

Working with your DPA/DAP Team

(for maximum subsidy levels)



1. Must take a 8-hour Homebuyer (HBE) Education Seminar from an HUD-approved Housing Counseling Agency (HCA) to receive the maximum subsidy opportunities. **The HBE certificate is good for 1 year.**
2. Selection of a Mortgage Lender/MLO skilled in DPA programs is highly recommended, especially when layering other DPAs, purchase price pre-approvals, DPA file submission, and the efficient processing of submissions once there is an executed contract and lender underwriting commitment.
3. It's your choice of any realtor. (DPA/DAP provider approval is typically not required). Your realtor, however, should be aware if you are obtaining DPA assistance and have stated on the real estate contract with the appropriate timelines (45-60 days safe spot).
4. The Closing Agent may be required to be an approved vendor with the DPA source prior to commitment/funding.

YOUR team works for "YOU". You must ensure your team is capable to fulfill your dream of homeownership with a *"Closing Simplified"*.





Broward County Area Median Income

% Level	Family Size							
	1	2	3	4	5	6	7	8
HOMETOWN HEROES	\$144,000	\$144,000	\$144,000	\$144,000	\$144,000	\$144,000	\$144,000	\$144,000
140.00%	\$94,150	\$107,500	\$120,950	\$134,400	\$145,100	\$155,850	\$166,650	\$177,450
120.00%	\$80,700	\$92,160	\$103,680	\$115,200	\$124,350	\$133,600	\$142,850	\$152,100
100.00%	\$67,250	\$76,800	\$86,400	\$96,000	\$103,650	\$111,350	\$119,050	\$126,750
80.00%	\$53,800	\$61,450	\$69,150	\$76,800	\$82,950	\$89,100	\$95,250	\$101,400
50.00%	\$33,625	\$38,400	\$43,200	\$48,000	\$51,825	\$55,675	\$59,525	\$63,375



Miami-Dade County Area Median Income

% Level	Family Size							
	1	2	3	4	5	6	7	8
HOMETOWN HEROES	\$154,800	\$154,800	\$154,800	\$154,800	\$154,800	\$154,800	\$154,800	\$154,800
140.00%	\$101,220	\$115,640	\$130,060	\$144,480	\$156,100	\$167,720	\$179,200	\$190,820
120.00%	\$86,760	\$99,120	\$111,480	\$123,840	\$133,800	\$143,760	\$153,600	\$163,560
100.00%	\$72,300	\$82,600	\$92,900	\$103,200	\$111,500	\$119,800	\$128,000	\$136,300
80.00%	\$54,600	\$66,050	\$74,300	\$82,550	\$84,250	\$89,200	\$102,400	\$109,000
50.00%	\$36,150	\$41,300	\$46,450	\$51,600	\$55,750	\$59,900	\$64,000	\$68,150



FHA, VA, HFA Preferred and HFA Advantage income limits effective with new loan reservations 05-26-23.

2023 INCOME & MAXIMUM LOAN LIMITS

FL Hometown Heroes (HTH) Loan Program

Please Note: USDA-RD does not have a Cap on Loan Limit

County	FHA, VA, HFA Preferred & HFA Advantage HTH Income Limits (does NOT include USDA-RD)	USDA-RD HTH Income Limits 1-4 Person HH	USDA-RD HTH Income Limits 5+ Person HH	FHA HTH Loan Limits	HFA Preferred & HFA Advantage and VA HTH Loan Limits
Brevard	\$129,000	\$103,500	\$136,600	\$472,030	\$726,200
Broward	\$144,000	\$104,300	\$137,700	\$557,750	\$726,200
Calhoun	\$128,250	\$103,500	\$136,600	\$472,030	\$726,200
Charlotte	\$128,250	\$103,500	\$136,600	\$472,030	\$726,200
Citrus	\$128,250	\$103,500	\$136,600	\$472,030	\$726,200
Martin	\$128,250	\$103,500	\$136,600	\$500,250	\$726,200
Miami-Dade	\$154,800	\$112,150	\$148,050	\$557,750	\$726,200

