

# CalHFA Government Loan Programs Matrix

Program Name	Max Loan Amount <sup>1</sup>	Loan Type	Property Type	AUS Requirement	DTI	Credit Score	First Time Homebuyer <sup>3</sup>	Homebuyer Education Required	Lender
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 Approve
					50.00%	700	No	No	FHA Approve
	FHA county loan limits	HUD 184	SFR and Condos Manufactured Homes	Manual Underwriting	43.00%	660	Yes	Yes	FHA Approve
					45.00%	660	No	No	FHA Approve
CalPLUS <sup>SM</sup> FHA (used exclusively with ZIP)	FHA county loan limits	203(h)	SFR and Condos	DU approve/eligible or LPA Accept	45.00%	640	No	No	FHA Approve
					50.00%	700	No	No	FHA Approve
	FHA county loan limits	203b, or 203k limited with or without EEM	SFR and Condos	Manual Underwriting	45.00%	640	Yes	Yes	ZIP (mandatory)
					43.00%	660	Yes	Yes	Second
Zero Interest Program (ZIP) (used exclusively with CalPLUS <sup>SM</sup> FHA)	2% or 3% of the total loan amount <sup>2</sup>	N/A	N/A	N/A	N/A	N/A	Yes	Yes	CalPLUS <sup>SM</sup> FHA MyHome, FHA or
					N/A	N/A	No	No	FHA Approve
	FHA county loan limits	203b, or 203k limited with or without EEM	SFR and Condos	Manual Underwriting	45.00%	640	Yes	Yes	MyAccess (mandatory)
					50.00%	700	Yes	Yes	MyAccess (mandatory)
MyAccess (used exclusively with CalPLUS <sup>SM</sup> Access FHA)	2.5% of the total loan amount	N/A	N/A	N/A	N/A	N/A	Yes	Yes	CalPLUS <sup>SM</sup> MyHome Approve
					N/A	N/A	No	No	VA Approve
	FHFA High-Cost Loan Limit	VA Guaranteed Loan	SFR and Condos	DU approve/eligible or LPA accept	45.00%	640	Yes	Yes	VA Approve
					50.00%	700	No	No	VA Approve
CalHFA VA Loan Program	USDA loan limits	USDA Guaranteed Loan	SFR and Condos	GUS Accept / Eligible	45.00%	640	Yes	Yes	USDA Approve
					50.00%	700	No	No	USDA Approve
	USDA loan limits	USDA Guaranteed Loan	Manufactured Home	GUS Accept / Eligible	45.00%	640	Yes	Yes	USDA Approve
					50.00%	700	No	No	USDA Approve
CalHFA USDA Loan Program	FHA =3.5% USDA/VA = 3% of	N/A	N/A	N/A	45.00%	660	Yes	Yes	USDA Approve
					45.00%	660	No	No	USDA Approve