

First-Time Homebuyer Program



Eligible Household Criteria

- No ownership interest in residential property within the past three years.
- Home must be Principal Residence.
- Must be a U.S. citizen or eligible immigrant.
- Household must qualify for primary financing.
- A minimum of 2% of the total purchase price must be contributed by the buyer.
- We offer up to \$100,000 for Condos and Townhomes and up to \$150,000 for Single Family Homes.
- Applicants must attend a HUD certified homebuyer education class and pre-purchase counseling:

<https://www.sdhc.org/wp-content/uploads/2022/homebuyer-education-providers-list.pdf>

- Total household annual income at or below (*effective: 06/01/24*):

Household Size (number of people) | Area Median Income / 80% AMI

1	2	3	4	5	6	7	8
\$84,900	\$97,000	\$109,150	\$121,250	\$130,950	\$140,650	\$150,350	\$160,050

Eligible Properties

- Property must be located in El Cajon, city limits.
- Manufactured/mobile homes, duplexes, triplexes or fourplexes do not qualify.
- Properties cannot have any outstanding civil penalties (i.e. liens, code enforcement violations, other judgements).
- Maximum purchase price cannot exceed \$698,000 for attached units (condominiums and townhomes) or detached units (single family home). (*effective 09/01/24*)

Contact City of El Cajon Program Administrator:



San Diego Housing
Commission



www.sdhc.org/housing-opportunities/first-time-homebuyers



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