



Golden State Finance Authority (GSFA)  
1215 K Street, Suite 1650 · Sacramento, California 95814  
Phone: (855) 740-8422 · Fax: (916) 444-3219 · [www.gsfahome.org](http://www.gsfahome.org)

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## PRESS RELEASE

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### Contact:

Carolyn Sunseri  
(855) 740-8422  
[csunseri@rcrcnet.org](mailto:csunseri@rcrcnet.org)

## Up to \$350,000 in Homebuyer Assistance Available through 2017 Fire Recovery Funds

**Lake County, CA** – Eligible low- to moderate-income California households living in Clearlake Zip Code 95422 in 2017 may qualify for up to \$350,000 in homebuyer assistance through the [ReCoverCA Homebuyer Assistance \(HBA\) Program](#), administered by the Golden State Finance Authority (GSFA).

The [2017 Fire Recovery funding](#) helps qualifying individuals and families purchase homes in areas with lower wildfire risk by providing down payment and closing cost assistance, up to \$350,000 per household. For many families this assistance may bridge the affordability gap between what a household can afford and the total cost of homeownership. The assistance is offered as a deferred-payment loan that accrues no interest, has no monthly payments, and is forgiven after five years of continued ownership and occupancy.

To be eligible, applicants must have been residing in a primary residence located in a [High or Very High Fire Severity Zone](#) within a qualifying disaster area in 2017, such as Clearlake Zip Code 95422, and meet income requirements of generally up to 80 percent of Area Median Income, based on household size. There is no requirement to be a first-time homebuyer, and perfect credit is not necessary to qualify. Applicants are not required to show direct impact from the disaster.

### 2017 Qualifying Disaster Areas:

- Sonoma County
- Ventura County
- Zip Code 95470 (Mendocino County)
- Zip Code 95901 (predominantly Yuba County)
- Zip Code 94558 (predominantly Napa County)
- Zip Code 95422 (City of Clearlake, Lake County)
- Zip Code 93108 (Montecito, Santa Barbara County)

“This financial assistance could really make a difference in people’s lives,” says Lake County Supervisor EJ Crandell. “When one family gains some stability, they are better able to show up in their employment, in their education, in their relationships with friends and family and in their community. When one family succeeds in taking a step forward in recovery, we all benefit.”

The program is provided by the California Department of Housing and Community Development as part of California's Disaster Recovery Action Plan and funded by a Community Development Block Grant - Disaster Recovery from the U.S. Department of Housing and Urban Development (HUD). GSFA, a public agency with more than 33 years of experience in implementing affordable housing programs, manages and administers the program.

For more information, full program policies, eligibility, and application information, visit [www.gsfahome.org/recoverca-hba](http://www.gsfahome.org/recoverca-hba).

**About Golden State Finance Authority (GSFA)**

GSFA is a local government entity and public agency, established in 1993, with a mission to provide affordable housing finance programs that support homeownership and strengthen California communities. GSFA has helped more than 87,000 individuals and families purchase homes, providing over \$683.3 million in down payment assistance.

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