

Persons Interested in purchasing a home should contact the following non-profit agencies that administers the City's First time Homebuyer Program

Housing Foundation of America

2400 N University Drive #200
Pembroke Pines, FL 33024
(954) 923-5001 – Phone
(954) 924-1225 – Fax

hfamarilyn@gmail.com

Oasis of HOPE CDC

600 S.W. 3rd Street #2290
Pompano Beach, Florida 33060
(954) 586-1283 O
(954-951-6539 F

www.oasiscdc.org
epalencia@oasiscdc.org

Debt Management Credit Counseling (DMCC)

1100 South Powerline Road, Suite 101
Deerfield Beach, FL 33442
(866) 724-3328 – Phone
enith@dmconline.org

Contact: **Deneice Graham**
Senior Housing Programs Administrator
Phone: 954-828-6024
mail: dgraham@fortlauderdale.gov
PROGRAM IS SUBJECT TO AVAILABILITY OF FUNDING



The Housing and Community Development (HCD) programs do not discriminate based on race, color, religion, gender, (including identity or expression) sexual orientation, national origin, age, disability or any other protected classification as defined by applicable law.



Purchase Assistance Program





The Purchase Assistance Program assists eligible first time homebuyers with a **15 year deferred payment loan** to be applied towards down payment, closing cost and/or principal reduction for the purchase of eligible housing within the City limits which includes single family homes, townhouses, condominiums or villas. Existing and newly constructed homes are eligible.

Mobile Homes and Manufactured Housing will not be assisted.

A first time homebuyer is an individual who meets any one of the following criteria: An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers); a single parent who has only owned with a spouse while married; an individual who is a displaced homemaker and has only owned with a spouse; an individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; or an individual who has only owned property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

Income Categories to be served: Very Low, Low and Moderate Income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.

Maximum award: Down Payment Assistance: Up to **\$75,000.**

2023 HUD Income Limits

HH Size	Max Income	HH Size	Max Income
1	\$53,800	5	\$82,950
2	\$61,450	6	\$89,100
3	\$69,150	7	\$95,250
4	\$76,600	8	\$101,400

