

Assistance for First-Time Homebuyers: 4 to 1 Matching Grant



The WISH Program (Workforce Initiative Subsidy for Homeownership)

- 4 to 1 Matching Grant
- After 5 years 100% of grant is forgiven if buyer remains living in the property.
- \$29,000 maximum match per household
- Must be a first-time homebuyer
- Must be at 80% median income limits
- Subject to availability of funds

(Orange County Effective 2023)

Example of how the 4 to 1 matching grant works:

- Amount of money borrower has in savings and contributes to purchase: \$7,250.
- Amount of money WISH matches (4 to 1): \$29,000
- Total money for home purchase: \$36,250

Must complete HUD approved 8-hour first time buyer seminar.

Household Size	1	2	3	4	5	6	7	8
Income Limits	\$80,400	\$91,850	\$103,350	\$114,800	\$124,000	\$133,200	\$142,400	\$151,550

The WISH Program (Workforce Initiative Subsidy for Homeownership) promotes homeownership opportunities!

AFFORDABLE HOUSING



Clearinghouse

(949)528-3067

www.affordable-housing.org

No APR is stated because a contract rate is not given.



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(Riverside County Limits Effective 2023)

Household Size	1	2	3	4	5	6	7	8
Income Limits	\$52,200	\$59,650	\$67,100	\$74,550	\$80,550	\$86,500	\$92,450	\$98,450

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(Los Angeles County Limits Effective 2023)

Example of how the 4 to 1 matching grant works:

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- Amount of money WISH matches (4 to 1): \$29,000
- Total money for home purchase: \$36,250

Must complete HUD approved 8-hour first time buyer seminar.

Household Size	1	2	3	4	5	6	7	8
Income Limits	\$70,650	\$80,750	\$90,850	\$100,900	\$109,000	\$117,050	\$125,150	\$133,200

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- 4 to 1 Matching Grant
- After 5 years 100% of grant is forgiven if buyer remains living in the property.
- \$22,000 maximum match per household
- Must be a first-time homebuyer
- Must be at 80% median income limits
- Subject to availability of funds

(San Bernadino County Limits Effective 2023)

Example of how the 4 to 1 matching grant works:

- Amount of money borrower has in savings and contributes to purchase: \$7,250.
- Amount of money WISH matches (4 to 1): \$29,000
- Total money for home purchase: \$36,250

Must complete HUD approved 8-hour first time buyer seminar.

Household Size	1	2	3	4	5	6	7	8
Income Limits	\$52,200	\$59,650	\$67,100	\$74,550	\$80,550	\$86,500	\$92,450	\$98,450

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