

City of Garden Grove

# First-Time Home Buyer Program

The City of Garden Grove is offering down-payment assistance for qualifying first-time home buyers!



- ✓ **Up to \$110,000 loan for low-income households (80% AMI)**
- ✓ **Up to \$50,000 loan for median-income households (120% AMI)**
- ✓ **0% interest**
- ✓ **Minimum of 3% down-payment**  
Of the purchase price of the home and from borrowers own funds
- ✓ **30-year deferred plan**  
No monthly payments required for 30 years
- ✓ **Homebuyer Counseling**  
Click here to view upcoming workshops
- ✓ **Have not owned a home in past 3 years**
- ✓ **Must income-qualify (see chart below)**

## INCOME LIMITS

Household Size	1	2	3	4	5	6	7	8
<b>INCOME LIMITS</b> Low Income (80%)	\$94,750	\$108,300	\$121,850	\$135,350	\$146,200	\$157,050	\$167,850	\$178,700
<b>INCOME LIMITS</b> Moderate Income (120%)	\$114,750	\$131,100	\$147,500	\$163,900	\$177,000	\$190,100	\$203,250	\$216,350

Income limits are provided by the California Department of Housing and Community Development (HCD) and are subject to change without notice

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For more information regarding the City's First-Time Home Buyer Program  
please visit the Neighborhood Improvement Division's website at:  
[www.ggcity.org/neighborhood-improvement/fthb](http://www.ggcity.org/neighborhood-improvement/fthb)

