Imagine...



For more than 33 years, Golden State Finance Authority (GSFA) has helped Californians purchase homes by providing down payment and closing cost assistance.

Believe.

GSFA has helped more than 87,000 people purchase homes and provided over $683.3 million in down payment assistance.

Homeownership may be just around the corner for you too. Speak with a GSFA Participating Lender about whether the GSFA "Assist-to-Own" Program is the right fit for you.

If you are employed by County of Humboldt, you may qualify for Down Payment Assistance (DPA), up to 5.5%, to help you purchase or refinance a home in California.

SCAN ME

Call today to get started.

phone: (855) 740-8422

web: www.gsfahome.org

Golden State Finance Authority®

*This brochure provides general information and does not constitute an offer of credit or a lending commitment. Program details are subject to change without notice. Full program guidelines, loan applications, interest rates, and annual percentage rates (APRs) are available through GSFA Participating Lenders. The Program is made possible through a partnership with Golden State Finance Authority (GSFA), a duly constituted public entity and agency, and County of Humboldt, a GSFA Member County. "Assist-to-Own" is a specialized option under the GSFA Platinum Program.

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"Assist-to-Own" Down Payment Assistance Program
Sponsored by Golden State Finance Authority

It's the Dream. We're here to help you achieve it.

Down Payment and Closing Cost Assistance, up to 5.5% of the Mortgage Loan — for Employees of County of Humboldt, CA



Golden State Finance Authority®

“Assist-to-Own” Down Payment Assistance Program

If you are employed by County of Humboldt, you may be eligible for up to 5.5% in Down Payment Assistance to help make homeownership a reality.

With the “Assist-to-Own” Down Payment Assistance, you may be able to buy a home with little-to-no money upfront—and much sooner than you thought possible.

The program is flexible, compatible with FHA, VA, USDA, and Conventional loans, doesn’t require perfect credit, and is available to both first-time and returning homebuyers.

Ready to take the next step toward owning a home? Let us help you get started!





Humboldt County, CA — Photo by Lisa Hindley



You Don’t Have to Be a First-time Homebuyer

You Don’t Need Perfect Credit

Flexible Qualifying Guidelines*

- Available to both first-time and repeat homebuyers
- Eligible properties include 1–4 unit primary residences, condos, townhomes, and certain manufactured homes
- Credit challenges? No problem—minimum FICO score of just 640
- Generous Debt-to-Income (DTI) ratios up to 50% may qualify
- Low-to-moderate income limits – often higher than expected
- FHA, VA, USDA, and Conventional Mortgage Loan options available
- Purchase or refinance anywhere in California.



Will the assistance need to be repaid in the future?

The “Assist-to-Own” Down Payment Assistance is made up of both a deferred loan and a gift:

- A deferred Second Mortgage equal to 3.5% of the First Mortgage amount. This loan comes with 0% interest and no monthly payments, and is only due upon sale or refinance of the home.
- An additional Gift of up to 2%, which never has to be repaid.

“Assist-to-Own” down payment assistance is only available to individuals who are employed by County of Humboldt. Verification of employment with the County itself is required for eligibility.