



# **HOMEBUYER LOANS AND DOWN PAYMENT ASSISTANCE**



# VISION

All Californians living in  
homes they can afford.

# MISSION

Investing in diverse  
communities with financing  
programs that help more  
Californians have a place to  
call home.

[calhfa.ca.gov](http://calhfa.ca.gov)



# BY THE NUMBERS

CalHFA financing programs continue to do a world of good for California families.

In 2023–24

# 6,037

first-time homebuyers helped

## \$2.6 billion

IN FIRST MORTGAGE LENDING

## \$156 million

IN DOWN PAYMENT &  
CLOSING COST ASSISTANCE



Speak with a CalHFA Preferred Loan Officer to find out how our financing options can make the difference for you!



# CALPLUS AND CALPLUS ACCESS

Are you a homebuyer looking for a fixed rate mortgage with closing cost assistance combined into one perfect package?

CalPLUS and CalPLUS Access are for you.

## Zero Interest Program (ZIP)    MyAccess

- Closing cost assistance
  - Deferred payment junior loan
  - Up to 3% of the first mortgage loan amount
- Down payment assistance
  - Closing cost assistance
  - Deferred payment junior loan
  - Up to 2.5% of the first mortgage loan amount

### Additional Benefits

First-time homebuyers and disaster victims using FHA 203(h) can also add the **MyHome Assistance Program**, a deferred payment junior loan for down payment and/or closing costs.





# MYHOME ASSISTANCE PROGRAM

Are you a first-time homebuyer needing a little help with your down payment or closing costs?

We have a program just for you, to meet those needs.

## MyHome Features

- Down payment or closing costs assistance
- Deferred-payment junior loan
- Low interest rate

## Additional Benefits

**MyHome** can be combined with any CalHFA first mortgage, including **CalPLUS<sup>SM</sup>** with ZIP.

Talk with a CalHFA Preferred Loan Officer. [calhfa.ca.gov](http://calhfa.ca.gov)



Are you a veteran or service member looking for a fixed-rate mortgage with closing cost assistance combined into one perfect package?

This loan program is for you.



# CALHFA VA PROGRAM

## Features


- A **100% LTV First Mortgage** loan
- 30-year term, with a fixed interest rate

## Additional Benefits

First-time homebuyers and disaster victims can also add the **MyHome Assistance Program**, a deferred-payment junior loan for down payment and/or closing costs, for up to 105% of CLTV.



Talk with a CalHFA Preferred Loan Officer for more details.



Are you looking for a rural home away from city life, and the perfect, fixed-rate mortgage with closing cost assistance to match?

This loan program is for you.

# CALHFA USDA PROGRAM

## Features

- A **100% LTV First Mortgage** loan
- 30-year term, with a fixed interest rate

## Additional Benefits

First-time homebuyers and disaster victims can also add the **MyHome Assistance Program**, a deferred-payment junior loan for down payment and/or closing costs, for up to 105% of CLTV.

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“

We were excited to have the opportunity to finally purchase our own home. The rent went up and we said it's time for us to get our own (home). We really appreciate the state having this program.

—The Garbutts



“

We did shop around — we went to big banks and credit unions and looked at their interest rates to see what they offered. What kept pulling us back (to CalHFA) was the down payment assistance and closing cost assistance.

— Vanessa Viramontes

