



Riverside County Homeownership Programs

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

American Rescue Plan Act First Time Home Buyer (ARPA FTHB) Down Payment Assistance Program

The Riverside County ARPA First-Time Home Buyer (ARPA FTHB) Program is designed to provide assistance to low to moderate 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 low to moderate income households
- Provide maximum of 20% of the purchase price for down payment (closing costs available) (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
 - District 5 Home location (must be purchased in eligible locations)

Banning	Beaumont	Calimesa	Hemet	Moreno Valley	San Jacinto	All Unincorporated Areas in Supervisorial District 5
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- Must be a U.S. Citizen or Qualified Alien
- Homebuyer gross income must be 120% 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
\$81,900	\$93,600	\$105,300	\$117,000	\$126,350	\$135,700	\$145,100	\$154,450

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

Questions? Please contact the FTHB Team at Email: fthb-projects@rivco.org or call (951) 955-0784

