



Homebuyer Assistance Program Guide

State, County & City Programs Serving Ventura County

Saul Carter, Broker • "The Uncommon Realtor" • Business sense, common sense.

Researched and verified August 5, 2026

IMPORTANT — PROGRAMS CHANGE CONSTANTLY. VERIFY BEFORE YOU RELY ON THIS.

Down payment assistance is funded in cycles. A program that is fully funded today can be exhausted next week, suspended pending a budget action, or relaunched with different income limits, loan amounts and credit requirements. Income limits are reset annually and, in several cases below, were reset within the last 90 days.

Every figure in this guide was confirmed against the administering agency's published materials on August 5, 2026, and is accurate only as of that date. Confirm current terms directly with the agency or lender before making an offer, writing a contingency, or advising a client. Status labels used throughout: **OPEN** (accepting applications), **CLOSED** (paused), **EXHAUSTED** (funded out, expected to reopen), **LOTTERY** (voucher round), **VERIFY** (status unconfirmed), **WATCH** (pending / future).

START HERE: ONE PHONE CALL COVERS MOST OF IT

My Way Home (formerly Ventura County Community Development Corporation, VCCDC) rebranded in 2025. Same organization, same Oxnard office. It is a HUD-approved housing counseling agency, a U.S. Treasury-designated CDFI, and a licensed mortgage broker (CA DRE #01521885, NMLS #347041). It administers the majority of the county-level assistance listed in Section 2 and is the local provider of the HUD-approved homebuyer education certificate that most programs require.

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SECTION 1 — STATE OF CALIFORNIA PROGRAMS

California Housing Finance Agency (CalHFA) assistance is structured as deferred “silent second” junior loans. No monthly payment is due; the balance comes due on sale, transfer, refinance, or payoff of the first mortgage. All CalHFA subordinate loans must be paired with a CalHFA first mortgage originated through a CalHFA-approved lender. CalHFA eliminated sales price limits in June 2020 — only income limits and the applicable first-loan county loan limits apply.

CalHFA MyHome Assistance Program

[OPEN](#)

- **Amount:** Up to the lesser of 3.5% of purchase price or appraised value on government (FHA) loans; up to 3% on conventional, VA and USDA loans.
- **Structure:** Deferred-payment, simple-interest junior loan. Must sit in second lien position when layered with other assistance.
- **First-time buyer required** — no ownership interest in a principal residence in the prior three years.
- **Occupancy:** Must occupy as primary residence. **Non-occupant co-borrowers are not permitted.**
- **Education:** Homebuyer education counseling and certificate of completion from an eligible counseling organization required.
- **Income:** Qualifying income must fall under the Ventura County cap. The cap applies to the qualifying income of borrowers on the loan — not total household income. Income from a household member not on the loan does not count against the cap.
- **Credit:** Generally 640 minimum on FHA-paired programs, 680 on conventional-paired; DTI to 50% for stronger credit profiles.

Ventura County income limit: **\$268,000** per My Way Home’s published figure (up from \$248,000 in 2024). CalHFA’s own table was reset effective 06/30/2026 — confirm the current number at calhfa.ca.gov before qualifying a buyer.

CalPLUS FHA / CalPLUS Conventional with ZIP

[OPEN](#)

- **Amount:** Zero Interest Program (ZIP) provides 2% or 3% of the first mortgage amount as a zero-interest deferred loan.
- **Restriction:** ZIP is for **closing costs only**, not down payment, and is only available bundled with a CalPLUS first mortgage.
- **Trade-off:** CalPLUS carries a slightly higher fixed rate than standard CalHFA FHA/Conventional to fund the ZIP subsidy.
- **Stacking:** Can be combined with MyHome on the same transaction — MyHome for down payment, ZIP for closing costs.
- Same first-time buyer, occupancy, education and county income limit rules as MyHome.

CalHFA MyAccess (with CalPLUS Access)

[OPEN](#)

- **Amount:** 2.5% of the first loan amount as a deferred junior loan.
- **Pairing:** Used with CalPLUS Access FHA first mortgages for down payment or closing cost assistance.
- Same core eligibility framework as the other CalHFA subordinates.

California Dream For All Shared Appreciation Loan

[LOTTERY](#)

- **Amount:** Up to 20% of purchase price for down payment and/or closing costs, **not to exceed \$150,000**. Minimum CLTV 95%.
- **Repayment:** Shared appreciation. On sale, transfer or payoff of the first mortgage the buyer repays the original loan *plus a share of the home’s appreciation*. This is materially different from a deferred loan — make sure buyers understand the trade before they sign.
- **Access:** Voucher-based **randomized drawing**, not first-come-first-served. Buyer must register for a voucher during an open window.
- **At least one borrower must be a first-generation homebuyer** (has never owned, and whose parents did not own).
- **At least one borrower must be a current California resident.** All borrowers must be first-time homebuyers.
- **Income:** Uses its own lower income table, separate from standard CalHFA limits.
- **Credit:** Typically 660 minimum.
- Must be used with the Dream For All Conventional first mortgage; property must meet that loan’s requirements.

