



Income Eligibility Effective July 2023

Maximum Annual Household Income adjusted for Family size

Household Size	Maximum Annual Income
1	\$79,400
2	\$90,700
3	\$102,050
4	\$113,400
5	\$122,450
6	\$131,550
7	\$140,600
8	\$149,700



Who We Are

Riverside County government has a strong commitment to ensure there is an ample supply of affordable and suitable housing made available to all persons, regardless of their economic status or functional ability. Two agencies are responsible for implementing the County's housing programs. The Housing and Workforce Solutions (HWS) is a federal entitlement jurisdiction that receives an annual allocation of State funds from the California Department of Housing and Community Development. The Housing Authority provides rent subsidies and owns and operates public housing complexes.

HWS has set forth a number of housing programs designed to provide decent, safe, and sanitary housing affordable to low- and moderate-income households in its unincorporated communities or within its 20 cooperating cities. A cooperating city is one that has a cooperative agreement with the County of Riverside to participate in California Department of Housing and Community Development entitlement programs administered through the County of Riverside.

Other housing programs offered through HWS are funded primarily through the Community Development Block Grant Program, the Home Investment Partnership Act Program (HOME), the Emergency Shelter Grant Program, and the Continuum of Care Homeless Assistance Program.

For additional information please contact
COUNTY OF RIVERSIDE
HOUSING AND WORKFORCE SOLUTIONS
3403 Tenth Street, Riverside, CA 92501
OFFICE: 951-955-0784



RIVERSIDE COUNTY
2023 PLHA FIRST TIME
HOME BUYER PROGRAM

First Time Home Buyer Program

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.

Available Assistance

PLHA FTHB assistance is available to a maximum of 20% of the purchase price of the home. PLHA FTHB funds must be used primarily for the down payment assistance. Total assistance is not to exceed \$100,000.

The amount of assistance available depends upon the buyer's qualifications and the price of the home.

Eligibility

Eligible participants must:

- ◆ Be a first-time home buyer;
- ◆ Purchase a home that is in standard condition and meets all of the PLHA FTHB requirements;
- ◆ Have sufficient income and credit worthiness to qualify for a 30-year, fixed rate first mortgage from an PLHA FTHB participating lender;
- ◆ Be income qualified, and
- ◆ Occupy the home they are purchasing as their principal residence for at least 30 years.

Types of Property Eligible

- ◆ Single Family Residence, Condo, Manufactured Home w/ restrictions
- ◆ Minimum of two bedrooms
- ◆ Restrictions apply for properties that are or were tenant occupied
- ◆ No pools or spa allowed
- ◆ Within the maximum purchase price limits
- ◆ REO, Short Sales and Traditional Sales

Areas that are Eligible

The PLHA FTHB Program may assist buyers purchasing homes located in the following places in Riverside County:

- ◆ Unincorporated Areas of Riverside County
 - ◆ Banning
 - ◆ La Quinta
 - ◆ Lake Elsinore
 - ◆ Beaumont
 - ◆ Moreno Valley
 - ◆ Blythe
 - ◆ Murrieta
 - ◆ Canyon Lake
 - ◆ Norco
 - ◆ Cathedral City
 - ◆ Palm Springs
 - ◆ Coachella
 - ◆ San Jacinto
 - ◆ Desert Hot Springs
 - ◆ Temecula
 - ◆ Eastvale
 - ◆ Wildomar
 - ◆ Hemet
 - ◆ Indian Wells
 - ◆ Indio
 - ◆ Jurupa Valley

How To Apply

Prospective buyers must apply through an PLHA FTHB participating lender. For more information and a list of participating lenders, go to www.rchomelink.com and follow the PLHA FTHB program link.