

*We'll be getting started shortly!*

Find meeting link AND power point copies online here:  
<https://rivcoeda.org/First-Time-Home-Buyer-Program/Resources/Meeting-Materials>



**HWS** HOUSING AND WORKFORCE SOLUTIONS  
 ENGAGE. ENCOURAGE. EQUIP.

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**2023-2026  
 Riverside County  
 First Time Home Buyer  
 Programs**

County of Riverside  
 Housing & Workforce Solutions (HWS)  
 3403 Tenth Street, Suite 300  
 Riverside, CA 92501

[www.rchomelink.com](http://www.rchomelink.com)  
<https://rivcoeda.org/First-Time-Home-Buyer-Program/First-Time-Home-Buyer-Program>



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**Before We Begin**

- Chat will not be monitored
- Find power point copies online here:
  - <https://rivcoeda.org/First-Time-Home-Buyer-Program/Resources/Meeting-Materials>
- Technical Difficulties? Don't worry – we'll work w/ you.
- Hold off on any questions until the end of the training
- Must stay for the entire session
- Remember to collect and turn in required documents at the end of class... or we won't consider you here 😊



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**Introduction**



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**Contact Info**

- Susan Guarino [sguarino@rivco.org](mailto:sguarino@rivco.org)
- Deysi Salazar Sanchez [dssanchez@rivco.org](mailto:dssanchez@rivco.org)



951-955-0784  
3403 Tenth Street, Suite 300  
Riverside, CA 92501



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**Program Accomplishments**

- Assisted 900 families with over \$21M in FTHB down payment assistance. (Today we are discussing these specific DPA programs.)
- Provided over \$31.1M in tax credits to 1,327 families
- Since 1994, HWS has helped 3,500 families achieve homeownership with down payment assistance, closing cost assistance, and tax credits totaling over \$98.8M



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## Source of Funds

**HOME FTHB**

- Federally funded grant program for housing
- Riverside County is designated participating jurisdiction

**PLHA FTHB**

- California state funded grant program for housing
- Riverside County is designated participating jurisdiction



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## General Eligibility Requirements



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## Type & Amount of Assistance

- Maximum of up to 20% of the purchase price for down-payment assistance (note loan amount caps)
- Closing cost assistance is not available at this time
- Minimum \$1,500
- Silent 2<sup>nd</sup> mortgage
  - \* no monthly payments
  - \* 0% interest
  - \* Forgiven after affordability period ends
  - \* No resale restrictions or equity share component
- May be combined with Calhfa.



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### Program Loan Ceilings

HOME FT HB	PLHA FT HB
20% of the purchase price for down payment not to exceed \$75,000	20% of the purchase price for down payment not to exceed \$100,000



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### HOME FT HB vs. PLHA FT HB

#### Affordability Periods

HOME FT HB	PLHA FT HB
15- year affordability period	30-year affordability period

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### Sales Price Ceilings

**Effective July 1, 2023**

<b>New Construction SFR</b>	<b>\$521,550</b>
<b>Existing SFR</b>	<b>\$521,550</b>
<b>New/Existing Condo or Townhome</b>	<b>\$467,875</b>
<b>Manufactured Home</b>	<b>\$313,500</b>



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## ELIGIBLE LOCATIONS



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### Eligible Property Types

<p><b>HOME FT HB</b></p> <ul style="list-style-type: none"> <li>• <u>New or Existing</u></li> <li>• SFR</li> <li>• Condo</li> <li>• Townhouse</li> <li>• *Manufactured Home on a permanent foundation             <ul style="list-style-type: none"> <li>◦ must be brand new, never before lived in</li> </ul> </li> </ul>	<p><b>PLHA FT HB</b></p> <ul style="list-style-type: none"> <li>• <u>New or Existing</u></li> <li>• SFR</li> <li>• Condo</li> <li>• Townhouse</li> <li>• *Manufactured Home on a permanent foundation             <ul style="list-style-type: none"> <li>◦ must be 10 yrs. or newer</li> </ul> </li> </ul>
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### Property Home Type