2026 cycle status: Registration opened February 24, 2026 and closed March 16, 2026. Vouchers were released to selected registrants May 20, 2026. As of this writing no new round has been announced. Get buyers pre-approved and ready *before* the next window opens — the window is short.

Extra Credit Teacher Home Purchase Program (ECTP)

[OPEN](#)

- **Who:** Teachers, administrators, school district employees and staff members working for any California K-12 public school, including charter, county and continuation schools.
- **Also required:** Applicant must be a first-time homebuyer.
- **Amount:** Deferred junior loan not to exceed the greater of \$7,500 or 3.5% of sales price; in CalHFA-defined high-cost areas, the greater of \$15,000 or 3.5% of sales price.
- Usable for down payment and/or closing costs.

Ventura County has a large public-school employee base. Worth targeting directly.

Cal-EEM + Grant Program

[OPEN](#)

- **Structure:** FHA-insured Energy Efficient Mortgage first loan combined with an additional Cal-EEM Grant for energy-efficiency improvements.
- 30-year fixed rate. Useful on older housing stock needing HVAC, windows or insulation.
- Improvements are financed into the transaction rather than paid out of pocket.

Golden State Finance Authority (GSFA) Platinum

[OPEN](#)

- **Not a CalHFA program.** GSFA is a statewide joint powers authority with its own participating lender network.
- **Amount:** Up to approximately 5%–5.5% of the first loan amount for down payment and/or closing costs.
- **Two options:** a non-repayable grant (slightly higher first-mortgage rate) or a repayable/deferred second (lower first-mortgage rate).
- **No first-time homebuyer requirement** — this is the key differentiator, and the reason it fits repeat and move-up buyers.
- **Credit:** 640 minimum. **DTI:** 50% maximum.
- **Occupancy:** Primary residence only. No second homes, vacation homes or rentals. No minimum residency period after purchase.
- **Income:** Limits vary by county and first-mortgage type; generally far more permissive than CalHFA. Borrowers under 80% AMI may qualify for interest rate reductions.
- Works with FHA, VA, USDA and conventional first mortgages.

Layering caution: Because GSFA uses its own lender network rather than CalHFA-approved lenders, GSFA Platinum generally **cannot** be combined with CalHFA programs. Buyers usually must choose one track or the other. Have your lender confirm the specific combination.

Mortgage Credit Certificate (MCC) — Statewide

[VERIFY](#)

- Federal income tax credit converting a percentage of annual mortgage interest into a dollar-for-dollar credit, typically capped at \$2,000/year.
- **Status caution:** Following the 2017 federal tax reform, CalHFA stated it would not obtain additional MCC allocation. Most California MCC programs have been dormant since.
- Ventura County historically participated in a regional MCC consortium administered through the Area Housing Authority.
Confirm whether any allocation is currently being issued before quoting this to a client.

Second Mortgage Homebuyer Program — November 2026 Ballot

[WATCH](#)

- Statewide initiated statute qualified for the **November 3, 2026** ballot, also called the Middle-Class Homeownership and Family Home Construction Act.
- Would authorize CalHFA to issue up to **\$25 billion in bonds** to fund a second mortgage program.
- As drafted, would offer eligible buyers financing for up to 17% of the purchase price of a **qualified new home** — new construction, or a converted non-residential property selling for the first time.
- Price ceiling around \$1–\$1.5 million, adjusted annually and varying by county.
- Qualified for the ballot in March 2026 with roughly 900,000 signatures submitted.

Not yet law. Do not counsel clients to wait on it. It is, however, a strong seminar and content topic between now and November.

SECTION 2 — COUNTY & REGIONAL PROGRAMS

Unlike many California counties, Ventura County does not run a single county-branded down payment assistance program out of a county department. County-level HOME, CDBG, CalHome and PLHA dollars are largely deployed through **My Way Home** and through the Entitlement Area partnership (Santa Paula, Port Hueneme, Ojai, Fillmore and Moorpark). Unless noted, the programs below are administered by My Way Home and can be layered with one another.

HomeNow — Ventura County

OPEN

- **Amount:** Up to **\$34,500** as a 15-year deferred loan at 2% simple annual interest.
- **Who:** Middle-income **first-time** homebuyers earning up to **150% AMI** (example: a family of four under approximately \$203,400).
- **Where:** Purchases in **Fillmore, Moorpark, Ojai, Port Hueneme, Santa Paula, Thousand Oaks, or unincorporated Ventura County**.
- Stackable with other My Way Home programs and with CalHFA assistance.

This is the single most relevant county program for the Moorpark and Conejo Valley footprint — note that Thousand Oaks and Moorpark have no standalone city program, so HomeNow is the local layer.

