

CalHFA Government Loan Programs Matrix

	Program Name	Max Loan Amount ¹	Loan Type	Property Type	AUS Requirement	DTI	Credit Score	First Time Homebuyer	Homebuyer Education Required	1-Year Home Warranty Requirement	Layering Capabilities	Lien Position	LTV / CLTV	Allowable Lender Fees				
Government First Mortgage Programs	CalHFA FHA Loan Program	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	Yes	FHA Approved Seconds/ MyHome	1st	96.5% / 105%	3% or \$3,000 whichever is greater				
						50.00%	700											
						45.00%	640											
				50.00%	700	No	No	No	FHA Approved Seconds									
				SFR and Condos	Manual Underwriting					43.00%	660				Yes	Yes	Yes	FHA Approved Seconds/ MyHome
										No	No				No	FHA Approved Seconds		
	Manufactured Homes	DU approve/eligible or LPA Accept	45.00%	660	Yes	Yes	Yes	FHA Approved Seconds/ MyHome										
	FHA county loan limits	HUD 184	SFR, Condos or Manufactured Homes	Manual underwriting is required	43.00%	660	No	No	N/A	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%
	50.00%	700																
	CalPLUS SM FHA Loan Program (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	No	No	No	FHA Approved Seconds/ MyHome	1st	100% / 105%	3% or \$3,000 whichever is greater				
				SFR and Condos	Manual Underwriting	43.00%	660								Yes	Yes	Yes	ZIP (mandatory), FHA Approved Seconds, or MyHome
				Manufactured Homes	DU approve/eligible or LPA Accept	45.00%	660								Yes	Yes	Yes	
	Zero Interest Program (ZIP) (used exclusively with CalPLUS SM)	2% or 3% of the total loan amount ²	N/A	N/A	N/A	N/A	N/A	Yes	Yes	Yes	CalPLUS SM FHA (mandatory), FHA Approved Seconds, or MyHome	3rd ³	N/A	\$50 fee				
CalHFA VA Loan Program	\$970,800	VA Guaranteed Loan	SFR and Condos	DU approve/eligible or LPA accept	45.00%	640	Yes	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	N/A	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	Yes	USDA Approved Seconds/MyHome	1st	100% / 105%	3% or \$3,000 whichever is greater					
					50.00%	700												
					45.00%	640	No	No	N/A	USDA Approved Seconds								
	50.00%	700																
	USDA loan limits	USDA Guaranteed Loan	Manufactured Home (First Owner)	GUS Accept / Eligible	45.00%	660	Yes	Yes	Yes	USDA Approved Seconds/MyHome	1st	100% / 105%	3% or \$3,000 whichever is greater					
							No	No	N/A	USDA Approved Seconds								
Subordinate Mortgage	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	N/A	Must be combined with a CalHFA first mortgage	2nd	N/A	Max \$250 Fee				
	Forgivable Equity Builder Loan ⁴	10% of the appraised value/sales price whichever is less	N/A	N/A	N/A	N/A	N/A	Yes	Yes	N/A	Must be combined with a CalHFA FHAVA/USDA. Can't be combined with CalPLUS with ZIP or MyHome	2nd	CLTV must be between 80-105%	Max \$50 Fee				

¹ First Mortgages in which the base loan amount exceeds \$647,200 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 If MyHome is not used in Conjunction with a CalPLUSSM then ZIP must be in 2nd position

⁴ Only available for income that is <80% AMI per [Fannie Mae Lookup Tool](#)

NOTE: This is a tool for basic information purposes only and is subject to change. It does not replace CalHFA program descriptions, manuals, or bulletins. CalHFA Income limits apply.