

Advantage Down Payment Assistance Program

As a Joint Powers Authority, ICFA is empowered by the Department of Housing and Urban Development to provide homebuyers in member cities with down payment and/or closing cost assistance.



Would you like to increase the down payment assistance available to your residents, with no risk to the city?

Program Features*

- Available for both new and existing properties
- Grants of up to 3% of the final loan amount
- An additional 1% in closing cost assistance
- Assistance is NOT limited to first-time homebuyers
- Eligibility is based on credit score and qualifying income



Every year, thousands of people dream of becoming homeowners. With ICFA's *Advantage* Down Payment Assistance Program, cities can make that dream a reality for more residents, with no risk to the municipality.

This program is only available to residents of ICFA member cities. Membership is free and available to all cities in the state of California.

To become a member, please contact ICFA Executive Director Debbie Smith.

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