# CalHFA Government Loan Programs Matrix

| Program Name | Max Loan Amount [1] | Loan Type | Property Type | AUS Requirement | DTI | Credit Score | First Time Homebuyer[3] | Homebuyer Education Required | Layering Capabilities | Lien Position | LTV / CLTV | Allowable Lender Fees |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CalHFA FHA and CalReady FHA | 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 | FHA Approved Seconds/ MyHome | 1st | 96.5% / 105% | 3% or $3,000 whichever is greater |
| | | | | | 50.00% | 700 | | | | | | |
| | | | | | 45.00% | 640 | No | No | FHA Approved Seconds | | | |
| | | | | | 50.00% | 700 | | | | | | |
| | | | SFR and Condos | Manual Underwriting | 43.00% | 660 | Yes | Yes | FHA Approved Seconds/ MyHome | | | |
| | | | | | | | No | No | FHA Approved Seconds | | | |
| | | | Manufactured Homes | DU approve/eligible or LPA Accept | 45.00% | 660 | Yes | Yes | FHA Approved Seconds/ MyHome | | | |
| | | | | | | | No | No | FHA Approved Seconds | | | |
| | FHA county loan limits | HUD 184 | SFR, Condos or Manufactured Homes | Manual underwriting is required | 43.00% | 660 | No | No | 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% | 640 | No | No | FHA Approved Seconds/ MyHome | 1st | 100% / 105% | 3% or $3,000 whichever is greater |
| | | | | | 50.00% | 700 | | | | | | |
| CalPLUS[SM] FHA (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 | Yes | Yes | ZIP (mandatory), FHA Approved Seconds, or MyHome | 1st | 96.5% / 105% | 3% or $3,000 whichever is greater |
| | | | | | 50.00% | 700 | | | | | | |
| | | | SFR and Condos | Manual Underwriting | 43.00% | 660 | | | | | | |
| | | | Manufactured Homes | DU approve/eligible or LPA Accept | 45.00% | 660 | | | | | | |
| Zero Interest Program (ZIP) (used exclusively with CalPLUS[SM] FHA) | 2% or 3% of the total loan amount[2] | N/A | N/A | N/A | N/A | N/A | Yes | Yes | CalPLUS[SM] FHA (mandatory) and MyHome, FHA Approved Seconds, or MyHome | 3rd behind MyHome | N/A | $50 fee |
| CalPLUS[SM] Access FHA (used exclusively with MyAccess) | 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 | MyAccess and MyHome (mandatory), FHA Approved Seconds | 1st | 96.5% / 105% | 3% or $3,000 whichever is greater |
| | | | | | 50.00% | 700 | | | | | | |
| | | | SFR and Condos | Manual Underwriting | 43.00% | 660 | | | | | | |
| | | | Manufactured Homes | DU approve/eligible or LPA Accept | 45.00% | 660 | | | | | | |
| MyAccess (used exclusively with CalPLUS[SM] Access FHA) | 2.5% of the total loan amount | N/A | N/A | N/A | N/A | N/A | Yes | Yes | CalPLUS[SM] Access FHA and MyHome (mandatory), FHA Approved Seconds | 3rd behind MyHome | 96.5% / 105% | $250 |
| CalHFA VA Loan Program | FHFA High-Cost Loan Limit | VA Guaranteed Loan | SFR and Condos | DU approve/eligible or LPA accept | 45.00% | 640 | 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 | 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 | USDA Approved Seconds/MyHome | 1st | 100% / 105% | 3% or $3,000 whichever is greater |
| | | | | | 50.00% | 700 | | | | | | |
| | | | | | 45.00% | 640 | No | No | USDA Approved Seconds | | | |
| | | | | | 50.00% | 700 | | | | | | |
| | USDA loan limits | USDA Guaranteed Loan | Manufactured Home | GUS Accept / Eligible | 45.00% | 660 | Yes | Yes | USDA Approved Seconds/MyHome | 1st | 100% / 105% | 3% or $3,000 whichever is greater |
| | | | | | | | No | No | USDA Approved Seconds | | | |
| 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 | Must be combined with a CalHFA first mortgage | 2nd | N/A | Max $250 Fee |

1 First Mortgages in which the base loan amount exceeds $832,750 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 A one-year home warranty is required on all first-time homebuyer transactions for any resale property. A home warranty is not required on new construction or for non-first-time homebuyers.

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.

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