

**Own a Home Opportunity Grant Program
(Broward, Charlotte, Collier, DeSoto, Lee, Palm Beach, Sarasota, St. Johns, and Volusia Counties)**

Household Income Calculation

Qualifying income in this program includes ONLY the 1003 income used to qualify borrower(s) for the loan. **IN THE EVENT MORTGAGE CREDIT CERTIFICATES ARE UTILIZED IN CONNECTION WITH THE UNDERLYING MORTGAGE LOAN, THE INCOME LIMITS LISTED BELOW WILL NOT BE APPLICABLE, AND INSTEAD THE INCOME LIMITS DESCRIBED FOR THE MCC PROGRAM WILL GOVERN.** (Added 05/18/18)

**INCOME LIMITS OWN A HOME OPPORTUNITY GRANT
FIRST MORTGAGE AND ASSISTANCE**

FHA, VA, RD Loans Effective with new loan reservations 06/01/23

Freddie Mac HFA Advantage Loan Effective with new loan reservations 06/08/23

County	FHA, USDA-RD and VA Freddie Mac above 80% AMI	Freddie Mac HFA Advantage At or below 80% AMI
Broward	\$132,750	\$67,600
Charlotte	\$128,250	\$61,840
Collier	\$151,050	\$80,560
DeSoto	\$128,250	\$52,640
Lee	\$128,850	\$68,720
Palm Beach	\$147,450	\$67,600
Sarasota	\$148,050	\$78,960
St. Johns	\$139,950	\$74,480
Volusia	\$128,250	\$63,520

(Rev. 07/27/23)