

# Sunnyvale Home Purchase Program



Sunnyvale

The Program was established to provide affordable home ownership opportunities to moderate- and lower-income, first-time home buyer households.

## Important Program Guidelines



### Local Priority

Priority is given to applicants who live or work in Sunnyvale. Applicants who do not live or work in Sunnyvale but do live/work in Santa Clara County will be priority 2 applicants.



### First Time Home Buyer

Each household member must be a first-time homebuyer, meaning they have not owned a home within the three years prior to the date of the Below Market Rate (BMR) application.



### Citizenship

Applicants must be a U.S.-born or naturalized citizen, a permanent resident (Green Card holder), or a refugee or individual granted asylum. Work visas are not accepted.



### Asset Requirement

The applicant's household must have at least 10% of the home's purchase price in assets to be eligible. However, total household assets may not exceed 30% of the home's purchase price.



### Income Requirement

Income limits are updated annually. To qualify, an applicant's gross household income must be at or below the published maximum for their household size.



### Purchase Ready

Applicants must meet all minimum qualifications and be purchase-ready to submit an application.

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## Am I Eligible?

- 1** Contact Housing staff to confirm your household size. All applicants must be on an active lease together to be considered a formed household.
- 2** Ensure your gross household income does not exceed the published limit for your household size. See chart below for details.

2025 Income Limits						
1	2	3	4	5	7	8
\$164,000	\$187,400	\$210,850	\$234,250	\$253,000	\$271,750	\$290,405

- 3** Ensure you meet the asset criteria for your bedroom size. See chart for purchase price, maximum allowable assets, and minimum required assets.

Bedrooms	Purchase Price	Maximum Allowed Assets	Minimum Required Assets
1	\$423,000	\$126,900	\$42,300
2	\$491,000	\$147,300	\$49,100
3	\$559,000	\$167,700	\$55,900
4	\$614,000	\$184,200	\$61,400

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- 4** If you meet the income limits, you must also be purchase-ready and have at least 10% of the home's purchase price in liquid assets to submit an application.
- 5** Contact a pre-qualified lender to qualified for a loan. Applicants must use the one of the lenders on the approved list.
- 6** Complete the BMR Eligibility Application and gather all of the required documentation listed on the application.
- 7** Contact City staff to request a secure link to upload your application. Submit a \$75 check payable to "Sunnyvale Housing Division," with "BMR Eligibility Application" noted in the memo line.

**Scan here to review the  
Program Guidelines.**

