







Homebuyer Assistance

For Households impacted by 2017 California Wildfires

Up to **$350,000**

Buy a Home Outside High or Very High Fire Severity Zones

The ReCoverCA Homebuyer Assistance Program supports low- and moderate-income households purchasing homes in California, specifically outside high or very high fire severity zones, by offering **up to $350,000 in assistance.** This financial aid helps bridge the gap between what a household can afford in mortgage payments and the actual cost of buying a home. The assistance is **fully forgiven after five years***, there is no first-time homebuyer requirement, and perfect credit is not necessary to qualify.

Applications from those impacted by the 2017 Wildfires will be open March 17, 2025.

Eligible Areas

You may qualify if your primary residence in 2017 (own or rent) was in a High or Very Fire Hazard Severity Zone within the qualifying areas listed below.

2017 Qualifying Counties:

- County of Sonoma
- County of Ventura

2017 Qualifying Zip Codes:

- 95470 (Mendocino County)
- 95901 (Yuba County)
- 94558 (Napa County)
- 95422 (Lake County)
- 93108 (Santa Barbara County)

Applicant Qualification

- Household income limits must meet low-to-moderate income limits, (80% of the 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 in California outside High or Very High Fire Severity Zones.

Get Started Today!

ReCoverCA California

Golden State Finance Authority®

* This flyer 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, loan applications, interest rates and annual percentage rates (APRs) are available through ReCoverCA HBA Lenders. The ReCoverCA Homebuyer Assistance Program is provided by the California Department of Housing and Community Development, made possible through a Community Development Block Grant - Disaster Recovery grant from HUD, and managed by Golden State Finance Authority (GSFA), a duly constituted public entity and agency.

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