Sutter County, CA
Photo by Chris Starkey

Sutter County, CA
a GSFA Member County

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

Down Payment Assistance for County of Sutter Employees

If you are employed by County of Sutter, you may qualify for Down Payment Assistance (DPA), up to 5.5%, to help you purchase a primary residence in California.

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

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

The assistance may be used toward your down payment and/or closing costs, helping reduce the amount of cash needed at closing. As a result, you may be able to purchase a home with little-to-no money out of pocket—and achieve homeownership sooner than you may have thought possible.

This flexible program works with FHA, VA, USDA, and Conventional loans, doesn't require perfect credit, and is open to both first-time and repeat homebuyers.

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

If you're ready to explore the path to homeownership, GSFA is here to help you take the next step!

SCAN ME

Get started today

(855) 740-8422

www.gsfahome.org/ATO

Golden State Finance Authority®