



FIRST-TIME HOMEBUYER PROGRAMS

Program	Program Area	Down Payment Assistance	Closing Cost Assistance	Sales Price Limit	Buyer Down Payment	DTI	FICO	Asset Limit	Loan Terms	Closing Cost Terms
SDHC - City of San Diego Low Income < 80% AMI	City of San Diego	25% up to \$125,000	4% up to \$10,000	Attached: \$617,500 Detached: \$1,116,250	Minimum 1% Maximum 20%	Min 30% Max 50% See Program Guidelines for requirements to go to 50% DTI. Borrowers that don't meet the specific requirements are limited to 45% DTI	<45% DTI - 640 45% - 50% DTI - 720	\$25,000	3% Interest Deferred Payment - 30 Year. Due upon sale, non-owner occupancy, end of term.	Grant - Forgiven at COE
SDHC - City of San Diego Middle Income 80% - 150% AMI	City of San Diego	\$40,000	up to \$10,000	\$999,999	Minimum 1.5% Maximum \$80,000	Min 30% Max 50% See Program Guidelines for requirements to go to 50% DTI. Borrowers that don't meet the specific requirements are limited to 45% DTI	<45% DTI - 640 45% - 50% DTI - 720	\$50,000 reserves Maximum liquid assets in the 2 months prior to opening escrow - \$80,000	4% Interest - Loan is deferred with no monthly payments required for years 1 through 5. Beginning in year 6, the outstanding principal and interest will be converted to an amortized loan with fixed monthly payments for a period of 120 months.	Grant - Forgiven after 3 years if property remains owner occupied.
County of San Diego Low-Income < 80% AMI	Unincorporated County of San Diego, Carlsbad, Coronado, Del Mar, Encinitas, Imperial Beach, La Mesa, Lemon Grove, Poway, San Marcos, Santee, Solana Beach, Vista	22%	4% up to \$10,000	Attached: \$698,000 Detached: \$698,000	3% (County loan starts to reduce if down payment exceeds 8%. Buyers down payment + County loan not to exceed 30%)	Min 30% Max 45%	640	\$25,000 for first household member + \$500 for each additional household member.	3% Interest Deferred Payment - 30 Year. Due upon sale, non-owner occupancy, end of term.	Included in total loan from County of San Diego.
County of San Diego Moderate-Income 80% - 120% AMI	Unincorporated County of San Diego, Coronado, Del Mar, Imperial Beach, Lemon Grove, Poway, Solana Beach	17%	None	As posted on the California Association of Realtors (C.A.R.) website at: https://www.car.org/en/marketdata/data/countysalesactivity	3% (County loan starts to reduce if down payment exceeds 8%. Buyers down payment + County loan not to exceed 25%)	Min 30% Max 45%	640	\$25,000 for first household member + \$500 for each additional household member.	3% Interest Deferred Payment - 30 Year. Due upon sale, non-owner occupancy, end of term.	N/A
City of Chula Vista Low Income < 80% AMI	City of Chula Vista	22% up to \$120,000 Can be used toward down payment and closing costs.		Attached: \$698,000 Detached: \$698,000	3% Max \$50,000 gift toward DP	Min 30% Back 45%	640	\$25,000	3% Interest Deferred Payment - 30 Year. Due upon sale, non-owner occupancy, end of term.	Included in total loan from Chula Vista.
City of El Cajon Low Income < 80% AMI	City of El Cajon	Condo: 25% up to \$100,000 SFR, Townhome, Manufactured Home: 25% up to \$150,000 Can be used toward down payment and closing costs		Attached: \$698,000 Detached: \$698,000	2% toward down payment or closing costs	Min 30% Max 45%	650	\$25,000	Shared Equity Deferred Payment - 30 Year, Due upon sale, non-owner occupancy, end of term. Equity share forgiven after end of affordability period	Included in total loan from El Cajon.

Income Limits	80% AMI	120% AMI	150% AMI
1 person	\$92,700	\$109,850	\$137,350
2 people	\$105,950	\$125,550	\$156,950
3 people	\$119,200	\$141,250	\$176,600
4 people	\$132,400	\$156,950	\$196,200
5 people	\$143,000	\$169,500	\$211,900
6 people	\$153,600	\$182,050	\$227,600
7 people	\$164,200	\$194,600	\$243,300
8 people	\$174,800	\$207,150	\$259,000

Effective June 1, 2025

Homebuyer Education

Borrower(s) and any non-borrowing Spouse must completed a Homebuyer Education Class AND a Pre-Purchase Counseling Class. **These are two different classes, both are required.**

For more information, see the Homebuyer Education Providers List available for download on our website:
<https://www.sdhc.org/housing-opportunities/first-time-homebuyers/>