# 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 (per HUD 04/18/22):

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|
| $72,900 | $83,300 | $93,700 | $104,100 | $112,450 | $120,800 | $129,100 | $137,450 |

## 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 $418,000 for attached units (condominiums and townhomes) and $722,000 for detached units (single family home).

**Contact City of El Cajon Program Administrator:**

SDHC

San Diego Housing Commission

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

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