



Riverside County Homeownership Programs

The Riverside County Housing and Workforce Solutions department offers homeownership assistance programs.

HOME FIRST TIME HOME BUYER (HOME FTHB) Down Payment Assistance Program

The Riverside County HOME First-Time Home Buyer (FTHB) Program is designed to provide assistance to lower income persons in the purchase of their first home. Assistance may be provided for the down payment in the purchase of a home.

Program highlights:

- Provide down payment for lower income households
- Provide maximum of 20% of the purchase price for down payment (up to \$100,000)
 - Lower loan amount and monthly mortgage payment
 - Silent second mortgage with no payments and no interest
 - 15-year County lien - After 15 years the loan is forgiven

Homebuyer Qualifications:

- Must be a first time home buyer (no homeownership in the past 3 years)
- Must be able to qualify for the 1st mortgage loan with an approved lender
 - Home location (must be purchased in eligible locations)

Banning	Beaumont	Blythe	Calimesa	Canyon Lake	Coachella	Desert Hot Springs	Eastvale
Indian Wells	La Quinta			Norco	San Jacinto	Wildomar	All Unincorporated Areas

- Must be a U.S. Citizen or Qualified Alien
- Homebuyer gross income must be 80% or less of the median income:

Maximum Annual household Income Adjusted for Household Size							
Effective: July 1, 2024							
Household size							
1	2	3	4	5	6	7	8
\$57,400	\$65,600	\$73,800	\$82,000	\$88,600	\$95,150	\$101,650	\$108,250

HOME PURCHASE PRICE LIMITS	
2024-2025	
New Construction Single-Family	\$527,193
Existing Single-Family Residence	\$527,193
New/Existing Condominium or Townhouse	\$536,750
New Manufactured Home	\$306,850

