

Down Payment Assistance Guide

Helping Make Homeownership More Affordable

Saving for a down payment is one of the biggest hurdles for many homebuyers. Fortunately, there are a variety of local, California, and national programs that may help qualified buyers with down payment and closing cost assistance.

What Is Down Payment Assistance?

Down payment assistance (DPA) programs can provide grants, forgivable loans, deferred-payment loans, or low-interest second mortgages to help cover your upfront home-buying costs. Many first-time buyers are surprised to learn they may qualify.

Program Type	How It Can Help
Local Programs	City and county programs may offer grants or loans for eligible buyers.
California Programs	State-sponsored assistance may help with down payments, closing costs, or affordability.
National Programs	Conventional, FHA, VA, and USDA loan options may include assistance or low down payment requirements.
Employer Programs	Some employers and community organizations offer homebuyer benefits.

Who May Qualify?

Eligibility varies by program and may depend on income, credit score, occupation, military service, purchase location, and whether you're a first-time homebuyer. Some programs also have purchase price limits.

Next Steps

The best way to determine your eligibility is to speak with a trusted lender. They can review your financial situation and match you with programs that fit your needs. As your Realtor, I'll help guide you through the home-buying process and work alongside your lender every step of the way.

Prepared by Allison Marie Bollinger, REALTOR®

DRE #02156643