



Single Family Lending Program Bulletin

August 26, 2026

Program Bulletin #2026-08

To: CalHFA Approved Lenders

Disaster Rebuilding Assistance Program

The California Housing Finance Agency (CalHFA) will begin accepting new reservations for the Disaster Rebuilding Assistance Program on September 16, 2026. The program will serve eligible California homeowners whose homes were destroyed or damaged due to a disaster that received a State of Emergency proclamation by the Governor, or a Major Disaster Declaration approved by the President from January 1, 2023 through January 8, 2025.

1. Interest Rate Buydown

CalHFA will reimburse lender-funded prepaid interest, as well as temporary and permanent interest rate buydowns on eligible loans.

2. Construction Loan Loss Guarantee Fund

CalHFA will provide lenders coverage for eligible losses on construction or renovation loans made to borrowers affected by qualified disasters. The guarantee will reimburse eligible and realized lender-paid loan losses.

Please see the [Rate Buydown Term Sheet](#) and the [Construction Loan Loss Guarantee Fund Term Sheet](#) for all program details and requirements.

Lender Approval

CalHFA must approve all Construction lenders to participate in the Disaster Rebuilding Assistance Program. Please go to the [How to Apply to become a Disaster Rebuilding Assistance Program Lender](#) page on our website for the requirements and how to apply.

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