SOUTH FLORIDA MASTER DPA PROGRAM MATRIX

8/24/2023

DAP Provider- Municipality	TMF A	DAP Contact	State - County	Subsidy Amt	Brwr Contr	Lien Pc	Max Loan Am	Max AMI	FIHB Req (3YR)	Purchase Price	Min Cr Scr	Note Rat	Debt Serv	Afford Peri	Forprov e	Ratio Limit	MAX Liq Asset
HomeTown Heroes		unavail	State	\$35,000	3.5%	2	5%	150%	Y	\$726,700	640	0%	\$0.00	15	Y		
Boca Raton		561-393-7756		\$150,000		2		140%	y	\$568,557		0%	\$0.00	20	Y	35-45%	
Broward County		954-387-4915	Broward	\$80,000		2		80%	Y	\$450,000	640	0%		15	Y	38-45%	\$50,000
Fort Lauderdale		unavail	Broward			2		80%	Y			0%	\$0.00	15	Y	38-45%	\$50,000
Hallandale		unavail	Broward	\$100,000		2		120%	Y			0%	\$0.00	15	Y	38-45%	\$50,000
Hollywood		954-357-4905	Broward	\$50,000		2		80%	Y	\$382,194		0%	\$0.00	15	Y	38-45%	\$50,000
Lauderhill		unavail	Broward	\$50,000		2		80%	Y			0%	\$0.00	15	Y	38-45%	\$25,000
Miramar		(954) 939-3271	Broward	\$90,000		2		120%	Y	\$450,000		0%	\$0.00	15	Y	38-46%	\$50,000
Pembroke Pines		954-431-7866	Broward	\$50,000	1.0%	2		80%	Y	\$568,557		0%	\$0.00	15	Y	38-45%	\$50,000
West Park		unavail	Broward	\$80,000		2		80%	Y			0%	\$0.00	15	Y	38-45%	\$50,000
Weston		unavail	Broward	\$80,000		2		80%	Y	\$456,356		0%	\$0.00	15	Y	38-45%	\$50,000
MDEAT-Low		3053755661	Dade	\$28,500	1.0%	5	10%	80%	N	NONE	N/A	0%	\$0.00	20	Y	NONE	\$25,000
MDEAT-Moderate		3053755661	Dade	\$14,500	3.0%	5		140%	N	NONE	N/A	0%	\$0.00	20	Y	NONE	\$25,000
Miami Dade PHCD-35k		7864692100	Dade	\$35,000	3.0%	3*		140%	Y	NONE	N/A	0%	\$0.00	30	N	40-50%	\$50,000
Miami Dade PHCD-80k		7864692100	Dade	\$80,000	3.0%	2		140%	Y	NONE	N/A	2%	\$297.00	30	N	40-50%	\$50,000
Miami Dade PHCD-100k				\$100,000	3.0%			140%	Y	NONE	N/A	1%	\$322.00	30	N	40-50%	\$50,000
Miami		3054162149	Dade	\$86,020	\$500	2		80%	Y	\$394,100	N/A	0%	\$0.00	20	N		
Miami-Dist 5		unavail	Dade	\$200,000	\$500	2		100%	Y	\$394,100	N/A	0%	\$0.00	20	N	30-40%	
Miami Beach		unavail	Dade	\$40,000				80%	Y		N/A	0%	\$0.00	20	Y		
Miami Gardens		3056228041	Dade	\$20,000		2		120%	Y	\$382,195	N/A	0%	\$0.00	5	Y		
North Miami		3056228041	Dade	\$40,000		2		120%	Y	\$460,000	N/A	0%	\$0.00	7	Y		\$30,000



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Homeownership is Possible!



DPA Equity Funding Center, Inc.

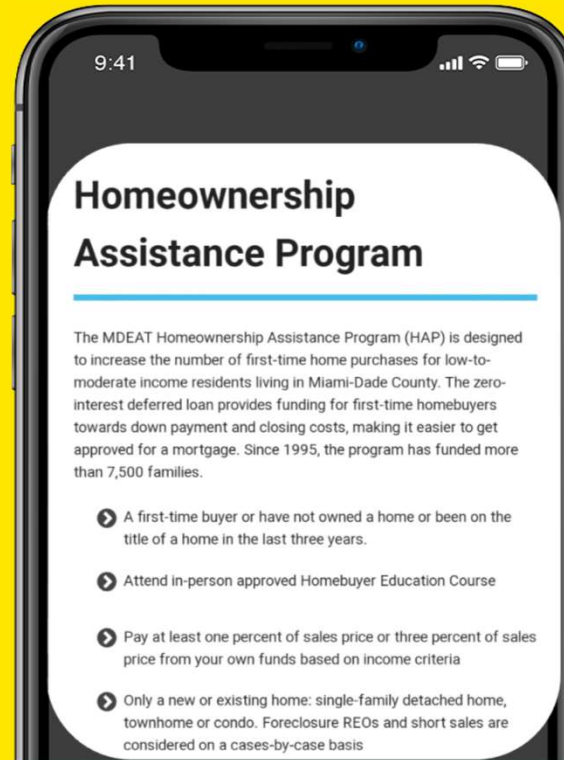
Learn more about The Mortgage Process and DAP/DPA Programs in South Florida by simply giving us a text/call or email:

Call: **(754) 234-8428**



Email: DPAfundingcenter@gmail.com

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www.VictoryRFA.com