



California Housing Finance Agency

MORTGAGE CREDIT Certificate PROGRAM

To help you lower your taxes and increase your disposable annual income, here's a federal tax credit program for you.

GOT QUESTIONS?

Visit: www.calhfa.ca.gov

Call: 877.9.CalHFA (877.922.5432)

STOP RENTING & START OWNING

MCC features:

- ◆ Convert up to 20% of your mortgage interest into dollar-for-dollar tax credit
- ◆ The unused portion of credit can be rolled forward for up to three years
- ◆ Can be used every year for the life of the first mortgage

Additional benefits:

MCC can be combined with:

- ◆ CalPLUSSM – first mortgage loans with exclusive, zero interest closing cost assistance
- ◆ MyHome Assistance Program – deferred payment junior loan for down payment and/or closing costs
- ◆ Extra Credit Teacher Program (ECTP) – up to \$15,000 in a deferred payment loan for teachers and staff serving California's public schools
- ◆ Any non-CalHFA first mortgage



HO10C 10/16

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