

Think a home in California is out of reach?

Know your options

CalPLUS with ZIP

- Zero-interest junior loan with up to 3% assistance on the total loan amount to be used for closing costs only
- Deferred payment
- Available to first-time homebuyers

CalHFA MyHome Assistance

- Junior loan of up to 3.5% of sales price to be used toward down payment and closing costs
- Deferred payment
- Available to first-time homebuyers

CalHFA Forgivable Equity Builder Loan

- Junior loan of up to 10% of sales price or appraised value, whichever is less
- Deferred payment; forgivable after five years
- Available to first-time homebuyers

GSFA OpenDoors Program

- Zero-interest junior loan and gift assistance for down payment and closing cost
- Up to 6.5%* on FHA, VA, and USDA loan
- Up to 7%* on Conventional loans
- Deferred payment
- No first-time homebuyer requirement

GSFA Platinum Program

- Zero-interest junior loan with up to 5%* assistance of the total loan amount to be used towards down payment and closing costs
- Forgiven after three years
- No first-time homebuyer requirement
- Assistance is in the form of a non-repayable gift instead of a loan, for certain occupations



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