



THE CALIFORNIA DREAM FOR ALL SHARED APPRECIATION LOAN PROGRAM **TOOLKIT**

JANUARY 2026

INTRODUCTION

The **Dream For All Shared Appreciation Loan** is a down payment assistance program for first-generation homebuyers to be used in conjunction with the Dream For All Conventional first mortgage. Upon sale or transfer of the home, the homebuyer repays the original down payment loan, plus a share of the appreciation in the value of the home.

PROGRAM HIGHLIGHTS

- » Offers up to 20% for down payment or closing costs, not to exceed \$150,000.
- » Homebuyer must register for a voucher. A randomized drawing will select registrants who will receive the voucher. This will not be first-come, first-served.

KEY MESSAGING

- » The California Dream For All Shared Appreciation Loan Program is unlocking homeownership dreams for first-generation homebuyers.
- » The California Dream For All Shared Appreciation Loan Program provides significant down payment and/or closing cost assistance.
- » The California Dream For All Shared Appreciation Loan Program aims to ensure there are equitable opportunities for homebuyers.

TOOLKIT PURPOSE

Homeownership is often the primary step for most families to build true financial legacy and to create generational wealth. However, owning a home is not just about the future, it also allows for families to currently enjoy the accompanying stability of an enduring environment to grow, build, and make memories.

To support more families in their pursuit of building generational wealth, California Housing Finance Agency (CalHFA) is rolling out the California Dream For All Shared Appreciation Loan Program for qualified Californians with a specific focus on reaching first-generation homebuyers in traditionally underserved communities. This toolkit provides proposed messaging and visuals to promote the program across all media platforms and acts as a guide to ensure a cohesive look and feel throughout the campaign's promotional period.



CLICK HERE TO DOWNLOAD ASSETS

POST 1

UNLOCK YOUR DREAMS WITH THE **CALIFORNIA DREAM FOR ALL** SHARED APPRECIATION LOAN PROGRAM



calhfa.ca.gov/dream

CAPTION

Unlock the door to your California Dream with the California Dream For All Shared Appreciation Loan Program. Visit the CalHFA website today for more information and to see if this program is right for you. #CADreamForAll #CalHFA

SPANISH

LOGRA TUS SUEÑOS CON EL PROGRAMA DE PRÉSTAMO DE VALORIZACIÓN COMPARTIDA **“DREAM FOR ALL” DE CALIFORNIA**



calhfa.ca.gov/dream

CAPTION

Ábrele la puerta al sueño californiano con el Programa de Préstamo de Valorización Compartida “Dream For All” de California. Visita el sitio web de CalHFA para tener más información y ver si este programa es lo que necesitas. #CADreamForAll #CalHFA

POST 2

CAPTION



Calling all first-generation homebuyers! The California Dream For All Shared Appreciation Loan Program could help you take the first step in buying your first home, and provide significant down payment and/or closing cost assistance. Visit the CalHFA website today for more information. #CADreamForAll #CalHFA

SPANISH

CAPTION



¡Atención a compradores de casa de la primera generación! El Programa de Préstamo de Valorización Compartida "Dream For All" de California puede ayudarte a dar el primer paso para comprar tu casa y puede ayudar con el pago inicial y los costos para cerrar el contrato. Visita el sitio web de CalHFA para más información. #CADreamForAll #CalHFA

POST 3-A

CAPTION



Turn your homebuying dream into a reality, and contact a CalHFA Approved Lender today to learn how the California Dream For All Shared Appreciation Loan could help make all your dreams come true. Visit the CalHFA website to learn more.
#CADreamForAll #CalHFA

SPANISH

CAPTION



Haz que tu sueño de comprar una casa sea una realidad. Ponte en contacto con un prestamista aprobado de CalHFA para saber cómo el Préstamo de Valorización Compartida “Dream For All” de California podría ayudarte a lograr tus sueños. Visita el sitio web de CalHFA para más información.
#CADreamForAll #CalHFA

POST 4

CAPTION



When it comes to starting your future, there's no time like now. Visit the CalHFA website to see how the California Dream For All Shared Appreciation Loan Program could help. #CADreamForAll #CalHFA

SPANISH

CAPTION



Cuando se trata de tu futuro, no hay mejor momento que ahora. Visita el sitio web de CalHFA para saber cómo el Programa de Préstamo de Valorización Compartida "Dream For All" de California podría ayudarte. #CADreamForAll #CalHFA

POST 5-A

CAPTION



The Dream For All Shared Appreciation Loan is a down payment assistance program for first-generation homebuyers. Visit the CalHFA website today to learn more. #CADreamForAll #CalHFA

SPANISH

CAPTION



El programa de Préstamo de Valorización Compartida “Dream For All” de California es un programa de asistencia para el pago inicial para quienes compran casa por primera vez. Visita el sitio web de CalHFA para más información. #CADreamForAll #CalHFA

POST 5-B

CAPTION



The Dream For All Shared Appreciation Loan is a down payment assistance program for first-generation homebuyers. Visit the CalHFA website today to learn more. #CADreamForAll #CalHFA

SPANISH

CAPTION



El programa de Préstamo de Valorización Compartida “Dream For All” de California es un programa de asistencia para el pago inicial para quienes compran casa por primera vez. Visita el sitio web de CalHFA para más información. #CADreamForAll #CalHFA

POST 6

CAPTION



The California Dream For All Shared Appreciation Loan Program is committed to ensuring equitable opportunities for homebuyers. Learn more about the program updates on the CalHFA website.
#CADreamForAll #CalHFA

SPANISH

CAPTION



El Programa de Préstamo de Valorización Compartida “Dream For All” de California se compromete a ofrecer igualdad de oportunidades para los compradores de vivienda. Obtén más información actualizada sobre el programa en el sitio web de CalHFA. #CADreamForAll #CalHFA

POST 3-B

CAPTION



Turn your homebuying dream into a reality, and contact a CalHFA Approved Lender today to learn how the California Dream For All Shared Appreciation Loan could help make all your dreams come true. Visit the CalHFA website to learn more. #CADreamForAll #CalHFA

SPANISH

CAPTION



Haz que tu sueño de comprar una casa sea una realidad. Ponte en contacto con un prestamista aprobado de CalHFA para saber cómo el Préstamo de Valorización Compartida "Dream For All" de California podría ayudarte a lograr tus sueños. Visita el sitio web de CalHFA para más información. #CADreamForAll #CalHFA

POST 7



THINKING YOU CAN'T
AFFORD TO BUY A HOME?

**THE CALIFORNIA DREAM FOR ALL
SHARED APPRECIATION LOAN COULD HELP!**

calhfa.ca.gov/dream

CAPTION

Thinking you can't afford to buy a home? The California Dream For All Shared Appreciation Loan is a California state program aimed at helping first-generation homebuyers. Visit the CalHFA website to find out more. #CalHFA #DreamForAll

SPANISH



¿PIENSAS QUE NO PUEDES
COMPRAR UNA CASA?

**¡EL PRÉSTAMO DE VALORIZACIÓN COMPARTIDA
"DREAM FOR ALL" DE CALIFORNIA
PODRÍA AYUDARTE!**

calhfa.ca.gov/dream

CAPTION

¿Piensas que no puedes comprar una casa? El Préstamo de Valorización Compartida "Dream For All" es un programa estatal de California para ayudar a compradores de casa de la primera generación. Visita el sitio web de CalHFA para más información. #CalHFA #DreamForAll