

# My First Home Down Payment Assistance Program



Workshop  
Dates &  
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## What is it?

- Down payment loan
- 0% interest
- Deferred for 30 or 45 years
- \$80,000 loan for moderate income households
- \$120,000 loan for low income households



## Eligibility

- First-time homebuyers
- Must be pre-approved for a first mortgage
- Meet income limits
- Contribute at least 3 % down payment from own funds
- Complete an 8-hour HUD approved homebuyer course
- Home purchase must be located in Santa Ana
- Up to \$40,000 in loan forgiveness available for qualified households:
  - College or trade school graduates who lived in Santa Ana while in high school
  - U.S Military Veterans/Active Duty Personnel



City of Santa Ana  
Housing Division  
20 Civic Center Plaza  
Santa Ana, CA 92701  
(714) 667-2250

<https://www.santa-ana.org/my-first-home/>

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## Income Limits

Household Size	Low Income	Moderate Income
1 Person	\$88,400	\$108,350
2 Persons	\$101,850	\$123,850
3 Persons	\$113,650	\$139,300
4 Persons	\$126,250	\$154,800
5 Persons	\$136,350	\$167,200
6 Persons	\$146,450	\$179,550
7 Persons	\$156,550	\$191,950
8 Persons	\$166,650	\$204,350

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