5 STEPS TO HOME OWNERSHIP

AFFORDABLE HOUSING TRUST FUND HOMEOWNERSHIP PROGRAM
UP TO $100,000 PER PROPERTY AVAILABLE NOW!!

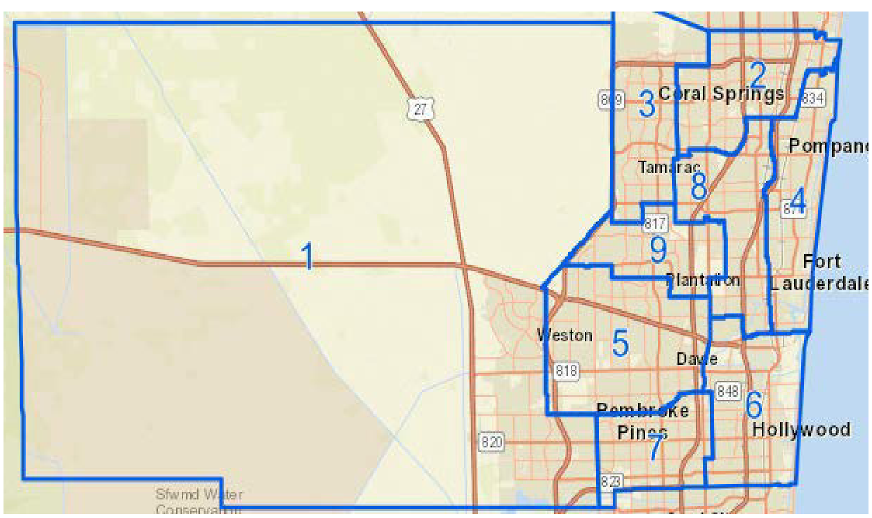
STEP 1 Determine if funds are available in your County Commission District

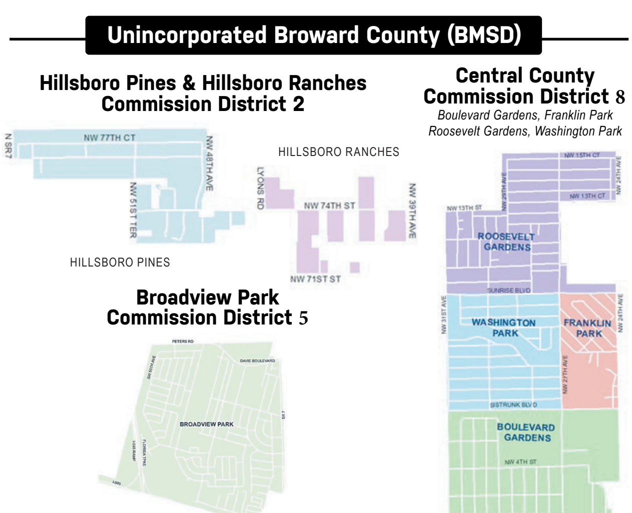
LOCATION *Availability as of 7-10-26*	AMOUNT OF FUNDING AVAILABLE PER PROPERTY	MAX GROSS ANNUAL HOUSEHOLD
District 1	**UP TO $100,000**	**120% AMI**
District 2	**UP TO $100,000**	**120% AMI**
District 3 *-VERY LIMITED FUNDS*	**UP TO $100,000**	**120% AMI**
District 4	**UP TO $100,000**	**120% AMI**
District 5	**UP TO $100,000**	**120% AMI**
District 6	**UP TO $100,000**	**120% AMI**
District 7	**UP TO $100,000**	**120% AMI**
District 8 *- NO AVAILABLE FUNDS-ALL SLOTS RESERVED*	**UP TO $100,000**	**120% AMI**
District 9 *- NO AVAILABLE FUNDS-ALL SLOTS RESERVED*	**UP TO $100,000**	**120% AMI**
Unincorporated Broward (BMSD)	**UP TO $100,000**	**120% AMI**

Confirm the commission district and city of the property you are looking to purchase:

- ☐ Visit https://geohub-bcgis.opendata.arcgis.com and search the property address to determine the district.
- ☐ Visit bcpa.net or scan QR code and search the property address to determine the city.

Scan QR Code





$500,000 allocated per district and $500,000 assigned to unincorporated Broward County (BMSD).
Funds are expended on first-come, first-qualified, first-served basis, when available.

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
120% AMI	$106,440	$121,680	$136,800	$152,160	$164,280	$176,520	$188,760	$200,880

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 $679,324.

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.
- ☐ Attend a Homebuyer Education class conducted by a South Florida HUD-approved agency. To find a class, visit HUD.gov.
- ☐ Once you are pre-approved to purchase an eligible property, the lender reserves funds with Broward Housing Finance Division.

The Mortgage Credit Certificate (MCC) Program is available to all eligible applicants and allows 10%-50% of the mortgage interest paid each year to be used as a tax credit. (Capped at $2,000 annually for MCC's greater than 20%).

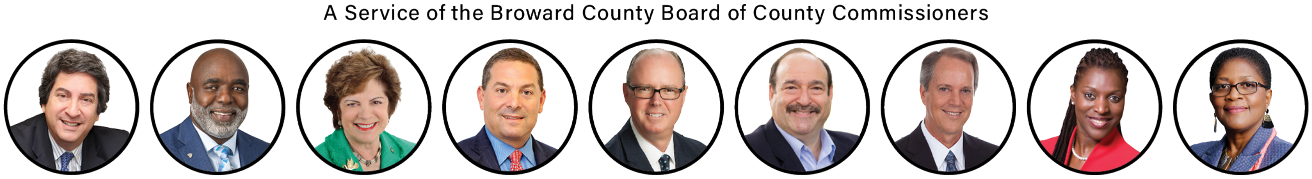
Assistance may be used for closing costs, down payment, principal reductions and/or interest rate buydown. Other terms may apply. Questions, call Broward County Finance Division at 954-357-4943.

BROWARD COUNTY FLORIDA

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

EQUAL HOUSING OPPORTUNITY

A Service of the Broward County Board of County Commissioners



District 2 Mark D. Bogen *Mayor* | District 8 Robert McKinzie *Vice Mayor* | District 1 Nan H. Rich | District 3 Michael Udine | District 4 Lamar P. Fisher | District 5 Steve Geller | District 6 Beam Furr | District 7 Alexandra P. Davis | District 9 Hazelle P. Rogers

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