- Type of home
  - Traditional, FSBO, REO, or Short Sale
  - Fixed to a permanent foundation
  - Currently seller occupied or vacant
  
- *Cannot have an existing tenant living in it -- unless the tenant is buying the unit they are already living in*



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## Tenant Occupied Props



RED FLAG FOR PROPERTIES THAT WERE OR ARE TENANT OCCUPIED

TENANT OCCUPIED. (either by a renter or if a lease agreement was executed with an owner occupant after foreclosure):

1. Seller must certify and document that 90 days written notice to vacate was given at least 90 days prior to buyer's initial offer to purchase; and
2. Seller must provide copy of lease; and
3. Section 8 rental leases may not be broken

*\*Cash for keys does not constitute notice to vacate*

**FEDERAL  
LAW**

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## Property Eligibility Specifications

- Location:
  - Inside Participating Cities or
  - "County" address - located outside of city limits
- Must be at least 2 bedrooms
- No pool or spa



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## Property Physical Condition

- Inspection report by qualified home inspector (application)
  - Unless New Construction
- Housing Quality Standards (HQS) vs. Uniform Physical Condition Standards (UPCS)
- Certificate of Occupancy for new construction homes (funding)



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### Eligible Property Repair Requirements

- Occupancy Standard to address overcrowding
  - \* 2 persons per room +1
  - (family of 4 = 2 bedroom / family of 5 = 2+ bedrooms)
- Any health and safety issues flagged by HWS on the home inspection report must be completed prior to final funds release.



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### Eligible Cities (YES)

HOME FTHB		PLHA FTHB	
• Banning	• Eastvale	• Banning	• Jurupa Valley
• Beaumont	• Indian Wells	• Beaumont	• La Quinta
• Blythe	• La Quinta	• Blythe	• Lake Elsinore
• Canyon Lake	• Norco	• Canyon Lake	• Moreno Valley
• Coachella	• San Jacinto	• Cathedral City	• Murrieta
• Desert Hot Springs	• Wildomar	• Coachella	• Norco
		• Desert Hot Spring	• Palm Springs
		• Eastvale	• San Jacinto
		• Hemet	• Temecula
		• Indio	• Wildomar



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### NON-Eligible Cities (NO)

HOME FTHB		PLHA FTHB
• Calimesa	• Moreno Valley	• Calimesa
• Cathedral City	• Murrieta	• Corona
• Corona	• Palm Desert	• Menifee
• Hemet	• Palm Springs	• Palm Desert
• Indio	• Perris	• Perris
• Jurupa Valley	• Rancho Mirage	• Rancho Mirage
• Lake Elsinore	• City of Riverside	• City of Riverside
• Menifee	• Temecula	



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## Determining Location Eligibility



- Use the Riverside Transportation Land Management Agency (TLMA) **Map My County**
- [https://gis1.countyofriverside.us/Html5Viewer/?viewer=MMC\\_Public](https://gis1.countyofriverside.us/Html5Viewer/?viewer=MMC_Public)
- Determine if property is
  - unincorporated or is within a city
  - Bedrooms and bathrooms
  - Year built
  - Square footage
  - Census tract number

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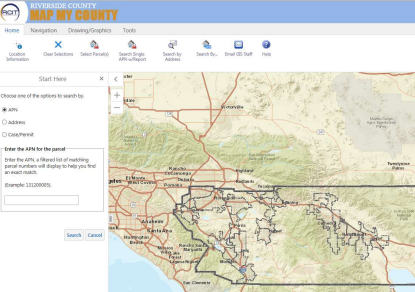

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[https://gis1.countyofriverside.us/Html5Viewer/?viewer=MMC\\_Public](https://gis1.countyofriverside.us/Html5Viewer/?viewer=MMC_Public)

