HWS HOUSING AND WORKFORCE SOLUTIONS
ENGAGE. ENCOURAGE. EQUIP.

Riverside County
Homeownership Programs

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

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

The Riverside County PLHA First-Time Home Buyer (PLHA FTHB) Program is designed to provide assistance 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 moderate 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
- 30-year County lien - After 30 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	Canyon Lake	Cathedral City	Coachella	Desert Hot Springs	Eastvale
Hemet	Indio	Jurupa Valley	La Quinta	Lake Elsinore	Moreno Valley	Murrieta	Norco
Palm Springs	San Jacinto	Temecula	Wildomar				All Unincorporated Areas

- 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, 2025							
Household size							
1	2	3	4	5	6	7	8
$87,300	**$99,720**	**$112,200**	**$124,680**	**$134,640**	**$144,600**	**$154,620**	**$164,580**

HOME PURCHASE PRICE LIMITS	
2025-2026	
New Construction Single-Family	**$564,205**
Existing Single-Family Residence	**$564,205**
New/Existing Condominium or Townhouse	**$513,000**
New Manufactured Home	**$361,000**

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

EQUAL HOUSING OPPORTUNITY