

Single Family Lending Program Bulletin

May 5, 2025

Program Bulletin #2025-04

To: CalHFA Approved Lenders

Update to CalPLUS with ZIP

Effective immediately, CalHFA will no longer allow the CalPLUS Conventional and CalPLUS FHA with ZIP program to be used without MyHome. All CalPLUS Conventional and CalPLUS FHA reservations will require a MyHome in second position for down payment and the ZIP loan in third position for closing costs. If you need help structuring your CalPLUS with ZIP loan, please use the [scenario calculator](#) on our website.

For questions about this bulletin, contact CalHFA Single Family Lending Division by phone 916.326.8033 or by email at SFLending@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.