



# Single Family Lending Program Bulletin

October 11, 2021

Program Bulletin #2021-08

To: CalHFA Approved Lenders

## Updated CalHFA Borrower's Affidavit & Certification and elimination of the CalHFA 5 acre maximum lot size requirement

### Updated Borrower's Affidavit & Certification

CalHFA will require lenders to use the newest version of the [CalHFA Borrower Affidavit and Certification](#) that has updates to the First-time homebuyer certification and removal of the military service questionnaire. The form is available for immediate use and CalHFA encourages lenders to use the updated form starting immediately. The new form will be required for all reservations starting November 1, 2021. Loans uploaded after November 1, 2021 that have the old form will be subject to suspension.

Electronic Word versions of this document are also available via email by contacting Lender Services at [lendertraining@calhfa.ca.gov](mailto:lendertraining@calhfa.ca.gov).

### Maximum Lot Size

Effective immediately CalHFA will no longer have a maximum lot size requirement. Eligible borrowers must continue to meet all CalHFA, GSE and Lakeview property requirements.

For questions about this bulletin, contact CalHFA Single Family Lending Division by phone 916.326.8033 or by email at [SFLending@calhfa.ca.gov](mailto:SFLending@calhfa.ca.gov). Please visit CalHFA's website at: [www.calhfa.ca.gov](http://www.calhfa.ca.gov) or Single Family Lending directly at: [www.calhfa.ca.gov/homeownership](http://www.calhfa.ca.gov/homeownership).



## CalHFA Borrower Affidavit and Certification

I/we, Borrowers: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

(collectively, "Applicant"), having applied for a home mortgage pursuant to the Mortgage Program of the California Housing Finance Agency ("CalHFA"), do hereby represent and warrant as follows:

Property Address			
Street: _____			
City: _____	CA	Zip: _____	
Statement of Citizenship, Alienage and Immigration Status for State Public Benefits			
Applicant certifies that I am either: (1) A citizen or other National of the United States, or (2) A "Qualified Alien" as defined at 8 U.S.C § 1641.			
First Time Homebuyer			
If applicant is using any CalHFA down payment assistance or closing cost assistance loan(s), applicant certifies that no applicant above has had an ownership interest in any occupied primary residence during the previous three years or has lived with a spouse who has had an ownership interest in a primary residence during the previous three years. Not applicable to 203(h) and HUD 184 programs.			
Home Warranty Protection Plan			
Applicant certifies that I will purchase, during escrow, a minimum of a 1-year home warranty protection plan that covers the following items for the residence being financed by CalHFA unless I am purchasing a new construction property from a builder who is providing a home warranty, or I am not a First Time homebuyer and exempt from purchasing a home warranty protection plan.			
<ul style="list-style-type: none"> <li>● Water Heater(s) ● Air Conditioning ● Heating ● Oven/Stove/Range</li> </ul>			
If an item is covered by an outstanding manufactured warranty, it does not need to be included in the warranty coverage			
Owner Occupancy			
Applicant certifies that I intend to occupy the above referenced property within 60 days of my loan closing.			
Borrower Declaration			
I CERTIFY (OR DECLARE) UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF CALIFORNIA THAT THE FOREGOING IS TRUE AND CORRECT. I AGREE THAT THE LENDER OR HOUSING SPONSOR TO WHICH I AM APPLYING MAY, DIRECTLY OR THROUGH ITS CONTRACTORS, AGENTS, GRANTEES OR DESIGNEES, TAKE SUCH ACTIONS AS IT DEEMS NECESSARY TO VERIFY THE ACCURACY OF THIS DECLARATION. I FURTHER UNDERSTAND AND AGREE THAT ANY PERSON OR ENTITY CONTACTED BY THE LENDER OR HOUSING SPONSOR AND/OR ITS CONTRACTORS, AGENTS, GRANTEES OR DESIGNEES, IN THE COURSE OF SUCH VERIFICATION, MAY RELEASE SUCH PERTINENT INFORMATION TO THE LENDER OR HOUSING SPONSOR AND/OR ITS CONTRACTORS, AGENTS, GRANTEES OR DESIGNEES.			
_____ Signature	_____ Date	_____ Signature	_____ Date
_____ Signature	_____ Date	_____ Signature	_____ Date