



California Housing Finance Agency

CAL-EEM + Grant PROGRAM

Make your mortgage and your home energy-efficient. Energy costs are going up. We can help you bring them down again.

GOT QUESTIONS?

Visit: www.calhfa.ca.gov

Call: 877.9.CalHFA (877.922.5432)

STOP RENTING & START OWNING

EEM + Grant features:

- ◆ FHA Energy-Efficient Mortgage, which allows you to finance 5% more to make energy-efficient improvements
- ◆ An additional 4% CalHFA grant that helps you maximize your energy savings

Additional benefits:

Cal-EEM + Grant may be combined with:

- ◆ MyHome Assistance Program – deferred payment junior loan for down payment and/or closing costs
- ◆ Mortgage Credit Certificate Program (MCC) – federal income tax credit that may lower your taxes and increase disposable income
- ◆ Extra Credit Teacher Program (ECTP) – up to \$15,000 in a deferred payment loan for teachers and staff serving California's public schools



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