

# *California Homebuyer Programs (2025/2026)*



**Laura Valente**  
AGENT | CHAQUICA AND ASSOCIATES

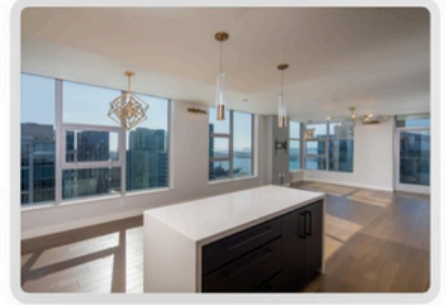
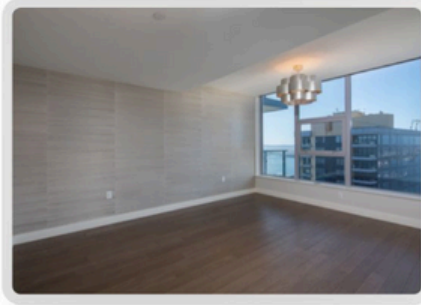
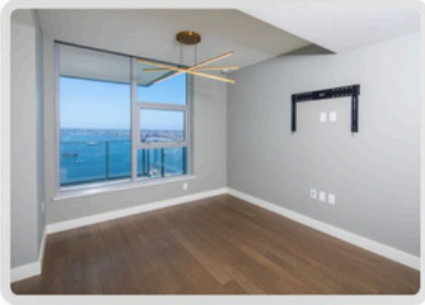
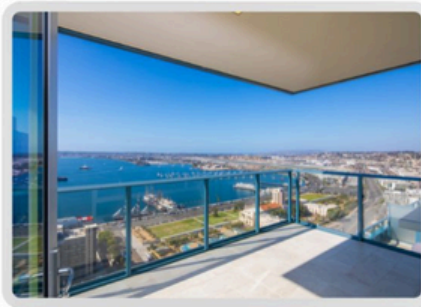
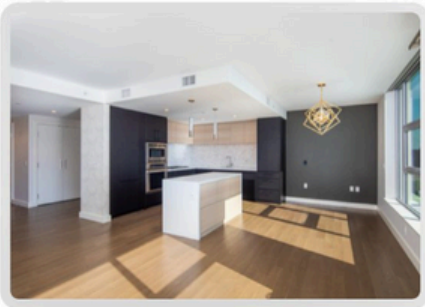
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# Core Loan Types (Available Statewide)

## 1. FHA Loan (Federal Housing Administration)

Best for: Buyers with smaller down payment and moderate credit.



- 0%
- NO PMI
- EXCLUSIVE TO VA-ELIGIBLE BUYERS

### HIGHLIGHTS:

- As little as 3.5% down with ~580+ credit score; 10% down if credit is 500–579. Bankrate +1
- More flexible credit and debt-to-income guidelines than many conventional loans.
- Must be primary residence, not an investment property. +1

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# Core Loan Types (Available Statewide)

## 2. FVA Loan (for Veterans & Eligible Service Members)

Best for: Eligible veterans, active-duty, reservists, and some surviving spouses.



- LOW DOWN PAYMENT
- FLEXIBLE CREDIT
- OWNER OCCUPIED ON

### HIGHLIGHTS:

- Often \$0 down payment (no down required by VA in most cases). Benefits +1
- No private mortgage insurance (PMI) and typically lower interest rates than conventional. Benefits +1
- Must be primary residence; can use benefit multiple times. Benefits +1



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# Core Loan Types (Available Statewide)

## 3. Conventional Loan (3–5% Down)

Best for: Buyers with stronger credit and more stable income.



- 3–5% DOWN
- STRONG CREDIT
- FLEXIBLE PROPERTY TYPES

- As little as 3.5% down with ~580+ credit score; 10% down if credit is 500–579. Bankrate +1

### HIGHLIGHTS:

- More flexible credit and debt-to-income guidelines than many conventional loans.
- Must be primary residence, not an investment property. +1



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# Core Loan Types (Available Statewide)

## 4. USDA Loan (Rural Areas Only)

Best for: Buyers purchasing in eligible rural areas of California.



- 0% DOWN
- RURAL PROPERTIES ONLY

### HIGHLIGHTS:

- \$0 down payment possible on qualifying rural properties. CalHFA +1
- Income limits and property location requirements apply.



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(These are first-mortgage loans offered through the California Housing Finance Agency and used with approved lenders.)

- ## KEY POINTS:



# Core Loan Types (Available Statewide)

## 6. CalHFA MyHome Assistance Program

Best for: Buyers with stronger credit and more stable income.



- HELPS WITH DOWN PAYMENT & CLOSING COSTS
- NO MONTHLY PAYMENT ON ASSISTANCE

### HIGHLIGHTS:

- Type: Deferred-payment junior loan (2nd/3rd loan). CalHFA +1
- Use: Helps cover down payment and/or closing costs.
- Amount: Up to 3.5% of the purchase price for FHA loans.
- Up to 3% of the purchase price for conventional loans. CalHFA
- Key notes: No monthly payments on this assistance while you live in the home; repaid later (sale, refi, etc.). CalHFA



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# Core Loan Types (Available Statewide)

## 7. CalHFA “Dream For All” Shared Appreciation Loan

Best for: Buyers purchasing in eligible rural areas of California.

- UP To 20% TOWARD DOWN PAYMENT
- SHARED APPRECIATION
- LIMITED FUNDS PROGRAM



### HIGHLIGHTS:

- Type: Down payment assistance program paired with a CalHFA Dream For All first mortgage. CalHFA +1
- Amount: Provides up to 20% of the home's price for down payment/closing costs (when available).
- The Mortgage Reports +2
- First Time Home Buyer Real Estate +2
- Repayment: Uses a shared appreciation model — when you sell or refinance, you repay the assistance plus a percentage of your home's price appreciation. CalHFA +1
- Eligibility (high level): First-time homebuyer.
- At least one borrower usually must be a first-generation homebuyer. CalHFA
- Income and price limits apply; funding can be limited and opens in “rounds.”
- Quick label: Up to 20% toward down payment • Shared appreciation • Limited-funds program
- You can visually emphasize this as a “special / limited funding” program with a badge.

**FIND OUT WHAT YOU ARE APPROVED FOR!**

Let West Coast Mortgage Group help.

Let Laura Valente, The Agency, help you shop with confidence!

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