CalHome Deferred Loan Program

OPEN

- **Amount:** Up to **\$40,000** as a 30-year deferred loan.
- **Who:** Low-income households earning up to **80% AMI**.
- **Funding source:** California Department of Housing and Community Development (HCD).
- Stackable with other My Way Home programs.

WISH — Workforce Initiative Subsidy for Homeownership

OPEN

- **Amount:** **4-to-1 matching grant up to \$32,000**. Buyer contributes, WISH matches four dollars for every one.
- **Who:** Low-income households earning up to **80% AMI**.
- **Forgiveness:** Fully forgivable after 5 years, at 20% per year.
- **Funding source:** Federal Home Loan Bank of San Francisco.
- Stackable — pairs especially well with CalHome.

Because it is a forgivable grant rather than a deferred loan, WISH is the most valuable dollar in the stack for a buyer who intends to stay five years.

Middle-Income Down Payment Assistance Program

EXHAUSTED

- **Amount:** Up to **\$50,000** in grant assistance.
- **Who:** Homebuyers earning **80.01%–140% AMI** — the band that falls through the cracks on most other programs.
- **Buyer contribution:** Minimum \$10,000 toward down payment required.
- **Use:** Down payment and closing costs.
- **Funding source:** Federal Home Loan Bank of San Francisco.

Currently exhausted. Funds historically run out quickly when a new allocation lands. This is the best fit for typical Conejo Valley and Camarillo incomes — worth checking monthly and having pre-approved buyers queued.

Hope to Home — Oxnard

OPEN

- **Amount:** Up to **\$40,000** as a **10-year forgivable grant**.
- **Who:** Low-income households earning up to **80% AMI** (example: a family of four under approximately \$125,600).
- **Double residency test:** Buyer must be **living in Oxnard and purchasing their first home in Oxnard**.
- Delivered in partnership with the City of Oxnard. Stackable with other My Way Home programs.
- This is **separate from and in addition to** the City of Oxnard's own Homebuyer Assistance loans in Section 3.

From Here Forward — Fire Displacement Program

VERIFY

- **Amount:** Historically up to **\$200,000** (increased from \$100,000) in home buying assistance, as a deferred loan.
- **Who:** Low- to moderate-income borrowers **physically or economically displaced by the Thomas Fire or Woolsey Fire** in Ventura County — including borrowers whose rent increased, or who were forced to move due to a rent increase, between **January 2018 and December 2019**.
- **Funding source:** California Department of Housing and Community Development (HCD).

Status unconfirmed. This program appeared on VCCDC's legacy site but is **no longer listed** on the current My Way Home program page, which suggests it is closed or fully funded out. Given the dollar amount and the number of still-displaced households in the market, call before ruling it out.

C.A.R. Housing Affordability Fund Grant — via CSMAR

OPEN

- **Amount:** **\$2,500** grant, matched by the California Association of REALTORS Housing Affordability Fund to the Conejo Simi Moorpark Association of REALTORS.
- **Who:** First-time homebuyers earning **less than 120% of the property's AMI**. First-time means no ownership interest in any real property in any location during the last three years — applies to all co-buyers on the contract.
- **Representation:** Buyer must be **represented by an active licensed California REALTOR** throughout the purchase.
- **Financing:** Must use a Qualified Mortgage — FHA, VA or conventional, within conforming or high-balance limits.
- **Property:** Single-family residence in California, including manufactured/mobile home, condo, co-op, PUD unit, or a single-family unit within a 1–4 unit property.
- **Occupancy:** Must certify move-in and intent to occupy as principal residence for at least three years.
- **Timing:** Applications may only be submitted **after close of escrow**. First-come, first-served until grants are exhausted.
- **Limit:** Maximum of three grant recipient clients per REALTOR.
- **Exclusion:** REALTORS, directors, officers and employees of C.A.R., HAF and CSMAR — and their spouses, children, parents and siblings — are not eligible as recipients.

Apply at csmaor.com/grant. Free money for a qualifying client, and it does not conflict with any other program in this guide.

SECTION 3A — CITY CASH ASSISTANCE PROGRAMS

There are **two entirely different kinds of city program** in Ventura County, and confusing them is the most common mistake made in this market. **Section 3A** covers cash assistance — the city lends or grants money toward a purchase on the open market. **Section 3B** covers below-market-rate ownership — the city controls a pool of deed-restricted homes and rations access by interest list and lottery. Different mechanism, different buyer, different timeline. Only **three** cities run cash assistance. **Seven** run some form of restricted ownership program.

