

## California Housing Finance Agency (CalHFA)

<http://www.calhfa.ca.gov/>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• CalPLUS Conventional Loan Program</li> <li>• CalHFA Conventional Loan Program</li> <li>• CalPLUS FHA Loan Program</li> </ul>	<ul style="list-style-type: none"> <li>• CalHFA FHA Loan Program</li> <li>• Cal-EEM + Grant Program</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• MyHome Assistance Program (loan, must be combined with CalHFA first mortgage product)</li> <li>• Extra Credit Teacher Home Purchase Program (loan, must be combined with CalHFA first mortgage product)</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, teachers	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; <i>eHome America Education</i> (online program); or California Housing Finance Agency provides links to NeighborWorks America or HUD-approved counseling agencies' websites for face-to-face homebuyer counseling.	
<b>Individual Development Accounts:</b>	Not offered	
<b>Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:</b>	Fannie Mae's HFA Preferred (Low MI)	

### HELPFUL WEB LINKS

California (CalHFA) MyHome Assistance Program

<http://www.calhfa.ca.gov/homeownership/programs/myhome.pdf>

California (CalHFA) Extra Credit Teacher Program

<http://www.calhfa.ca.gov/homeownership/programs/ectp.pdf>

California (CalHFA) First Mortgage Programs

<http://www.calhfa.ca.gov/homeownership/programs/index.htm>

California (CalHFA) Mortgage Tax Credit Certificate Program

<http://www.calhfa.ca.gov/homeownership/programs/mcc.pdf>

California (CalHFA) Income and Sales Price Limits (no approved lenders list - just loan officers)

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

California (CalHFA) *eHome America Education* (online homebuyer education)

<http://ehomeamerica.org/calhfa>

California (CalHFA) Interest Rates

<http://www.calhfa.ca.gov/apps/rates/>

California (CalHFA) Lender Training

<http://www.calhfa.ca.gov/homeownership/training-outreach.htm>