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# BUYER QUALIFICATIONS



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## Buyer Eligibility

- Must be a first-time homebuyer: no ownership interest in real estate in the past 3 years
- Household income within limits
- Will occupy subject property as primary residence
- Has attended "official HUD-certified" counselor-led homebuyer education course from HUD approved provider. Website to follow.
- Riverside County Programs have NO minimum credit score requirement
- Buyer must qualify for eligible 1st mortgage (30 year term, fixed rate fully amortized) through participating RivCo approved lender



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## Buyer Eligibility

- Non occupying co-owners are not permitted.
- No minimum buyer down payment
- Buyer max contribution cannot exceed HWS loan amount
- Current Mobile home not permanently affixed is allowed
- Check program-specific citizenship requirements, which apply to entire household.



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## Credit Scores

- Defer to credit score guidelines of the 1<sup>st</sup> lender.
- Approved lender should help "counsel" buyer in credit & asset management "pre-purchase" to get buyer in best possible condition to purchase.
- Fair Housing offers these services also <https://fairhousing.net/services/credit-counseling/>



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### Income Limits

Maximum Annual Household Income  
Adjusted for Household Size  
Effective July 1, 2023

Household Size	HOME FTHB (80% AMI)	PLHA FTHB (120% AMI)
1	\$52,200	\$79,400
2	\$59,650	\$90,700
3	\$67,100	\$102,050
4	\$74,550	\$113,400
5	\$80,550	\$122,450
6	\$86,500	\$131,550
7	\$92,450	\$140,600
8	\$98,450	\$149,700



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### Citizenship Requirements

US citizen or...

HOME FTHB	PLHA FTHB
<ul style="list-style-type: none"> <li>Qualified Aliens Only are Eligible (PRWORA Section 431)</li> </ul>	<ul style="list-style-type: none"> <li>Does NOT have to be a Qualified Alien (PRWORA Section 431)</li> </ul>

- Definition of Qualified Alien (PRWORA Section 431) <https://aspe.hhs.gov/basic-report/summary-immigrant-eligibility-restrictions-under-current-law#sec1>



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### Buyer Eligibility

HOME FTHB

PLHA FTHB

- ITIN borrowers **not** allowed
- ITIN borrowers allowed



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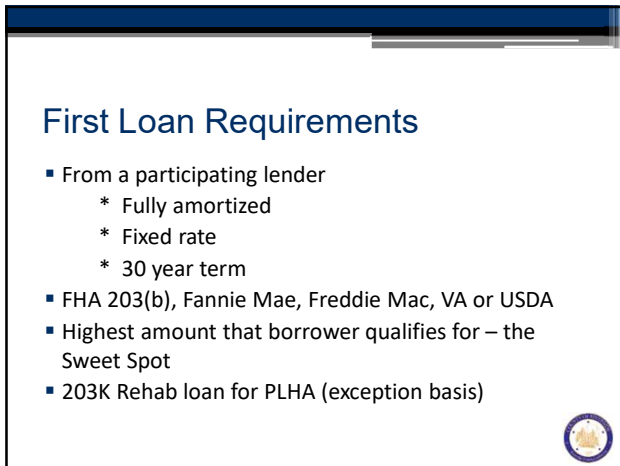
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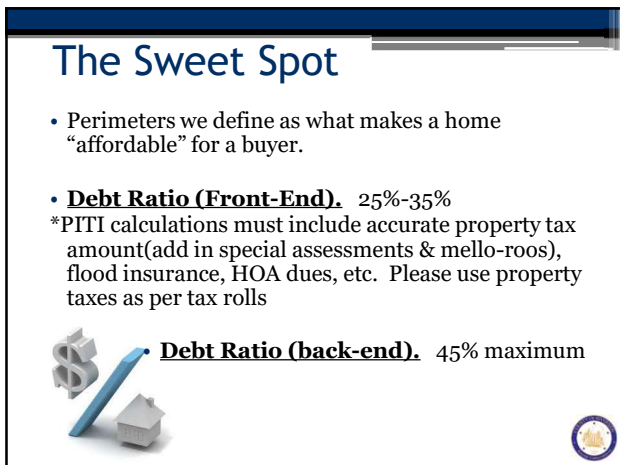
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### PLHA Exceptions... Ask in Advance