ALL TEN INCORPORATED CITIES — AT A GLANCE

City	Cash Assistance (3A)	BMR Ownership (3B)	County Layer
Camarillo	Workforce Housing DAP — CLOSED	Affordable units sold by City (9 developments)	HomeNow: no
Fillmore	None	None identified	HomeNow: yes
Moorpark	None	FTHB Program — 100 homes, lottery	HomeNow: yes
Ojai	None	Habitat project only (5 units)	HomeNow: yes
Oxnard	City loans to \$57,000 — OPEN	~560 restricted units	HomeNow: no
Port Hueneme	None	None identified	HomeNow: yes
Santa Paula	None	Harvest at Limoneira — VERIFY	HomeNow: yes
Simi Valley	20% of price — OPEN	~200 deed-restricted units	HomeNow: no
Thousand Oaks	None	3 BMR categories + 78 units coming	HomeNow: yes
Ventura	PLHA — 2 households, WATCH	Inclusionary restricted units	HomeNow: no

Hope to Home – Oxnard (Section 2) covers Oxnard buyers at or below 80% AMI. Camarillo, Simi Valley and Ventura buyers are not covered by HomeNow and rely on CalHFA, GSFA and their own city programs.

Oxnard Homebuyer Assistance Program (City-administered)

OPEN

- **Three loan tiers, no monthly payments on any of them:**
 - **Up to \$30,000 at 0% interest** — CDBG or HOME funds, low-income families.
 - **Up to \$27,000 deferred at 3%** — CalHome or BEGIN funds, low-income families.
 - **Up to \$57,000 deferred at 3%** — BEGIN funds, **moderate-income** families.
- **Residency:** Must be a resident of the City of Oxnard.
- **First-time buyer:** No ownership in the past three years. **Mobile home owners are treated as first-time buyers.**
- **Buyer contribution:** Minimum **\$5,000** down payment, with a maximum contribution that counts all liquid assets in bank accounts.
- **Ratios:** 38% front-end / 45% back-end.
- **Education:** HUD-approved certificate required for all persons going on title, from an **in-person** course — online will not be accepted.
- **Property:** Single-family residence, condominium, cooperative unit, or manufactured home meeting HUD conventional requirements. Must be in Oxnard and **must pass an inspection by the Division's inspector.**
- **Once-in-a-lifetime rule:** A prior City of Oxnard homebuyer or rehabilitation loan — **even as a co-borrower for someone else** — disqualifies the applicant.
- Applicant must be a legal resident of the United States.

Affordable Housing & Rehabilitation Division — (805) 385-7400 • oxnard.gov/housing/affordable-housing. Ask which fund source is currently open before assuming the \$57,000 tier is available.

Simi Valley Homebuyer Assistance Program

OPEN

- **Amount:** Up to **20% of the purchase price** — the largest percentage offered by any city in the county.
- **Structure:** Deferred payment, **equity share** loan from the City.
- **Income:** Households up to **150% of Area Median Income**.
- **Credit score:** Above **620**. **DTI:** below **45%**. **Housing cost ratio:** below **35%**.
- **Property:** Eligible single-family attached or detached home within City limits.
- **Processing:** Funding limited; complete applications processed **first come, first served**.
- **Priority:** Applicants earning 60% of AMI, and applications with an **identified property and complete loan application**.

Housing@simivalley.org • (805) 583-6779. Review the Application Packet and self-guided Qualifying Worksheet first; final eligibility is determined by the City. **Practical note:** the priority rule rewards buyers already in contract — get the offer accepted, then apply.

Camarillo Workforce Housing Down Payment Assistance

CLOSED

- **Amount:** Up to **\$50,000** as a deferred loan (published as 15 years; an earlier iteration was 10 — confirm the current term).
- **Who:** Low- and moderate-income **first-time** homebuyers up to **150% AMI**.
- **Purpose:** Down payment and closing costs on a Camarillo purchase.
- Historically stackable with My Way Home programs.

Status: The City has posted that applications are **currently closed**, and the program no longer appears on My Way Home's active list. **Mike Cepak, Community Development** — (805) 388-5360 or mcepak@cityofcamarillo.org. It has reopened before; check quarterly.

City of Ventura — PLHA-Funded Down Payment Assistance

WATCH

- **Very limited scope.** HCD amended the 2023 PLHA NOFA to require jurisdictions to commit 40% of the award year toward an ownership activity.
- The City plans to partner with an organization to administer down payment assistance loans to **two moderate-income households**.
- **Double residency test:** Households must **currently reside in the City** and purchase **within City limits**.
- Consistent with Housing Element Program 9, under which the City annually pursues State funding such as CalHome for homebuyer assistance.

Two households is not a marketing campaign, but it is worth knowing for the right client. Watch for the administering partner to be named.

No city cash assistance program exists in Thousand Oaks, Moorpark, Ojai, Fillmore, Port Hueneme or Santa Paula. Buyers in those cities use **HomeNow — Ventura County** (Section 2) for cash, and may separately qualify for a restricted ownership program below.

