



# FIVE EASY STEPS TO HOME OWNERSHIP

**HOME BUYER PURCHASE ASSISTANCE (HPA) PROGRAM  
UP TO \$120,000 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
Weston	UP TO \$120,000	80% AMI
Coral Springs	UP TO \$80,000	80% AMI
Coconut Creek	UP TO \$80,000	80% AMI
Davie	UP TO \$80,000	80% AMI
Plantation	UP TO \$50,000	80% AMI
Hollywood	UP TO \$50,000	120% AMI
Margate	UP TO \$50,000	80% AMI
Sunrise	UP TO \$40,000	80% AMI
Cooper City	NO FUNDS	80% AMI
Dania Beach	NO FUNDS	80% AMI
Hallandale Beach	NO FUNDS	80% AMI
Hillsboro Beach	NO FUNDS	80% AMI
Lauderdale-By-The-Sea	NO FUNDS	80% AMI
Lauderdale Lakes	NO FUNDS	80% AMI
Lazy Lake Village	NO FUNDS	80% AMI
Lighthouse Point	NO FUNDS	80% AMI
North Lauderdale	NO FUNDS	80% AMI
Oakland Park	NO FUNDS	80% AMI
Parkland	NO FUNDS	80% AMI
Pembroke Park	NO FUNDS	80% AMI
Sea Ranch Lakes	NO FUNDS	80% AMI
Southwest Ranches	NO FUNDS	80% AMI
West Park	NO FUNDS	80% AMI
Wilton Manors	NO FUNDS	80% AMI
Unincorporated Broward (BMSD)	NO FUNDS	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	\$64,550	\$73,800	\$83,000	\$92,200	\$99,600	\$107,000	\$114,350	\$121,750
120% AMI	\$96,840	\$110,640	\$124,440	\$138,360	\$149,400	\$160,560	\$171,600	\$182,640

# 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](http://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](http://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.*

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