- With sufficient compensating factors on a case-by-case basis...
  - Like Calhfa, can allow up to 50% ratio
  - Allow displaced homemakers/single parents with additional hardships to buy within the 3 year no ownership timeline.
  - FHA 203k limited



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### Calculating Income

FTHB qualifying income is often different from the 1<sup>st</sup> TD underwriting income

- In general, use current earnings and annualize forward
- Self Employed borrowers use Net Income from most recent year's tax return
- An allowance for depreciation of assets used in a business may be deducted based on straight-line depreciation
- Fluctuating income: average the most recent 3-12 months as appropriate
- Household income must include income from assets
- Do NOT gross up non-taxable income
- Do NOT deduct 2106 expenses (Employee Business Expenses for employees to deduct ordinary and necessary expenses related to their jobs)
- Do NOT use a 24 month average



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### Calculating Income

- Include income from all household members 18 years old or older, even those not going on the loan
- Full time students 18 or older: exclude earnings in excess of \$480/year. *Please note: This does not apply when the student is the Head of Household or the Head of Household's spouse.*
- Estranged spouse income must be included
- Not counted in income: one-time gifts, student financial aid, hostile fire pay



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## Asset Income

- Asset “income”: when borrower has greater than \$5,000 in assets after close of escrow
- Annual asset “income” = assets remaining after COE x 0.09% (HUD Passbook rate)
- Add this into FTHB qualifying income
- See Appendix C of FTHB guidelines for more information on income inclusions and exclusions

\*Generally, 1<sup>st</sup> TD income is less than or equal to County qualifying income



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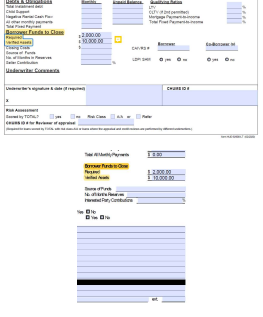
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## Asset Income



<u>\$10,000</u>	Verified Assets Amount
<u>(\$2,000)</u>	Required Funds to Close
<u>\$8,000</u>	Reserves
<u>\$8,000</u>	Reserves
<u>(\$5,000)</u>	RivCo Cutoff
<u>\$3,000</u>	Remaining Reserves
<u>\$3,000</u>	Remaining Reserves
<u>x 0.09 %</u>	HUD Passbook Rate
<u>\$2.70</u>	Annual RivCo Asset Income
<u>/ 12 months</u>	
<u>0.23</u>	Monthly RivCo Asset Income

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### RIVERSIDE COUNTY SECURED PROPERTY TAX DETAILS

FISCAL YEAR JULY 1, 2009 - JUNE 30, 2010

Assessment Number	Bill Number

LAND	STRUCTURE	Total Assessment
\$48,000.00	\$164,000.00	\$212,000.00

Tax Rate Area: 002-012      Tax Rate: 1.32251%

Mailing Address: \_\_\_\_\_      Ship Address: \_\_\_\_\_

**Tax Payment Distribution** (For information regarding these charges please contact the Taxing Agency directly at the number listed below)

Taxing Agency	Phone Number	Inst 1	Inst 2
GENERAL PURPOSE & CURRENT DUES - DISCOUNT	510-407-1700	\$1,407.17	\$1,407.17
FLD ONT. STORMWATER CLEANWATER	950-439-4553	\$1.68	\$1.68
CITY OF BEAUMONT CFD 03-1 06A	951-760-8520	\$1,558.40	\$1,558.40
SAN GORGONIO HOSPITAL MEASURE D	951-845-1121	\$23.35	\$23.35