SECTION 3B — BELOW-MARKET-RATE OWNERSHIP PROGRAMS

READ THIS FIRST — THESE PROGRAMS RUN ON INTEREST LISTS, NOT APPLICATIONS

Below-market-rate ownership programs do not work like down payment assistance. The city does not give the buyer money; it controls a fixed pool of deed-restricted homes and releases them to a waiting list, usually by lottery, when an existing owner sells or a new project delivers. **There is no application to submit when your buyer is ready. There is only a list to already be on.**

In practice the buyer who gets a unit is the one who joined the interest list a year or more earlier and kept any required workshop certificate current. For a renter who thinks they are two or three years from buying, getting on these lists today is the single highest-value action available — and almost nobody knows the lists exist.

Understand the trade-off before recommending it. Every one of these units carries resale price restrictions, owner-occupancy requirements, refinance restrictions, and in most cases an equity share on resale. The buyer gets in the door at a below-market price and gives up most of the appreciation upside. That is a legitimate trade for the right household and a bad one for the wrong household.

Moorpark — First Time Home Buyer Affordable Housing Program

[OPEN](#)

- **Inventory:** 100 designated homes in Moorpark, subject to affordability requirements and income restrictions. Units vary between very-low, low and moderate-income designations; each home carries its own designation.
- **Seven-year lookback.** Applicants must not have owned a home, mobile home, townhouse, condominium, or been on title for any property — **including as a co-signer** — for the last seven years. This is far stricter than the standard three-year test and disqualifies buyers who clear CalHFA and HomeNow.
- **Down payment:** Effective March 1, 2024, proof of **5% minimum down payment with 3% seasoned funds**.
- **Mandatory workshop:** Watch the virtual workshop (English or Spanish), then pass a quiz with a score of **80% or greater**. The certificate is emailed within 60 days and is **valid one year** from issuance, or until the program or workshop is updated. Maintaining a current certificate is the applicant's responsibility.
- **Application:** Only interest-list members holding a current certificate are invited to apply when a home becomes available. Requires a **\$50 non-refundable fee**, loan pre-qualification letter, income documentation, tax records and household details. The window usually closes within 30 days of notification.
- **Lottery — three separate drawings:** first priority to those **living** in Moorpark, second to those **working** in Moorpark, third to all other applicants.
- **Resale:** Price is based on Affordable Housing Cost at time of resale, not market price. City Manager's written consent required before any refinance. **No junior deeds of trust or home equity lines permitted.** Equity share applies on resale.
- Income limits posted on the City's page were still labeled 2023 at last check — confirm current figures before quoting.

housing@moorparkca.gov. Interest list signup and workshop notifications are by **email only** — a client not on the list will never hear about inventory. See Policy CD-21 for full program rules.

Thousand Oaks — Affordable Ownership Programs

OPEN

- **Post-2000 affordable units:** Sold below market price to low-income households. The City may own and resell these units, with restrictions that **limit resale prices and potential equity growth**. Each project has specific requirements — read that project's resale restrictions before pursuing it.
- **Selection:** All affordable units are offered through a **lottery process** to households meeting the income limitations.
- **Pre-2000 resale controlled units:** A separate category with different restrictions. Qualification to purchase is based on buyer income and household size.
- **Maximum sale price units:** A third category, for post-2000 development, where the City monitors an affordable price restriction.
- **Owner occupancy:** The City places owner-occupancy restrictions on assisted units. An owner subject to the requirement may apply for a **temporary hardship exemption**.
- **Current inventory:** No units available at last check, in either the affordable-unit or City/Agency-owned categories.
- **For listing agents — seller side:** Owners wishing to refinance or sell must submit a **written request** to the City. Early loan payoff may trigger an **equity share** depending on the Note. Subordination is considered **only** if the refinance lowers the rate or the term.
- The City also references the Mortgage Credit Certificate program on its ownership page.

toaks.gov/ownershipprograms. The seller-side rules matter as much as the buyer-side rules — taking a listing on a restricted Thousand Oaks unit without knowing it is restricted is a real risk.

Thousand Oaks — Hillcrest Campus Townhomes (in development)

WATCH

- **78 one- to four-bedroom townhomes** planned on the former Hillcrest School campus at Hillcrest Drive and Ebres Road, on land the City purchased for \$10 million in 2021.
- **All units affordable:** at least 75% restricted to low- and very-low-income households, the remainder to moderate income.
- **Pricing:** Set at **30% to 40% of the buyers' gross household income**.
- **No requirement that applicants currently live in Thousand Oaks.** The developer (People's Self-Help Housing) is expected to use a **lottery**, anticipating more interested families than homes.
- Maximum resale price applies, but homeowners can build equity and pass the property to children who also qualify as lower or moderate income.

The largest block of new affordable ownership inventory coming to the Conejo Valley. Track the selection process announcement.

