

ZIP Closing Cost Assistance

- Zero interest junior loan
- Up to 3% of the first mortgage loan amount in a deferred payment junior loan

Additional Benefits

First-time homebuyers and disaster victims can also add the **MyHome Assistance Program**, a deferred payment junior loan for down payment and/or closing costs.





ASSISTANCE

Are you a first-time homebuyer needing a little help with your down payment or closing costs?

We have a program just for you, to meet those needs.

CalPLUS Features

- Down payment or closing costs assistance
- Deferred-payment junior loan
- Low interest rate

Additional Benefits

MyHome can be combined with any CalHFA first mortgage, including **CalPLUSSM with ZIP**.

Talk with a CalHFA Preferred Loan Officer. calhfa.ca.gov



Are you a veteran or service member looking for a fixed-rate mortgage with closing cost assistance combined into one perfect package?

This loan program is for you.



CALH PROGRAM

Features

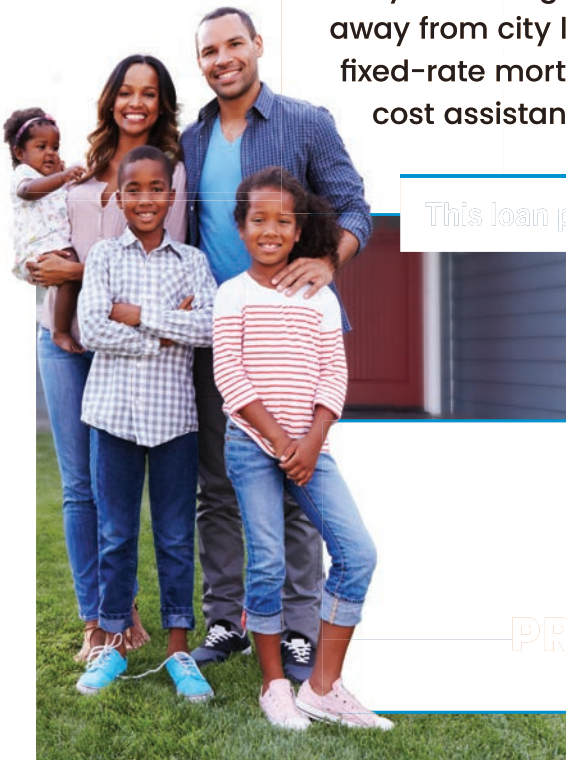
- A **100% LTV First Mortgage** loan
- 30-year term, with a fixed interest rate

Additional Benefits

First-time homebuyers and disaster victims can also add the **MyHome Assistance Program**, a deferred-payment junior loan for down payment and/or closing costs, for up to 105% of CLTV.



Talk with a CalHFA Preferred Loan Officer for more details.



Are you looking for a rural home away from city life, and the perfect, fixed-rate mortgage with closing cost assistance to match?

This loan program is for you.

CalHFA
USDA
PROGRAM

Features

- A **100% LTV First Mortgage** loan
- 30-year term, with a fixed interest rate

Additional Benefits

First-time homebuyers and disaster victims can also add the **MyHome Assistance Program**, a deferred-payment junior loan for down payment and/or closing costs, for up to 105% of CLTV.

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We were excited to have the opportunity to finally purchase our own home. The rent went up and we said it's time for us to get our own (home). We really appreciate the state having this program.

—The Garbutts



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We did shop around — we went to big banks and credit unions and looked at their interest rates to see what they offered. What kept pulling us back (to CalHFA) was the down payment assistance and closing cost assistance.

— Vanessa Viramontes

