YOUR JOURNEY STARTS HERE!

Helping You Take the First Step Home

PROGRAM ELIGIBILITY

- Must be a "first-time" home buyer (no ownership in the past 3 years).
- Total gross household income must be below 80% of Mendocino County's Area Median Income.
- Minimum $1,000 down payment contribution.
- Qualify for a new market rate first mortgage with a lender that accepts the City's program.
- Good credit – no outstanding collections, judgments, liens or other negative debt.
- Purchase price must not exceed the maximum limit for Mendocino County. As of 12/1/2025 this limit is $437,000. Contact the Housing Service Division for current limit.
- The City's loan shall be deferred for at least 45 years at 1% simple interest.
- Home must be located in a residentially zoned area within the city limits of Ukiah
- Appraisal and credit report must be paid for by the borrower.

EQUAL HOUSING OPPORTUNITY

FIRST-TIME HOME BUYER PROGRAM

Helping Ukiah Families Become Homeowners

HOMEOWNERSHIP STARTS HERE

City of Ukiah

Community Development Department
Housing Services Division

707-463-6708
housing@cityofukiah.com
cityofukiah.com/housing-services

LEARN MORE

City of Ukiah

Housing Services Division

ABOUT THE PROGRAM

The City of Ukiah offers a First Time Home Buyer (FTHB) Program funded by the State Department of Housing and Community Development Home Investment Partnerships (HOME) Program that assists lower income households purchase their first homes.

HOW THE PROGRAM WORKS

Purchase Price	$415,000
Estimated Closing Costs	+ $22,000
You Contribute (1%)	$1,000
City Loan (Deferred)	$214,000
First Lender Financing	$222,000

ESTIMATED MONTHLY PAYMENT

≈ $1,550*

**Not including taxes, PGI, or insurance. Calculations are based on 7.5% interest on a first lender 30-year fixed mortgage.*

The City's loan is deferred for a minimum of 45 years @ 1% simple interest and does not require regular monthly payments.

INCOME LIMITS FOR MENDOCINO COUNTY

(Updated 6/1/2026)

HOUSEHOLD SIZE	ANNUAL INCOME
1	$55,900
2	$63,900
3	$71,900
4	$79,850
5	$86,250
6	$92,650
7	$99,050
8	$105,450

Note: Income limits are updated annually by the State of California/HUD. Please contact the Housing Services Division for current income limits.

REPAYMENT OF THE LOAN

- The City's loan is secured by a Deed of Trust and does not require regular monthly payments.
- Repayment of the City's loan will be required at the end of the 45-year loan term; or, if the house is sold, title is transferred, or if the house is no longer the borrower's principal residence.

TO APPLY:

- Contact the Housing Services Division to request an Eligibility Review Application and schedule a no-cost FTHB homeownership class.
- After securing an accepted purchase offer, complete a City of Ukiah full FTHB application, providing the information on the document checklist below.

DOCUMENT CHECKLIST

Please have all of the items listed below before turning in your application.

____ 1. Last three years' tax returns and W-2s

____ 2. Last two recent months' pay stubs

____ 3. Other proof of income for all household members

____ 4. Last six months' bank statements for each account (checking, savings, etc.)

____ 5. Most recent statements for all other assets (retirement, IRAs, etc.)

____ 6. Evidence of rental payment (receipt)

____ 7. Completed FTHB Application

____ 8. Certificate of Homebuyer Counseling