

Interested in purchasing a home?

You can contact the following non-profit agencies that administer the City's first-time homebuyer program.

HOUSING FOUNDATION OF AMERICA

2400 N University Drive #200
Pembroke Pines, FL 33024
Phone: (954) 923-5001
Fax: (954) 924-1225

OASIS OF HOPE CDC

600 S.W. 3rd Street #2290
Pompano Beach, Florida 33060
Phone: (954) 586-1283
Fax: (954-951-6539

DEBT MANAGEMENT CREDIT COUNSELING (DMCC)

1100 South Powerline Road, Suite 101
Deerfield Beach, FL 33442
Phone: (866) 724-3328



CITY OF FORT LAUDERDALE

Housing Purchase Assistance Program

For more information, contact:

Deneice Graham
Administrative Assistant

Phone: 954-828-6024
Email: DGraham@fortlauderdale.gov

PROGRAM IS SUBJECT TO
AVAILABILITY OF FUNDING



EQUAL HOUSING
OPPORTUNITY

The Housing and Community Development (HCD) programs do not discriminate based on race, color, religion, gender, (including identity or expression) sexual orientation, national origin, age, disability or any other protected classification as defined by applicable law.



If you would like this publication in an alternate format, please call (954) 828-4755 or email strategiccommunications@fortlauderdale.gov.



CITY OF FORT LAUDERDALE

Housing Purchase Assistance Program



INCOME CATEGORIES TO BE SERVED

The program is designed to assist very low-, low- and moderate-income households as defined by the U.S. Department of Housing and Urban Development (HUD) and adopted by the State of Florida and distributed by the Florida Housing Finance Corporation for use in the SHIP Program.

MAXIMUM AWARD

Down Payment Assistance Up to \$75,000

FIRST-TIME HOME BUYER CRITERIA

- II' Individual(s) who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property,
- II' A spouse (if either meets the above requirements, they are considered first-time homebuyers),
- II' Single parent who has only owned with a spouse while married,
- II' Individual(s) who is a displaced homemaker and has only owned with a spouse,
- II' Individual(s) who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with the applicable regulations; or
- II' Individual(s) who has only owned property that was not in compliance with State, local, or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

The Purchase Assistance Program assists eligible first-time homebuyers with a 15-year deferred payment loan to be applied towards down payment, closing cost and/or principal reduction for the purchase of eligible housing within the City of Fort Lauderdale limits.

This program includes single family homes, townhouses, condominiums or villas. Both existing and newly constructed homes are eligible.

Mobile Homes and Manufactured Housing are not eligible.

2025 HUD Income Limits

| Household Size | Maximum Income |
|----------------|----------------|
| 1 | \$64,550 |
| 2 | \$73,800 |
| 3 | \$83,000 |
| 4 | \$92,200 |
| 5 | \$99,600 |
| 6 | \$107,000 |
| 7 | \$114,350 |
| 8 | \$121,750 |