1583-12 every 6 months

1st Installment		2nd Installment	
Due Date:	12-10-2009	Due Date:	06-12-2010
Status:	Paid	Status:	Due
Taxes Due:	\$2,985.60	Taxes Due:	\$2,985.60
Penalties Due:	\$0.00	Penalties Due:	\$0.00
Additional Fees Due:	\$0.00	Additional Fees Due:	\$0.00
<b>Total Due:</b>	<b>\$2,985.60</b>	<b>Total Due:</b>	<b>\$2,985.60</b>

Hypothetical Sales Price \$ 150,000  
 Base tax Amount = Sales Price x Tax Rate %  
 = 150,000 x 1.32251% = \$1984.22/yr  
 Special Assessments = \$1583.43 x 2 = + \$3166.86/yr  
**Total Annual Taxes = \$5151.08**

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## Reservation: Phase 1

### Application **10 County working days to review**

- Reservation Form** FTHB-1  
*(digital signature)*
- Certification of Applicant Form** FTHB-2  
*(digital signature)*
- Homeownership Notice to Sellers** FTHB-3  
*(digital signature)*
- Financing Worksheet** FTHB-4  
*(digital signature)*
- Income Affidavit** FTHB-5 *(fill out – use N/A where applicable)  
unemployment, resigned, no taxes filed – (digital signature)*
- Voluntary Acquisition Notice** FTHB-6 *(digital signature)*



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## Form 3 & Form 6 - Required

There are no exemptions to this requirement, regardless of who the property seller is (HUD, FNMA, FHLMC, etc.)

- **Homeownership Notice to Sellers (FTHB-3)** form outlines occupancy/tenant certifications and requirements. This form is mandatory. FTHB-3 must be presented to the seller along with the initial offer to purchase and it must be completed and signed by the seller and included with the initial file submission. File submissions will not be processed without the completed and signed FTHB3 form.
- **Voluntary Acquisition Notice (FTHB-6)** – Informational Notice. This form is the notice to the buyer regarding the County has the authority for eminent domain authority, but the County is only providing down payment.



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## PLHA Reservation Phase 1

### (Part 1)

In addition to the RivCo forms above, please submit these non-county forms:

- o Shipping account information or preprinted label(s) for delivery of HWS loan docs to escrow.
- o Realtor/agent contact information for HWS to reach out to schedule HQS inspection of completed required repairs. (Note: HWS inspection will be a funding condition.)
- o Copy of 1008 or FLUTS (FHA Loan Underwriting Transmittal Summary) signed and dated by the underwriter
- o Copy of Completed 1003 Loan Application signed by lender and borrower
- o Copy of the Loan Estimate/Closing Disclosure signed by Borrower(s)
- o Copy of the Estimated Settlement Statement from Escrow with Escrow letterhead.
- o Homebuyer Education Certificate – Copy of Certificate of Completion of Home Buyer Education Class from "HUD-certified" counselor (Certificates expire after 1 year)
- o Two (2) months proof of income with the most current paystubs (or alternative income documentation).
- o Legal status for each household member. Acceptable documentation includes high certificates and valid, unexpired US Passports. Also, legible copy (front & back) of valid unexpired card for one of these: Permanent Resident Alien card (green card), Deferred Action for Childhood Arrivals card, (DACA), or Individual Taxpayer Identification Number (ITIN) cards.
- o Last three (3) years of federal tax returns (all pages and schedules) must include the verbiage below.

PLEASE NOTE: For each year of tax returns submitted the statement "This is a true and exact copy of the tax returns submitted to the IRS" must be added to the bottom of page 1 or page 2 for each tax return year with the applicant's digital signature next to the statement.



