

**Own a Home Opportunity Program  
(Charlotte, Collier, DeSoto, Lee, Palm Beach, and Sarasota Counties)**

**Household Income Calculation**

Include income of borrower(s) and spouse and any person who will live in the household who is 18 years of age or older. Program income is not averaged. It is annualized. That's different from income used for credit underwriting. More detailed guidance for calculating program income is located in this guide on pages 25-29. (Rev 02/15/21)

**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 (MCC INCOME LIMITS LISTED ON PAGE 12 OF THIS GUIDE. (Added 05/18/18)**

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

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

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

<b>County</b>	<b>FHA, USDA-RD and VA Freddie Mac above 80% AMI</b>	<b>Freddie Mac HFA Advantage At or below 80% AMI</b>
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

(Rev. 07/27/23)