

CalHFA Loans

Conventional & FHA



Are you a first-time homebuyer seeking an affordable mortgage solution? Look no further! We proudly offer the CalHFA FHA & Conventional Loan Program, designed to help California families achieve the dream of homeownership!

CalHFA Loan Comparison

CalHFA Conventional

Offers flexible, low down payment mortgage options with competitive rates, designed to help first-time homebuyers and low-income borrowers.

LTV/CLTV 97% / 100%

Minimum FICO of 680

Max DTI of 50%

MyHome Assistance Program: Provides a 2nd lien option, offering additional financial support for qualifying first-time homebuyers. Offers reduced mortgage insurance rates for eligible Fannie Mae Low-Income borrowers. Can be combined with Fannie Mae Community Seconds/ MyHome for added financing flexibility.

CalHFA FHA

Offers a fixed interest rate for 30 years, designed to help low-to-moderate income homebuyers purchase a home with a low down payment and flexible credit requirements.

Minimum FICO of 640

Max DTI of 45% (50% DTI w/ 700+ FICO)

LTV/CLTV 96.5% / 100%

SFR, Condos, Manufactured Homes OK
CalHFA FHA program can be combined with the MyHome Assistance Program to provide additional down payment and closing cost assistance to eligible borrowers.