



# FIVE EASY STEPS TO HOME OWNERSHIP

**HOMEBUYER PURCHASE ASSISTANCE (HPA) PROGRAM  
UP TO \$80,000 PER PROPERTY AVAILABLE NOW!!\***

## Step 1:

Determine if funds are available in your community.

COMMUNITY	AMOUNT OF FUNDING AVAILABLE PER PROPERTY	MAX GROSS HOUSEHOLD INCOME ALLOWED
Broward Municipal Services District (Unincorporated Broward County)	Up to \$80,000	80% AMI
Coconut Creek	Up to \$50,000	80% AMI
Coral Springs	Up to \$50,000	80% AMI
Cooper City	Up to \$80,000	80% AMI
Dania Beach	Up to \$80,000	80% AMI
Davie	Up to \$50,000	80% AMI
Hallandale Beach	Up to \$80,000	80% AMI
Hillsboro Beach	Up to \$80,000	80% AMI
Hollywood	Up to \$50,000	120% AMI
Lauderdale-By-The-Sea	Up to \$80,000	80% AMI
Lauderdale Lakes	Up to \$80,000	80% AMI
Lazy Lake Village	Up to \$80,000	80% AMI
<b>Margate</b>	<b>Limited Funds</b>	80% AMI
North Lauderdale	Up to \$80,000	80% AMI
Lighthouse Point	Up to \$80,000	80% AMI
Oakland Park	Up to \$80,000	80% AMI
Parkland	Up to \$80,000	80% AMI
Pembroke Park	Up to \$80,000	80% AMI
<b>Plantation</b>	<b>No Funds</b>	80% AMI
Sea Ranch Lakes	Up to \$80,000	80% AMI
Southwest Ranches	Up to \$80,000	80% AMI
Sunrise	Up to \$40,000	80% AMI
Weston	Up to \$120,000	80% AMI
West Park	Up to \$80,000	80% AMI
Wilton Manors	Up to \$80,000	80% AMI

## Step 2:

Confirm your gross annual household income is beneath the level for household size.

HOUSEHOLD SIZE	1	2	3	4	5	6	7	8
80% AMI	\$59,150	\$67,550	\$76,050	\$84,450	\$91,200	\$98,000	\$104,750	\$111,500
120% AMI	\$88,680	\$101,280	\$114,000	\$126,720	\$136,800	\$147,000	\$157,200	\$167,280

## Step 3:

Make sure the property you wish to purchase is eligible for purchase assistance.

- ➔ Must be single family, townhome, villa, condominium or manufactured home with real property/property tax ID. Mobile homes and cooperatives are not eligible.
- ➔ Maximum sales price is \$636,806. (A higher maximum price may be available in certain communities.)

## Step 4:

Make sure you, as the buyer, are eligible for purchase assistance.

- ➔ You must be able to qualify for and secure a first mortgage, 30-year term, that meets Broward County lending guidelines.
- ➔ You may not have owned a residential property in the previous three years.
- ➔ You must use the purchased residence as your primary domicile for the term of the loan.

## Step 5:

Talk to a lender!

- ➔ Meet with a residential mortgage lender to get pre-approved for a first mortgage loan. A list of participating lenders can be found at [Broward.org/Housing](https://www.broward.org/Housing) or [click here](#).
- ➔ Attend a Homebuyer Education class conducted by a South Florida HUD-approved agency. To find a class, visit [HUD.gov](https://www.hud.gov).
- ➔ Once you are pre-approved to purchase an eligible property, the lender reserves funds with Broward Housing Finance Division.

*\*Funds are expended on a first-come, first-qualified, first-served basis, when available. Assistance may be used for closing costs, down payment, principal reductions and/or interest rate buydown. Other terms may apply. Questions, call Broward County Finance Division at 954-357-4943.*

