5 STEPS TO HOME OWNERSHIP

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

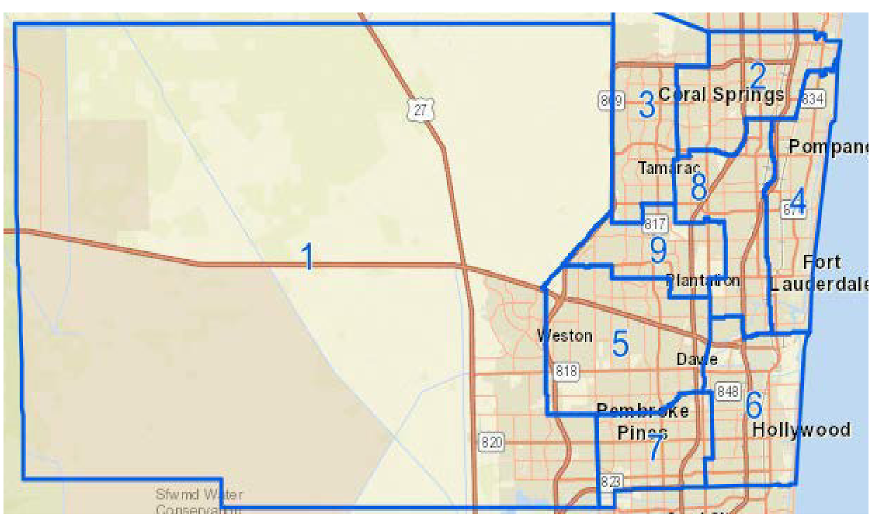
STEP 1 Determine if funds are available in your County Commission District

LOCATION *Availability as of 7-13-26-PM*	AMOUNT OF FUNDING AVAILABLE PER PROPERTY	MAX GROSS ANNUAL HOUSEHOLD
District 1	**UP TO $100,000**	**120% AMI**
District 2 *-NO FUNDS-ALL SLOTS RESERVED*	**UP TO $100,000**	**120% AMI**
District 3 *-NO FUNDS-ALL SLOTS RESERVED*	**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 FUNDS-ALL SLOTS RESERVED*	**UP TO $100,000**	**120% AMI**
District 9 *- NO FUNDS-ALL SLOTS RESERVED*	**UP TO $100,000**	**120% AMI**
Unincorporated Broward (BMSD)	**UP TO $100,000**	**120% AMI**

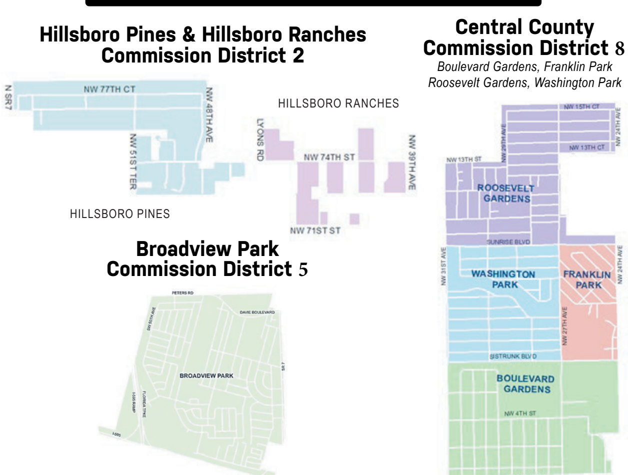
Confirm the commission district and city of the property you are looking to purchase:

- ☐ 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



Unincorporated Broward County (BMSD)



$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!

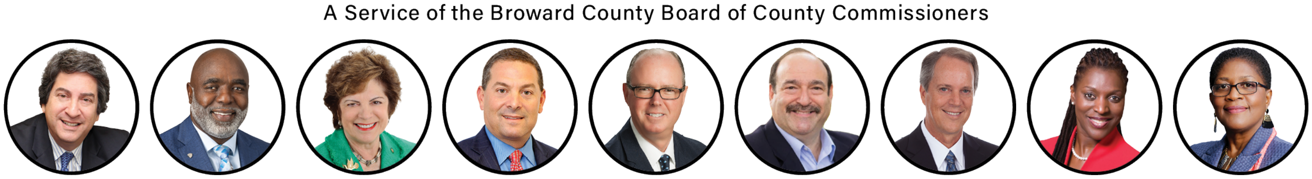
- [ ] Meet with a residential mortgage lender to get pre-approved for a first mortgage loan. A list of participating lenders can be found at Broward.org/Housing.
- [ ] Attend a Homebuyer Education class conducted by a South Florida HUD-approved agency. To find a class, visit HUD.gov.
- [ ] Once you are pre-approved to purchase an eligible property, the lender reserves funds with Broward Housing and Urban Planning Division. Lender sends email to idaiter@broward.org with 1003, 1008, buyer name, address, commission district, and amount of funds needed. BC will confirm in writing if funds are reserved.

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 Housing and Urban Planning Division at 954-357-4943.

EQUAL HOUSING OPPORTUNITY

A Service of the Broward County Board of County Commissioners



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

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