

For CalHFA loans rate locked on or before 12/31/2025

CalHFA Government Loan Programs Matrix

Program Name	Max Loan Amount ¹	Loan Type	Property Type	AUS Requirement	DTI	Credit Score	First Time Homebuyer ³	Homebuyer Education Required	Layering Capabilities	Lien Position	LTV / CLTV	Allowable Lender Fees
CalHFA FHA and CalReady FHA	FHA county loan limits	203b, or 203k limited with or without EEM	SFR and Condos	DU approve/eligible or LPA Accept	45.00%	640	Yes	Yes	FHA Approved Seconds/ MyHome	1st	96.5% / 105%	3% or \$3,000 whichever is greater
					50.00%	700						
					45.00%	640	No	No	FHA Approved Seconds			
					50.00%	700						
			SFR and Condos	Manual Underwriting	43.00%	660	Yes	Yes	FHA Approved Seconds/ MyHome			
							No	No	FHA Approved Seconds			
			Manufactured Homes	DU approve/eligible or LPA Accept	45.00%	660	Yes	Yes	FHA Approved Seconds/ MyHome			
	No	No					FHA Approved Seconds					
	FHA county loan limits	HUD 184	SFR, Condos or Manufactured Homes	Manual underwriting is required	43.00%	660	No	No	FHA Approved Seconds/ MyHome	1st	97.75% / 100%	3% or \$3,000 whichever is greater
FHA county loan limits	203(h)	SFR and Condos	DU approve/eligible or LPA Accept	45.00%	640	No	No	FHA Approved Seconds/ MyHome	1 st	100% / 105%	3% or \$3,000 whichever is greater	
50.00%	700											
CalPLUS SM FHA (used exclusively with ZIP)	FHA county loan limits	203b, or 203k limited with or without EEM	SFR and Condos	DU approve/eligible or LPA Accept	45.00%	640	Yes	Yes	ZIP (mandatory), FHA Approved Seconds, or MyHome	1st	96.5% / 105%	3% or \$3,000 whichever is greater
			50.00%	700								
			SFR and Condos	Manual Underwriting	43.00%	660						
			Manufactured Homes	DU approve/eligible or LPA Accept	45.00%	660						
Zero Interest Program (ZIP) (used exclusively with CalPLUS SM FHA)	2% or 3% of the total loan amount ²	N/A	N/A	N/A	N/A	N/A	Yes	Yes	CalPLUS SM FHA (mandatory) and MyHome, FHA Approved Seconds, or MyHome	3 rd behind MyHome	N/A	\$50 fee
CalPLUS SM Access FHA (used exclusively with MyAccess)	FHA county loan limits	203b, or 203k limited with or without EEM	SFR and Condos	DU approve/eligible or LPA Accept	45.00%	640	Yes	Yes	MyAccess and MyHome (mandatory), FHA Approved Seconds	1st	96.5% / 105%	3% or \$3,000 whichever is greater
			50.00%	700								
			SFR and Condos	Manual Underwriting	43.00%	660						
MyAccess (used exclusively with CalPLUS SM Access FHA)	2.5% of the total loan amount	N/A	N/A	N/A	N/A	N/A	Yes	Yes	CalPLUS SM Access FHA and MyHome (mandatory), FHA Approved Seconds	3 rd behind MyHome	96.5% / 105%	\$250
CalHFA VA Loan Program	FHFA High-Cost Loan Limit	VA Guaranteed Loan	SFR and Condos	DU approve/eligible or LPA accept	45.00%	640	Yes	Yes	VA Approved Seconds/ MyHome	1st	100% / 105%	3% or \$3,000 whichever is greater or VA maximum fee requirements
					50.00%	700						
					45.00%	640	No	No	VA Approved Seconds			
					50.00%	700						
CalHFA USDA Loan Program	USDA loan limits	USDA Guaranteed Loan	SFR and Condos	GUS Accept / Eligible	45.00%	640	Yes	Yes	USDA Approved Seconds/MyHome	1st	100% / 105%	3% or \$3,000 whichever is greater
					50.00%	700						
					45.00%	640	No	No	USDA Approved Seconds			
					50.00%	700						
	USDA loan limits	USDA Guaranteed Loan	Manufactured Home	GUS Accept / Eligible	45.00%	660	Yes	Yes	USDA Approved Seconds/MyHome	1st	100% / 105%	3% or \$3,000 whichever is greater
							No	No	USDA Approved Seconds			
MyHome Assistance Program (MyHome)	FHA =3.5% USDA/VA = 3% of appraised value/sales price whichever is less	N/A	N/A	N/A	N/A	N/A	Yes	Yes	Must be combined with a CalHFA first mortgage	2nd	N/A	Max \$250 Fee

1 First Mortgages in which the base loan amount exceeds \$806,500 are considered a High Balance Loan and are subject to an additional fee. See rate sheet for pricing.

2 ZIP Must be used for closing costs and prepaid items only. Any funds due to the borrower from ZIP financing must be applied to ZIP principal reduction.

3 A one-year home warranty is required on all first-time homebuyer transactions for any resale property. A home warranty is not required on new construction or for non-first-time homebuyers.