



California Housing Finance Agency

NEW CONSTRUCTION

Are you a homebuyer looking to purchase a newly-constructed home?

When you use CalHFA's MyHome Assistance Program, you can get extra help with your down payment or closing costs.

Features:

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

Additional benefits:

- ◆ Up to 3%, zero interest deferred closing cost assistance using CalPLUS with ZIP
- ◆ New construction properties are not subject to the MyHome \$10,000 maximum cap
- ◆ Combine down payment and closing cost assistance to reduce your out-of-pocket expense



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