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FIRST TIME HOMEBUYER LOAN PROGRAM

The City of Dublin has updated its First Time Homebuyer Loan Program (FTHLP), effective September 3, 2024

Some FTHLP features remain unchanged:

- Property must be in the City of Dublin
- Loan is for 30-years and is deferred – no monthly payments required
- Household income must not exceed Moderate Income (120% of Area Median Income)

Updates include:

- Maximum Loan Amount is now 20% of the purchase price not to exceed \$100,000
- Interest Rate has been lowered to 3%
- Required Downpayment has been lowered to 3%
- The FTHLP can now be paired with other State, County, and governmental downpayment programs
- FTHLP Guidelines have been updated and can be viewed at www.dublin.ca.gov/housing/fthlp

