

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



	ARPA FTHB	HOME FTHB	PLHA FTHB
Assistance	20% of the purchase price for down payment not to exceed \$100,000.		
Property Location	Unincorporated areas & Cooperating Cities located in Supervisorial Districts 5 ONLY https://rivcodistrict5.org/district-5-map Excluding (4 other districts): Unincorporated areas and Cities located in the following Supervisorial Districts: District 1, District 2, District 3, and District 4	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	25% minimum 35% maximum (unless obtain exception ahead of time to exceed to 40%)
Back End Debt Ratio	45% maximum	45% maximum	45% maximum (unless obtain exception ahead of time to exceed to 50%)
Non-Occupying Cosigner	Not Allowed		
Income Eligibility	120% HUD AMI based on family size (see chart)	80% HUD AMI based on family size (see chart)	120% HUD AMI based on family size (see chart)
First Time Buyer Requirement	Must have NEVER owned a home	No homeownership in the last 3 years	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		
Appraisal Requirements	Appraised value cannot exceed maximum purchase price		

Revised 7/11/2025

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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	ARPA FTHB	HOME FTHB	PLHA FTHB
Age of Property	No age requirements		
Pool or Spa (in ground)	Not Allowed		
Minimum Number of Bedrooms	2 bedrooms		
Occupancy standard (minimum)	Applies -- 2 persons per bedroom plus 1 person		
Closing Cost Component	Yes (optional)	No	No
Affordability Period	15 years	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 (All can combine with CalHFA)	Can combine with HOME FTHB	Can combine with ARPA FTHB	None
Funding Availability	For Dist 5: \$28,300 remaining For Dist 4: First come first served until funds exhausted	\$0.00	Available 07/01/2025. First come first served until funds exhausted
Status of Program	Available 07/01/2024	Available end of 2025 for standalone	Available 07/01/2025
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, specific manufactured homes in District 5 ONLY District 5: https://rivcodistrict5.org/district-5-map	Single family, condo/PUD, <u>new</u> manufactured home	Single family, condo/PUD, manufactured home (meet specific requirements)
ITIN/DACA Allowed	Yes	No	Yes

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>	ARPA FTHB	HOME FTHB	PLHA FTHB
1	\$87,300	\$62,650	\$87,300
2	\$99,720	\$71,600	\$99,720
3	\$112,200	\$80,550	\$112,200
4	\$124,680	\$89,500	\$124,680
5	\$134,640	\$96,700	\$134,640
6	\$144,600	\$103,850	\$144,600
7	\$154,620	\$111,000	\$154,620
8	\$164,580	\$118,150	\$164,580

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