



Income Eligibility Effective July 2026

Maximum Annual Household Income adjusted for Family size

Household Size	Maximum Annual Income
1	\$ 68,900
2	\$ 78,750
3	\$ 88,600
4	\$ 98,400
5	\$106,300
6	\$114,150
7	\$122,050
8	\$129,900



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 federal funds from the U.S. Department of Housing and Urban Development (HUD). 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 13 cooperating cities. A cooperating city is one that has a cooperative agreement with the County of Riverside to participate in U.S. Department of Housing and Urban Development (HUD) entitlement programs administered through the County of Riverside.

The 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, Suite 300,
 Riverside, CA 92501
 OFFICE: 951-955-0784



RIVERSIDE COUNTY
2026 HOME 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

HOME FTHB assistance is available to a maximum of

20% of the purchase price of the home.

HOME 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 HOME FTHB requirements;
- ◆ Have sufficient income and credit worthiness to qualify for a 30-year, fixed rate first mortgage from a HOME FTHB participating lender;
- ◆ Be income qualified
- ◆ Be a U.S. Citizen or Qualified Alien; and
- ◆ Occupy the home they are purchasing as their principal residence for at least 15 years.

Types of Property Eligible

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

Areas that are Eligible

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

- ◆ Unincorporated Areas of Riverside County
 - ◆ Banning
 - ◆ Beaumont
 - ◆ Blythe
 - ◆ Calimesa
 - ◆ Canyon Lake
 - ◆ Coachella
 - ◆ Desert Hot Springs
 - ◆ Eastvale
 - ◆ La Quinta
 - ◆ Norco
 - ◆ Rancho Mirage
 - ◆ San Jacinto
 - ◆ Wildomar

How To Apply

Prospective buyers must apply through a HOME FTHB participating lender. For more information and a list of participating lenders, go to <https://rivcohws.org/community-and-housing-development/housing-programs> and follow the HOME FTHB program link.