



CALHFA LOAN PROGRAMS

PROGRAM HIGHLIGHTS

MyHome Assistance DPA Program

Two types of loan programs offered through the My Home Program

- CalHFA Government Loans (FHA): MyHome offers a deferred-payment junior loan of an amount up to the lesser of 3.5% of the purchase price or appraised value to assist with down payment and/or closing costs.
- CalHFA Conventional Loans: MyHome offers a deferred-payment junior loan of an amount up to the lesser of 3% of the purchase price or appraised value to assist with down payment and/or closing costs.

CalHFA Zip program is not available on CalHFA VA Loans.

Borrower Requirements

- Be a first-time homebuyer
- Someone who hasn't owned and occupied the home in the last 3 years
- Occupy the property as a primary residence; non-occupant co-borrowers are not allowed.

Meet [CalHFA income limits](#) for this program

Visit the CalHFA page on My Home Assistance for more details:
<https://www.calhfa.ca.gov/homebuyer/programs/myhome.htm>

**Fannie Mae's Low Income (LI) rate, which is borrowers with income ≤ 80% AMI, has a minimum credit score of 660.*

***First mortgages in which the total loan amount exceeds \$806,500 are considered High Balance Loans. See rate sheet for pricing and fees. LendingPros is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, or the Federal Government.*



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CalReady

CalHFA and CalReady: Conventional Programs

- Conforming Loan Limits
- Max LTV 97% / 105%
- Min Credit Score 680*
- Max DTI 50%
- Must be combined with MyHome (2nd lien), FNMA Community Seconds Optional

CalHFA and CalReady: FHA Government Program

- FHA County Limits
- Max LTV/CLTV 97.5% / 105%
- Min Credit Score 640*
- Max DTI 50%
- Must be combined with MyHome (2nd Lien), FHA Approved Seconds optional for down payment and closing assistance

CalPLUS Access

CalPLUS Access Conventional Program

- Conforming Loan Limits
- Loan type: HFA Preferred
- SFR and condos
- Max LTV/CLTV 97% / 105%**
- Min Credit Score 680
- Max DTI 50%
- Must be combined with MyAccess (3rd Lien) and MyHome (2nd Lien) for down payment and closing assistance

CalPLUS Access FHA Government Program

- SFR and Condos
- Max LTV/CLTV 96.5% / 105%**
- Min Credit Score 640
- Max DTI 50%
- Must be combined with MyAccess (3rd Lien) and MyHome (2nd Lien) for down payment and closing assistance