



🏠 BRINGING PEOPLE HOME FOR 50 YEARS 🏠

# CALHFA PROGRAMS

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

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*Main: 916.326.8000 | Single Family: 916.326.8033 | LenderTraining@calhfa.ca.gov*

**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.

The California Housing Finance Agency has provided special financing and down payment assistance to help low to moderate income California families achieve homeownership since 1975.

Programs are administered at no cost to taxpayers. All loans must comply with established federal and state laws, as well as CalHFA guidelines.



# CALHFA PROGRAMS

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- MyHome – 3 -3.5% for Down Payment/Closing Costs
  - 1% Simple Interest
- MyAccess – 2.5% for Down Payment/Closing Costs
  - 1% Simple Interest
- Zip – 2-3% for Closing Costs Only
  - Zero Interest



# CALHFA PROGRAM OPTIONS



1 <sup>st</sup> Lien	2 <sup>nd</sup> Lien	3 <sup>rd</sup> Lien
CalHFA Conv/FHA	MyHome	
CalPlus Access Conv/FHA	MyHome	MyAccess
CalPlus Zip Conv/FHA	MyHome	Zip

# CALHFA PROGRAMS

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- VA Available
  - Use MyHome for Closing Costs
  
- USDA Available
  - Use MyHome for Closing Costs



# BORROWER ELIGIBILITY



- **Minimum Credit Score**
  - 640 for Government loans
  - 680 for Conventional loans
- **First Time Homebuyer Requirement**
- **Homebuyer Education Required**
- **Single Family One Unit Residence**
  - Owner Occupied Only
  - 1 Year Home Warranty Required
- **Income Limits**





# INCOME LIMITS

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- Los Angeles County - \$211,000
- Riverside/San Bernadino County - \$205,000
- Orange County - \$270,000
- San Diego County - \$258,000
- Santa Barbara County - \$235,000
- Ventura County - \$259,000

6.18.2025



# RESOURCES

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## CalHFA Website

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

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

## Real Estate Agent page – Including “Find A Loan Officer”

<https://www.calhfa.ca.gov/homeownership/realestate.htm>

## Income Limits

<https://www.calhfa.ca.gov/homeownership/limits/index.htm>



# THANK YOU



For additional information and to find a Loan Officer near you:

[www.CalHFA.ca.gov](http://www.CalHFA.ca.gov)

Click on Lenders/Real Estate Agents  
Find a Loan Officer

Molly K. Ellis  
Training & Outreach Manager  
mellis@calhfa.ca.gov  
916.326.8680

