

MATRIX
RIVERSIDE COUNTY HOMEOWNERSHIP ASSISTANCE PROGRAMS

3403 Tenth Street, Suite 300, Riverside, CA 92501

<https://rivcohws.org/community-and-housing-development/housing-programs>

(951) 955-0784

FTHB-programs@rivco.org

July 1, 2025 - June 30, 2026



	HOME FT HB	PLHA FT HB
Assistance	20% of the purchase price for down payment not to exceed \$100,000.	
Property Location	Unincorporated areas & Cooperating Cities Excluding (15 cities) Cathedral City, Corona, Hemet, Indian Wells, Indio, Jurupa Valley, Lake Elsinore, Menifee, Moreno Valley, Murrieta, Palm Desert, Palm Springs, Perris, Riverside & Temecula	Unincorporated areas & Cooperating Cities Excluding (7 cities): Calimesa, Corona, Menifee, Palm Desert, Perris, Rancho Mirage, and Riverside
Front-End Debt Ratio	25% minimum 35% maximum	25% minimum 35% maximum (unless obtain exception ahead of time to exceed to 40%)
Back End Debt Ratio	45% maximum	45% maximum (unless obtain exception ahead of time to exceed to 50%)
Non-Occupying Cosigner	Not Allowed	
Income Eligibility	80% HUD AMI based on family size (see chart)	120% HUD AMI based on family size (see chart)
First Time Buyer Requirement	No homeownership in the last 3 years	
Required Buyer contribution to Down Payment	Defer to 1 st TD Guidelines	
Max Purchase Price	New Single Family \$564,205 Resale Single Family \$564,205 New/resale condos \$513,000 Manufactured Home \$361,000	

Revised 1/12/2026

The above information is for reference only and does not constitute entirety of program guidelines and requirements. Please refer to program guidelines for complete details. Guidelines subject to change without notice.

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	HOME FTHB	PLHA FTHB
Age of Property	No age requirements	
Pool or Spa (in ground)	Not Allowed	Allowed within parameters
Minimum Number of Bedrooms	2 bedrooms	
Occupancy standard (minimum)	Applies -- 2 persons per bedroom plus 1 person	
Closing Cost Component	No	
Affordability Period	15 years	30 years
Home Buyer Education Requirement	MUST select Provider from HUD certified database: https://hud4.my.site.com/housingcounseling/s/?language=en_US	
Combined Programs	None. Can be combined with CalHFA	
Funding Availability	Funds available for certain specific areas. First come first served until funds exhausted	
Appraisal Requirements	Appraised value cannot exceed maximum purchase price	
Participating Lender requirement	Need to be FTHB Participating Lender – attend training AND work for approved corporate lender office.	
Current Occupancy Status of Property	Must be: a. Seller occupied or b. vacant for at least 90 days prior to date of purchase contract.	
Eligible Property Types	Single family, condo/PUD, <u>new</u> manufactured home	Single family, condo/PUD, manufactured home (meet specific requirements)
ITIN/DACA Allowed	No	Yes within certain parameters

Notes: REO Properties that were owner occupied at time of foreclosure do not require a 90-day vacancy period prior to purchase contract date. Also, ** If a tenant/renter occupied the property the seller must have provided 90 days' written notice to vacate to the tenant at least 90 days prior to the initial offer to purchase. Other restrictions may apply.

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INCOME LIMITS		
(effective July 1, 2025)		
<i>FAMILY SIZE</i>	HOME FTHB	PLHA FTHB
1	\$62,650	\$87,300
2	\$71,600	\$99,720
3	\$80,550	\$112,200
4	\$89,500	\$124,680
5	\$96,700	\$134,640
6	\$103,850	\$144,600
7	\$111,000	\$154,620
8	\$118,150	\$164,580

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