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## Phase 2 Loan Docs

- HWS application review is completed
- Reservation/commitment/approval letter issued to loan officer
- Repair letter issued to loan officer (or sooner)
- HWS orders its loan docs AND loan funds simultaneously, since it can take up to 10 county working days to receive funds in escrow from RivCo order date. At least loan docs can be signed during this waiting period.
- Confirmation Letter is issued when docs & funds are ordered



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## Request for Funding HOME Phase II

- Technically - 5 County working days to review
- Lender to submit the following items to Riverside County HWS.
  - Outstanding items noted in written Funding Reservation Letter Final lender 1003 & Closing Disclosure
  - Final lender 1003 / CD signed
  - Repair Certification - Written Proof that items listed on the HWS repair request letter have been repaired or replaced as requested (This must be in the form of a signed letter by a licensed contractor or the original inspector, itemizing the items which were repaired)
- Escrow to submit the following items to Riverside County HWS.
  - HOME FTTH Escrow Officer Checklist (signed by the Escrow Officer)
  - HOME FTTH Disclosure Statement (signed original)
  - HOME FTTH Itemization of amount financed (signed original)
  - HOME FTTH Promissory Note (signed original)
  - HOME FTTH Subordinate Deed of Trust (certified copy)
  - HOME FTTH Request for Notice (certified copy)
  - Proof of Property Insurance listing Riverside County as additional insured, as per lender instructions.
- Evidence one-year Home Warranty to include coverage for all major components, as per lender instructions.
- Estimated Settlement Statement on Escrow Letterhead, showing home warranty & All A 2nd lenders title policy premium.
- Certified copy of fully executed escrow instructions & amendments (i.e., vesting, LKT, etc.)
- Termite clearance
- 1004D for appraisal repairs



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## Request for Funding PLHA Phase II

- Technically - 5 County working days to review
- Lender to submit the following items to Riverside County HWS.
  - Outstanding items noted in written Funding Reservation Letter
  - Final 1003 & CD signed
  - Repair Certification - Written Proof that items listed on the HWS repair request letter have been repaired or replaced as requested (This must be in the form of a signed letter by a licensed contractor or the original inspector, itemizing the items which were repaired)
- Escrow to submit the following items to Riverside County HWS.
  - PLHA FTTH Escrow Officer Checklist (signed by the Escrow Officer)
  - PLHA FTTH Disclosure Statement (signed original)
  - PLHA FTTH Itemization of amount financed (signed original)
  - PLHA FTTH Promissory Note (signed original)
  - PLHA FTTH Subordinate Deed of Trust (certified copy)
  - PLHA FTTH Request for Notice (certified copy)
  - Proof of Property Insurance listing Riverside County as additional insured, as per lender instructions.
- Evidence one-year Home Warranty to include coverage for all major components, as per lender instructions.
- Estimated Settlement Statement on Escrow Letterhead, showing home warranty & All A 2nd lenders title policy premium.
- Certified copy of fully executed escrow instructions & amendments (i.e., vesting, LKT, etc.)
- Termite clearance
- 1004D for appraisal repairs



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### Phase 3 - Funding & Post Close

- Escrow returns loan docs & supplemental forms.
- For HOME only, HWS completes property inspection of its own to make sure repairs are completed
- If all docs in & correct, HWS issues the Authorization to Close/Release Funds
- Escrow records the Covenant, DOT, RFN
- Loan closes
- Escrow submits Final Closing Settlement Statement to HWS, then
- Post close:
  - Escrow/title submit conformed copies, and RivCo Alta 2<sup>nd</sup> lender final title policy,
  - Lender to retain a copy of the loan file for 5 years



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### Resale, Subordination & Refinancing

- **Repayment.** Sale, transfer and/or conveyance of the property during the Affordability Period shall trigger repayment of FTHB in full
- **Subordination.** Requires prior authorization from HWS - Must reduce borrower's carrying cost (interest rate and monthly payment for example)
  - No cash-out refinances
  - 1% or more interest rate reduction
  - Some exceptions allowed in advance



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### RESOURCES & TIPS



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### Tips To Avoid Delays, Cont'd

