

Down Payment Assistance

Down payment assistance is designed to provide assistance to low and moderate income persons in the purchase of their first home. Assistance may be provided for the down payment in the purchase of a home. The amount of assistance available depends upon the buyer's qualification and the price of the home. In general, a buyer may only receive what they need, sometimes up to 20% of the purchase price of the home.

Down Payment Assistance Loan Programs

- **Affordable Housing Partnership Program (AHPP)**
A joint effort by CalHFA and cities, counties, redevelopment agencies and housing authorities whereby a deferred payment subordinate loan from a locality is utilized by the first-time homebuyer to assist them with down payment and/or closing costs.
- **CalHFA Housing Assistance Program (CHAP)**
Offers a deferred-payment second loan of an amount up to the lesser of two percent (2%) of the purchase price or appraised value.
- **California Homebuyer's Down payment Assistance Program (CHDAP)**
Offers a deferred-payment junior loan of an amount up to the lesser of three percent (3%) of the purchase price or appraised value.
- **Extra Credit Teacher Home Purchase Program (ECTP)**
A low interest rate CalHFA first loan, together with a forgivable interest CalHFA junior loan to assist eligible teachers, administrators, staff members and classified employees to purchase their first home.
- **High Cost Area Home Purchase Assistance Program (HiCAP)**
Designed to assist first-time homebuyers in the highest housing cost areas of the state.
- **School Facility Fee Down Payment Assistance Program (SFF)**
A conditional grant program that provides assistance to buyers of newly constructed homes throughout California.