



**Effective December 1, 2018—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, and RD is 5.25% and for the Freddie Mac HFA Advantage Conventional program it is 5.375%. 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. Minimum FICO for Government loans is 660, for Freddie Mac 640. Borrowers using the Freddie Mac program who are <80% AMI may receive a grant of \$1,500 those <50% AMI may receive a grant of \$2,500.

PINELLAS COUNTY HOME KEY 1ST MORTGAGE

Maximum Non-Target Area Income

Maximum Target Area Income

1—2 family members
\$63,900

3+ family members
\$73,485

1—2 family members
\$76,680

3+ family members
\$89,460

Maximum purchase price is \$271,164 Non-Target and \$331,423 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, rent or no longer occupy the property as a primary residence. \$7,500.

PASCO COUNTY HOME KEY 1ST MORTGAGE

Maximum Non-Target Area Income

Maximum Target Area Income

1—2 family members
\$63,900

3+ family members
\$73,485

1—2 family members
\$76,680

3+ family members
\$89,460

Maximum purchase price is \$271,164 Non-Target and \$331,423 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, rent or no longer occupy the property as a primary residence. \$7,500.

POLK COUNTY HOME KEY 1ST MORTGAGE

Maximum Non-Target Area Income

Maximum Target Area Income

1—2 family members
\$62,500

3+ family members
\$71,875

1—2 family members
\$75,000

3+ family members
\$87,500

Maximum purchase price is \$271,164 Non-Target and \$331,423 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, rent or no longer occupy the property as a primary residence. \$7,500.

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