- 7. Add asset income if >\$5,000 in assets after the COE (remaining assets x 0.09% = annual asset income)
- 8. Certified digital signatures now allowed on all County application forms
- 9. Income should be consistent throughout file (Lower income on 92900-LT/FLUTS/1008 is ok if due to averaging)
- 10. Loan amount, loan type and interest rate should correspond throughout file



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### Tips To Avoid Delays

- 11. Do not submit State Income Tax returns
- 12. W2's and bank statements are not necessary unless we request them specifically
- 13. Borrower's spouse & all household members 18 or older must include their income into the household's qualifying income & and be listed on Form 2 page 2



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### Tips To Avoid Delays

- 14. Borrower's spouse & all household members 18 or older must submit last 3 year's federal tax returns with wet signature and certification
- 15. Household size should be consistent through file
- 16. Fully and clearly explain the County financing terms and timeframes to buyers and realtors
- 17. Keep a copy of the forms you send us
- 18. Any additional documentation should match what is already in file or previously submitted forms will need to be corrected correspondingly



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## Resources

- ❑ HUD approved homebuyer education providers: [https://hudgov-answers.force.com/housingcounseling/s/?language=en\\_US](https://hudgov-answers.force.com/housingcounseling/s/?language=en_US)
- ❑ Contractor's License Check: <https://www.cslb.ca.gov/onlineservices/checklicenseII/checklicense.aspx>
- ❑ Property Tax Information: <https://ca-riverside-ttc.publicaccessnow.com/PropertySearch.aspx>
- ❑ Definition of Qualified Alien (PRWORA Section 431) <https://aspe.hhs.gov/basic-report/summary-immigrant-eligibility-restrictions-under-current-law#sec1>
- ❑ Map My Riverside County (to verify city limits etc.):
  - ❑ [https://gis1.countyofriverside.us/Html5Viewer/?viewer=MMC\\_Public](https://gis1.countyofriverside.us/Html5Viewer/?viewer=MMC_Public)
- ❑ HWS Website: [www.rchomelink.com](http://www.rchomelink.com)



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## MUST TURN IN ASAP



- To be complete and finalize loan officer
  - approval these forms **MUST** be completed and received by HWS, or your name will not appear as an approved L.O.
  - Go to: <https://rivcoeda.org/First-Time-Home-Buyer-Program/Resources/Meeting-Materials>
  - Pull Statement of Information form HOME FTHB program
  - Pull Exhibit A for HOME FTHB program
  - Pull Statement of Information for PLHA program
  - Pull Exhibit A for PLHA FTHB program
    - Download
    - Complete
    - Sign in wet ink
    - Return
  - **Password Protected: FTHB2023**



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## STACKING CALHFA'S NEW "DREAM FOR ALL" PROGRAM W/ RIVCO HWS FOR 40% DOWN PAYMENT



California Housing Finance Agency

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**Cell: 951 313 6100**  
[karihorvath.com](http://karihorvath.com)





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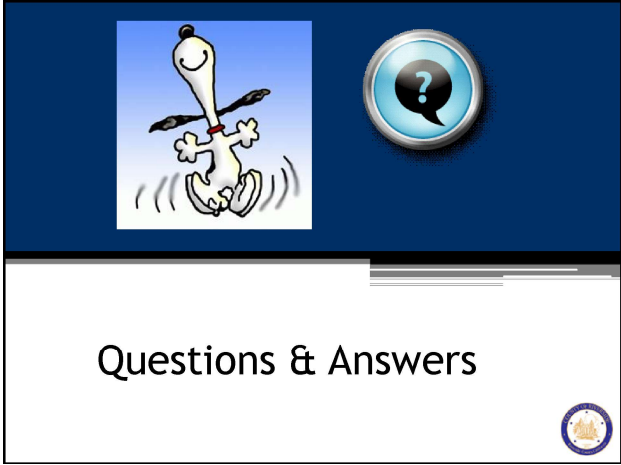
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Questions & Answers

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