Simi Valley — Deed-Restricted For-Sale Units

OPEN

- Approximately **200 units** in the City's affordable housing program, of which **35 are restricted to residents age 55 and older**.
- Affordability is created either through a written-down initial price or through a second mortgage provided by the City that **transfers from owner to owner** for the duration of the affordability period.
- Privately-owned affordable and senior homes become available periodically and can only be resold to a qualified buyer.
- Owners contact the City for the interest list when they are ready to sell.
- Program participants seeking to refinance or sell should call the Housing Information Line regarding loan subordination.

Get buyers onto the **Homeownership Opportunities Interest List** at simivalley.org. Inventory is released off that list.

Oxnard — Affordable Restricted Units**OPEN**

- **Inventory:** Approximately **560 low- and moderate-income affordable restricted units** across developments including La Puerta, Village of San Miguel, El Paseo, Sonrisa, Mayfield Village, Sycamore, Sonria, Sunset Pacific, Casa Bonita, Meadowcrest, Heritage Walk, Daybreak, Destination and Hacienda Guadalupe.
- **Eligibility:** Restricted units can only be purchased by income-eligible households, and may be eligible for the City's down payment assistance if the buyer also meets the Oxnard residency and first-time buyer requirements.
- **Timing:** Applications to the City are **not accepted without an accepted, fully executed offer**. Offer first, then eligibility review.
- **Source of supply:** The City's Inclusionary Housing Program requires developers of new residential projects of ten or more for-sale or for-rent units to either provide 10% of total units as on-site affordable housing or make an in-lieu payment to the Affordable Housing Trust Fund.

Critical for agents: When a restricted unit is listed, the City provides the requirements to the listing agent in advance — and **the REALTOR, not the City, is responsible** for confirming interested buyers meet income requirements and for informing them of the price, resale restrictions and owner-occupancy obligations they will assume for the remainder of the restriction period. Know this before you take the listing.

City of Ventura — Income-Restricted For-Sale Units**OPEN**

- Resale-restricted ownership units created through the City's Interim Inclusionary Housing Program and other restricted parcels.
- **Income:** Must not exceed the Maximum Allowable Household Income Limits, based on current effective median income for Ventura County.
- **Selection:** Affordable for-sale units require a fair and open selection process. The Housing Authority maintains an interest list whose members receive automatic email updates when homes become available.
- **Critical escrow deadlines:** Within **5 days of opening escrow**, the buyer or listing agent must submit the completed and signed Affordable Housing Program Application with documentation, a copy of the signed purchase agreement, and escrow and lender contact information. Within **10 days of opening escrow**, the buyer must submit all required income documentation to the City.
- Meeting the income limit does not guarantee first trust deed approval — buyers must still be prequalified.

Housing Authority of the City of San Buenaventura — 995 Riverside Street • (805) 648-5008 • venturahousing.org. Miss the 5-day window and the transaction is at risk. Calendar it at contract acceptance.

Camarillo — Affordable Ownership Units Sold by the City**OPEN**

- The City sells affordable ownership units directly and maintains an **Interested Parties list**, joined via an online form.
- **Developments containing affordable units:** Cedarbrook Walk, Mission Walk, Wickford Place, Mulberry Place, Courtyards at Camarillo Springs, Tesoro Walk, Springville, Teso Robles and ParkWest.
- Income eligibility and resale restrictions apply.
- Camarillo is also a member of the consortium offering the Mortgage Credit Certificate Program.

This runs independently of the Workforce Housing DAP in Section 3A, which is currently closed — the interest list is still worth joining. Community Development counter, 601 Carmen Drive • (805) 388-5360.

Santa Paula — Harvest at Limoneira Down Payment Assistance**VERIFY**

- **Amount:** Up to **\$23,000** as a 30-year deferred loan.
- **Who:** First-time homebuyers earning up to **150% AMI**.
- **Where:** Restricted to purchases within the **Harvest at Limoneira development**.
- Delivered in conjunction with the City of Santa Paula; historically stackable.

Status unconfirmed. Listed on VCCDC's legacy site but not carried over to the current My Way Home program page. Confirm before promoting. Santa Paula buyers outside this development use HomeNow.

OJAI, FILLMORE AND PORT HUENEME

No municipal ownership program was identified in any of the three. Ojai's recent affordable housing activity is almost entirely **rental** — the 67-unit multi-site project's 27 affordable units are deed-restricted rentals for 55 years, and the 50-unit Bryant Street development by Cabrillo EDC is 100% lower-income rental. The ownership exception in Ojai is the Habitat for Humanity project below. Port Hueneme's Housing Authority administers the Housing Choice Voucher (Section 8) and Conventional Low-Income Public Housing programs only. Buyers in all three cities use HomeNow.

