

# HOME FINANCING FOR DISASTER VICTIMS



California Housing Finance Agency

**CALPLUS**<sup>SM</sup>  
*with*  
**ZIP**

Did you lose your home in a FEMA-declared natural disaster? We may be able to help you buy your next home with CalPLUS with ZIP.

## CalPLUS features:

- ◆ A 97% LTV Conventional or 96.5% LTV FHA first mortgage loan
- ◆ 30-year term, fixed interest rate
- ◆ Available for Manufactured Housing

## ZIP closing cost assistance:

- ◆ Zero interest rate
- ◆ Up to 3% of the first mortgage loan amount in a deferred payment junior loan

## Additional benefits for those affected by major disasters:

- ◆ First-time homebuyer requirement is waived
- ◆ The MyHome Assistance Program – deferred payment junior loan for down payment and/or closing costs
- ◆ Additional assistance is available for school employees, fire department employees, veterans and those purchasing manufactured homes, new construction homes or homes with ADUs



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CalHFA is not a direct lender and uses private mortgage lenders to qualify consumers and make all mortgage loans. Sample loan terms: (Amount: \$200,000; Term: 30 years; 4.750% sample interest rate, 5.0439% Annual Percentage Rate (APR) includes lender fees and insurance; Est. monthly payment: \$1,043.30 includes principal, interest, taxes and insurance).