

First-time Homebuyer Programs in San Mateo County

www.smchousing.org

Program	Contact	Loan Amount	Terms	Purchase Price Limit	Detailed Info Link	Special Eligibility	Other
COUNTY OF SAN MATEO HEART Opening Doors Program	Meriwest Mortgage (1-877) 637-4937	\$78, 225 (Maximum)	15 Year loan with a 30 year amortization	\$521,250	www.heartofsmc.org	Maximum household income \$150,000	Must be a first-time home buyer or be a “move-closer” buyer purchasing near transit in San Mateo County
COUNTY OF SAN MATEO Mortgage Credit Certificate Program (MCC)	California Housing Finance Agency (CalHFA) (1-877) 922-5432	MCC Tax Credit equal to 15% of the Mortgage Amount	Good for the life of the original loan	Please contact CalHFA for current limits	http://calhfa.ca.gov/homebuyer/programs/mcc.htm	Please contact CalHFA for current income limits	CalHFA strongly urges you to contact a tax professional if you are considering purchasing a home using a Mortgage Credit Certificate