NONPROFIT OWNERSHIP PATHS — COUNTYWIDE

Habitat for Humanity of Ventura County

[OPEN](#)

- **Qualification:** Show a need for better housing, be willing to partner by contributing **sweat equity** in the construction of your home, demonstrate ability to pay an affordable mortgage, and **be a resident of Ventura County**.
- **Sweat equity:** **250–500 hours** working alongside volunteers, plus financial education training. Sweat equity can also include homeownership classes or volunteering at a Habitat ReStore.
- **Timing is everything:** Applications are **not accepted on an ongoing basis**. There is an interest form to be notified of the next homeownership application period.
- Nondiscriminatory homebuyer selection; neither race nor religion is a factor.
- **Ojai project:** Five deed-restricted **sale** units on a city-owned lot at 408–410 N. Montgomery — four tiny homes and one single-family residence, restricted for **99 years** to prices keeping housing costs under one-third of area median income, with Habitat holding a 99-year lease.
- Habitat Ventura also runs a **free Home Repair Program** for low-income homeowners addressing critical health and safety needs — useful for your existing-owner clients.

(805) 485-6065 • habitatventura.org. 1850 Eastman Avenue, Oxnard.

Cabrillo Economic Development Corporation (CEDC)

[VERIFY](#)

- Core program areas include development of **for-sale** and multi-family rental housing for very-low, low and moderate income families, plus **homeownership education, counseling, loan packaging and lending**.
- Since 1981 has built 45 affordable developments totaling close to 1,700 ownership and rental units.
- **Status caution:** Their current portfolio of 27 properties is described in rental terms, so the for-sale pipeline may be dormant. Confirm before referring a buyer expecting ownership inventory.
- Listed by the City of Simi Valley as a homebuyer financial counseling resource — a second counseling option alongside My Way Home.

702 County Square Drive, Ventura • cabrilloedc.org

SECTION 4 — VENTURA COUNTY INCOME REFERENCE

Most programs in this guide key off Area Median Income. The table below is the Area Housing Authority of the County of Ventura schedule **effective May 1, 2026**. Use the 80% column to test eligibility for CalHome, WISH and Hope to Home – Oxnard.

Household Size	30% AMI — Extremely Low	50% AMI — Very Low	80% AMI — Low Income
1 person	\$33,000	\$54,950	\$87,950
2 person	\$37,700	\$62,800	\$100,500
3 person	\$42,400	\$70,650	\$113,050
4 person	\$47,100	\$78,500	\$125,600
5 person	\$50,900	\$84,800	\$135,650
6 person	\$54,650	\$91,100	\$145,700
7 person	\$58,450	\$97,350	\$155,750

OTHER KEY THRESHOLDS

Threshold	Amount
Ventura County median income, 4-person household (2026, HCD)	\$135,600
150% AMI, 4-person household — HomeNow, Simi Valley, Camarillo ceiling	approx. \$203,400
80% AMI, 4-person household — CalHome, WISH, Hope to Home Oxnard ceiling	\$125,600
Middle-Income DPA band (80.01%–140% AMI)	approx. \$100,500 – \$175,800
CalHFA qualifying income cap, Ventura County (verify current table)	\$268,000

Two things that trip people up. First, CalHFA measures *qualifying income of the borrowers on the loan*, not total household income — a spouse kept off the mortgage is not counted, which rescues a number of two-income Conejo Valley households. Local city and county programs generally measure *household* income, which is a different and stricter test. Second, AMI figures are reset annually and were reset in the last 90 days; do not carry these numbers forward into next year.

SECTION 5 — HOW THE PROGRAMS STACK

Assistance is designed to be layered. CalHFA explicitly permits qualified buyers to stack other down payment assistance loans or grants, with MyHome sitting in second lien position. The realistic combinations for this market:

Buyer Profile	Stack	Approximate Result
Moorpark / Thousand Oaks first-time buyer, middle income	CalHFA first + MyHome (3.5%) + HomeNow (\$34,500)	Roughly \$58,000–\$70,000 on a \$700,000 purchase
Oxnard first-time buyer at or below 80% AMI	Hope to Home Oxnard (\$40,000 forgivable) + CalHome (\$40,000) + WISH (\$32,000)	Up to approximately \$112,000, much of it forgivable
Simi Valley buyer up to 150% AMI	City Homebuyer Assistance (20% of price) + CalHFA first with MyHome	On a \$750,000 purchase, \$150,000 city + MyHome
Repeat / move-up buyer (not first-time)	GSFA Platinum only — no first-time requirement	Up to approximately 5.5% of loan amount

Buyer Profile	Stack	Approximate Result
Any qualifying first-time buyer using a REALTOR	Add the C.A.R. / CSMAR \$2,500 grant on top of any of the above	\$2,500, applied for after close of escrow

THE ONE STACKING RULE THAT BREAKS DEALS

GSFA Platinum generally cannot be combined with CalHFA programs because GSFA originates through its own participating lender network rather than CalHFA-approved lenders. Buyers usually must choose one track. Decide this *before* the buyer is pre-approved, not after — switching tracks mid-transaction means a new lender and a restarted file. Have the loan officer confirm the specific combination in writing.

