



**Effective February 16, 2018—Subject to Change
First-time Homebuyer Home Key 1st Mortgage**



The Housing Finance Authority of Pinellas County First-time Homebuyer Program could be your key to achieving the American dream. If you have never owned a home, have not owned a home in the past three years, or are a veteran, you may qualify. Current interest rate on FHA, VA, and RD is 4.875% and for the Freddie Mac HFA Advantage Conventional program it is 5.125%. Down payment and closing cost assistance is available with the Home Key Plus 2nd Mortgage. This is a limited time offer. Get [started](#) by taking a [Class Schedule](#) and then contact a lender from this [Approved Lender list](#) to assist you in making your dreams come true. Minimum FICO for Government loans is 660, for Freddie Mac 640. Borrowers using the Freddie Mac program who are <80% AMI may receive a grant equal to .5% of the final loan amount, those <50% AMI may receive a grant equal to 2% of the final loan amount.

The home must serve as the primary residence for the duration of the loan.

PINELLAS COUNTY HOME KEY 1ST MORTGAGE

Maximum Income

1—2 family members	3+ family members
\$70,800	\$82,600

Maximum purchase price is \$255,573 Non-Target and \$312,368 Target. See website for census tracts.

PINELLAS COUNTY HOME KEY PLUS 2nd MORTGAGE DOWN PAYMENT ASSISTANCE

This down payment and closing cost assistance program is a deferred, non-amortizing. 0% interest, second mortgage that is repayable when borrowers sell or refinance the property, satisfy the first mortgage, rent or no longer occupy the property as a primary residence. \$7,500.

PASCO COUNTY HOME KEY 1ST MORTGAGE

Maximum Income

1—2 family members	3+ family members
\$70,800	\$82,600

Maximum purchase price is \$255,573 Non-Target and \$312,368 Target. See website for census tracts.

PASCO COUNTY HOME KEY PLUS 2nd MORTGAGE DOWN PAYMENT ASSISTANCE

This down payment and closing cost assistance program is a deferred, non-amortizing. 0% interest, second mortgage that is repayable when borrowers sell or refinance the property, satisfy the first mortgage, rent or no longer occupy the property as a primary residence. \$7,500.

POLK COUNTY HOME KEY 1ST MORTGAGE

Maximum Income

1—2 family members	3+ family members
\$70,800	\$82,600

Maximum purchase price is \$255,573 Non-Target and \$312,368 Target. See website for census tracts.

POLK COUNTY HOME KEY PLUS 2nd MORTGAGE DOWN PAYMENT ASSISTANCE

This down payment and closing cost assistance program is a deferred, non-amortizing. 0% interest, second mortgage that is repayable when borrowers sell or refinance the property, satisfy the first mortgage, rent or no longer occupy the property as a primary residence. \$7,500.

