



Homebuyer Assistance for Flood-Impacted Households

Up to **\$300,000**



The ReCoverCA Homebuyer Assistance Program helps individuals and families affected by the 2023/24 floods in California purchase a primary residence in safer areas by providing **homebuyer assistance up to \$300,000**. The assistance is **fully forgiven after five years***, and perfect credit is not necessary to qualify.

Applications from those impacted by the 2023/24 Floods open Nov. 10, 2025.

Eligibility / Qualifying Disaster Areas

You may qualify if your primary residence was in an impacted area at the time of the disaster as follows:

2023 Qualifying Disaster Area:

- Hoopa Valley Tribe (ZIP 95546)
- Monterey County
- San Benito County
- Santa Cruz County
- Tulare County
- Tuolumne County

2024 Qualifying Disaster Area:

- San Diego County

Qualification Guidelines*

- Household income cannot exceed low-to-moderate income limits, (80% area median income).
- Credit Score of 640 or higher.
- Max Debt-to-Income ratio 45%.
- Must qualify as a first-time homebuyer (no ownership in the past three years, with limited exceptions)
- Must complete an 8-hr Online Homebuyer Education course.
- Must purchase in California outside of a Special Flood Hazard Area or High/Very High Fire Hazard Severity Zone.

**Funds are Limited.
Get Qualified Today!**



ReCoverCA
California

GOLDEN STATE
Finance Authority*

*This flyer contains general program information, is not an offer for extension of credit nor a commitment to lend and is subject to change without notice. Complete program policies, loan applications, interest rates and annual percentage rates (APRs) are available through ReCoverCA HBA Lenders. The ReCoverCA Homebuyer Assistance Program is provided by the California Department of Housing and Community Development, made possible through a Community Development Block Grant - Disaster Recovery grant from HUD, and managed by Golden State Finance Authority (GSFA), a duly constituted public entity and agency.

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