



Effective November 7, 2016—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, RD and Indian Loans is 3.875% and for the Freddie Mac HFA Advantage Conventional program it is 4.375%. 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.

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

FHA, VA, RD, and Indian Loan Program 1st Mortgage require minimum Credit Score of 660. Freddie Mac HFA Advantage 1st Mortgage requires a score of 640

Maximum Non-Target Area Income

Maximum Target Area Income

1—2 family members
\$59,000

3+ family members
\$67,850

1—2 family members
\$70,800

3+ family members
\$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 or no longer occupy the property as a primary residence. Up to **\$15,000**. In Pinellas County only.

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\$67,850

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\$70,800

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\$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 or no longer occupy the property as a primary residence. Up to \$7,500.

FHA, VA, RD, and Indian Loan Program 1st Mortgage require minimum Credit Score of 660. Freddie Mac HFA Advantage 1st Mortgage requires a score of 640

Maximum Non-Target Area Income

Maximum Target Area Income

1—2 family members
\$60,079

3+ family members
\$69,091

1—2 family members
\$69,240

3+ family members
\$80,780

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 or no longer occupy the property as a primary residence. Up to \$7,500.

Please visit our website: www.pinellascounty.org/hfa

