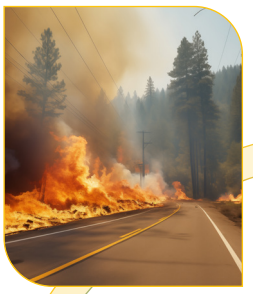
ReCoverCA Homebuyer Assistance Program

Administered by ***Golden State Finance Authority***









Down Payment Assistance

For Households impacted by 2018 California Wildfires

up to **$350,000**

ReCover CA Homebuyer Assistance

The ReCoverCA Homebuyer Assistance (DR-HBA) Program provides up to $350,000 in down payment and closing cost assistance to Low-to-moderate Income households (homeowners or renters) who were living in high or very high fire severity zones during the 2018 wildfire disasters in California. The goal is to help individuals and families to relocate and purchase a home in California in less fire risk areas.

The Program is designed to cover the gap of affordability between what the applicant could afford in a First Mortgage Loan and a property's purchase price. The direct assistance is in the form of a Second Mortgage Loan, forgiven after five years maintaining ownership and occupancy.

Applicant Eligibility

- Household income limits must meet HUD's requirements for Low-to-moderate Income (At or below 80% of HUD Area Median Income).
- Credit Score of 640 or higher.
- Max Debt-to-Income ratio 45%.
- Must complete an 8-hr Online Homebuyer Education course.
- Must purchase outside High or Very High Fire Severity Zones.

Counties Eligible

If your primary residence (own or rent) was located in the following disaster assistance areas during the time frames described below, you may be eligible for ReCoverCA homebuyer assistance.

2018 Qualifying Disaster Area:

Butte, Lake, Los Angeles and Shasta Counties.

Call Today to Get Started

(855) 740-8422

ReCoverCA California

Golden State Finance Authority®

* This flyer contains 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, eligibility requirements, loan applications, interest rates and annual percentage rates (APRs) are available through GSFA Participating Lenders.

The ReCoverCA Homebuyer Assistance (DR-HBA) Program is provided by the California Department of Housing and Community Development (HCD) in collaboration with Golden State Finance Authority (GSFA) as Program Administrator. Funding for the Program is made possible through a Community Development Block Grant - Disaster Recovery (CDBG-DR) grant from HUD. GSFA is a duly constituted public entity and agency.

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