SECTION 6 — KEY CONTACTS & VERIFICATION CHECKLIST

Agency	What They Handle	Contact
My Way Home (formerly VCCDC)	County programs, HUD education, CDFI lending	(805) 273-7800 mywayhome.org
CalHFA	State first mortgages, MyHome, ZIP, Dream For All	(877) 922-5432 calhfa.ca.gov
Golden State Finance Authority	GSFA Platinum — no first-time requirement	gsfahome.org
City of Oxnard — AHRD	City loans to \$57,000; ~560 restricted units	(805) 385-7400 oxnard.gov
City of Simi Valley — Housing	20% assistance; ~200 deed-restricted units	(805) 583-6779 Housing@simivalley.org
City of Moorpark — Housing Division	FTHB Program — 100 restricted homes, lottery	housing@moorparkca.gov (email list only)
City of Thousand Oaks — Housing	Resale-controlled and BMR ownership units	toaks.gov/ownershipprograms
City of Camarillo — Comm. Dev.	Workforce DAP (closed); affordable unit list	(805) 388-5360
Housing Authority, San Buenaventura	City of Ventura income-restricted for-sale units	(805) 648-5008 venturahousing.org
Habitat for Humanity of Ventura Co.	Sweat-equity ownership; free home repairs	(805) 485-6065 habitatventura.org
Cabrillo EDC	Homeownership counseling; for-sale development	cabrilloedc.org
Area Housing Authority of Ventura Co.	Rental / Section 8 only — not purchase	(805) 480-9991 ahacv.org
Conejo Simi Moorpark Assn. of REALTORS	C.A.R. HAF \$2,500 first-time buyer grant	csmaor.com/grant
211 Ventura County	General local housing resource referral	Dial 211 211ventura.org

BEFORE YOU QUOTE ANY PROGRAM TO A CLIENT

- [] Confirm the program is **currently funded and accepting applications** — not merely still listed on a website.
- [] Confirm the **current income limit** for the household size. Limits reset annually and several reset within the last 90 days.
- [] Confirm the **current maximum assistance amount** and whether the term or interest rate has changed.
- [] Confirm whether the assistance is a **deferred loan, a shared-appreciation loan, or a forgivable grant** — and make sure the buyer understands the difference at the back end.
- [] Confirm **layering permission** with the lender in writing before the buyer is pre-approved.
- [] Confirm the **education requirement** — some programs require an in-person HUD-approved course, and online certificates will be rejected.
- [] Confirm **property eligibility**, including any required city inspection, and build adequate time into the escrow timeline.
- [] For below-market-rate ownership programs, get the client on the **interest list now** — there is no application to submit later, and any required workshop certificate must be kept current.
- [] For resale-restricted units, calendar the **agency notification deadlines** at contract acceptance, and confirm who is responsible for verifying buyer eligibility — in Oxnard, that is the REALTOR, not the City.

DISCLAIMER AND NOTICE OF POSSIBLE CHANGE

Information current as of August 5, 2026. This guide was compiled by Others Realty from publicly available materials published by the administering agencies, including the California Housing Finance Agency, the Golden State Finance Authority, My Way Home (Ventura County Community Development Corporation), the County of Ventura, the Area Housing Authority of the County of Ventura, and the Cities of Oxnard, Simi Valley, Camarillo, Ventura and Santa Paula.

Programs change without notice. Down payment assistance is funded in cycles and is subject to appropriation, allocation and exhaustion. Program availability, maximum assistance amounts, income limits, credit score and debt-to-income requirements, interest rates, loan terms, forgiveness periods, geographic eligibility, property eligibility, layering rules and application windows are all subject to change, suspension or termination at any time by the administering agency. A program described here as open may be closed by the time you read this. Amounts shown are **maximum** amounts; actual assistance depends on the individual transaction and applicant qualifications.

Not a commitment to lend. Others Realty is a licensed California real estate brokerage. It is not a mortgage lender, mortgage broker, tax advisor, attorney or financial advisor, and does not originate, approve, underwrite, administer or guarantee any program described in this guide. Nothing here is an offer or commitment to extend credit, a pre-qualification, or a representation that any buyer will qualify for any program. Eligibility is determined solely by the administering agency and participating lender.

Not legal, tax or financial advice. Shared-appreciation and equity-share structures, deferred loans, forgivable grants and mortgage credit certificates each carry distinct long-term financial and tax consequences. Buyers should consult a qualified lender, tax professional and, where appropriate, legal counsel before selecting a program.

Verify before you rely. Buyers and real estate professionals must independently confirm all program details directly with the administering agency or a participating lender before making an offer, waiving a contingency, or making any financial decision. Others Realty makes no warranty, express or implied, as to the accuracy, completeness or current applicability of this information and assumes no liability for any action taken in reliance on it.

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