Your Guide to Down Payment Assistance

Buying a home may be more affordable than you think.

We offer a variety of down payment assistance programs that can help qualified buyers reduce the cash needed to purchase a home. Use the comparison chart below to explore your options.

Program	Maximum Assistance	Must Be Repaid?	Min Credit Score	Min Required Down Payment	First-Time Buyer Required?
Chenoa Fund	Up to 3.5% of purchase price	Repayable or Forgivable	600	0%	No
Essex	3.5% or 5% of purchase price	Repayable or Forgivable	600	0%	No
CalHFA	Up to 3.5% FHA / 3% Conventional	Yes, deferred	640	3.5% FHA / 3% Conventional	Yes
SmartStart	Up to 2% of purchase price	No	620	3% Conventional	Yes
GSFA	Up to 5.5%	Varies, 2nd mortgage + possible gift	640	As low as 0% from borrower*	No
Arcasa	Up to 5%	No (forgiven after 90 days)	580	3.5% FHA	No
$15K Grant	Up to $15,000	No	620	3% Conventional	No
Easy Move	Up to 6 months of interest	No	580	typically 3.5%	No

Not Sure Which Program Is Right for You?
Our team will compare your options and help you choose the program that provides the greatest benefit.



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