

FLALHFA 2021 Conference – Single Family Panel

Past, Present and Future of Programs



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Principal eHousingPlus













battle

everything

all you need

get it

One-Stop Shop

it's all here

full-service

all-in-one



APPLICATION FORM

1. Personal information

First name

Home address

City

Phone number

Date of birth (DD MM YYYY)

Employment status

Additional comments

Middle name

Last name

State

ZIP code

Country

E-mail address

Are you married?

Y

N

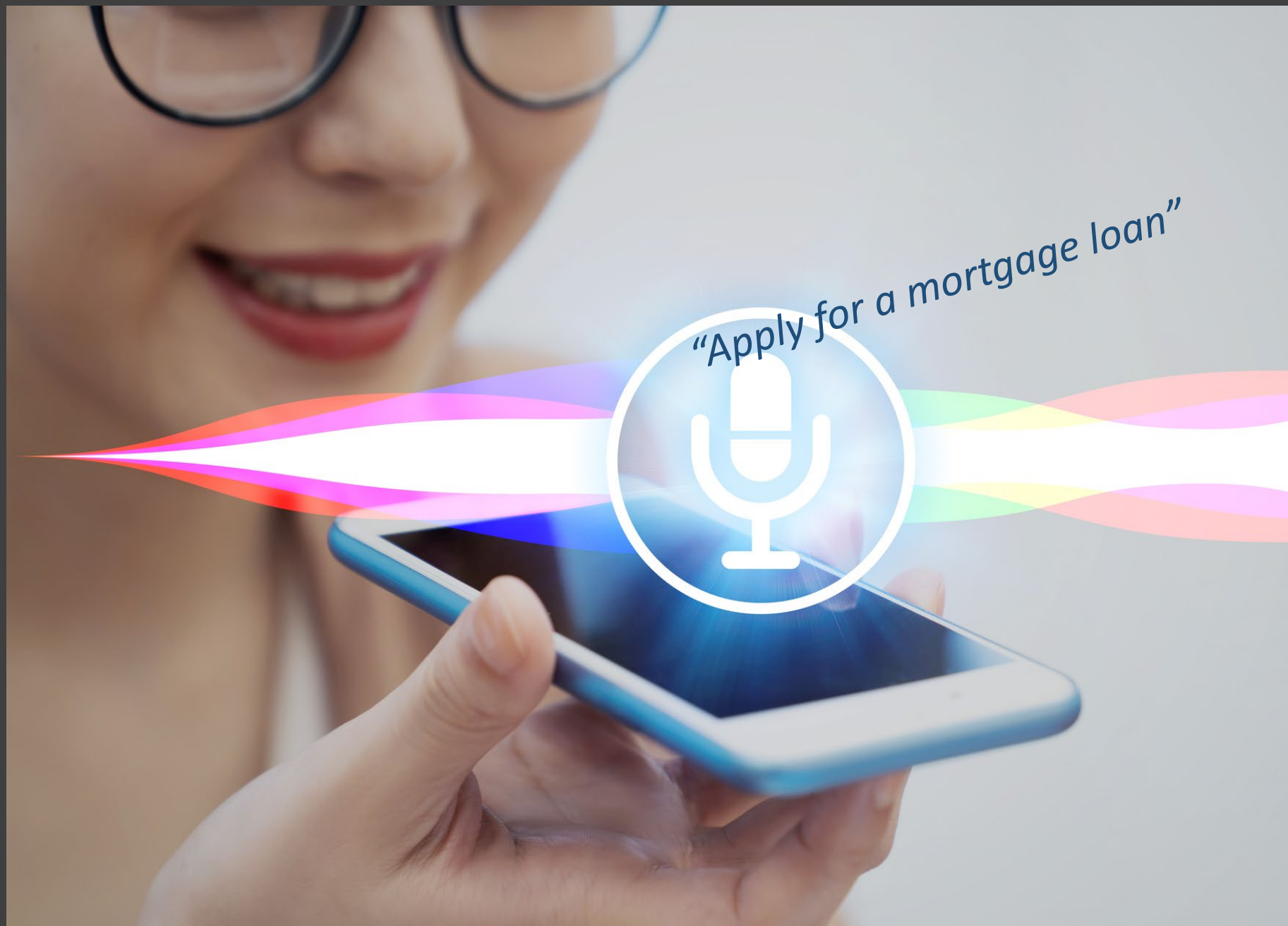
Citizenship country

Not employed

Self-employed

3. Sign & Submit

NEXT STEP >





- Amount of DPA was a percentage of the loan amount.
- Now, DPA is a set-amount and funded by the lender at closing.



- Varying amounts of DPA offered from \$7,500 to \$15,000



A word cloud shaped like a map of the United States, with the word "REFINANCING" repeated in various sizes and orientations to form the geographical outline. The word is rendered in shades of orange and red, with the largest instances forming the central and most prominent parts of the map. The word "REFINANCING" is repeated many times, with some instances being significantly larger than others, creating a sense of depth and volume. The overall shape of the word cloud follows the general contours of the United States, including the main body, the northern states, and the southern peninsula. The background is a solid light beige color, which contrasts with the darker tones of the word cloud.



- 1st half 2020 vs. 1st half of 2021
- Average purchase price and loan amounts increase 15% and 13.8% respectively; currently \$199,621/\$191,425.



- Duval County
- 401 loans purchased 1st half of 2021—17.5%
- Avg. PP--\$205,103
- Avg. Loan Amount--\$199,345



**# WORK
FROM
HOME**

A lightbox sign with three horizontal panels is the central focus, displaying the text '# WORK FROM HOME' in a bold, black, sans-serif font. The sign sits on a white desk. In the background, a laptop is open, and a white desk lamp is positioned above it. To the left of the sign, a glass holds several colored pencils. To the right, a potted plant with long green leaves stands next to a stack of books. In the foreground to the right, an orange cup of coffee sits on a matching saucer. A smartphone and some papers are also visible on the desk surface.









APPLY NOW

return

control

alt

option



F12



**FOR
SALE**













US Demographics 2020

White	Black	Hispanic	Asian	Multiple Races	Other
59.7%	12.5%	8.7%	5.8%	2.3%	0.9%



Florida Demographics 2020

White	Black	Hispanic	Asian	Multiple Races	Other
53%	15%	27%	3%	2%	0%





COMMUNiTY



你好 Merhaba 今日は Hej Ahoj Здравствуйте
Bonjour Guten Tag
Ciao
Aloha Здраво Hola ابحرم
Olá
Ahoj HELLO Salut
Cześć
Salut Здраво Aloha Hallo
Cześć Ciao Olá Hej 今日は
Здравствуйте Guten Tag HELLO
Holo Bonjour Hallo Merhaba

Welcome

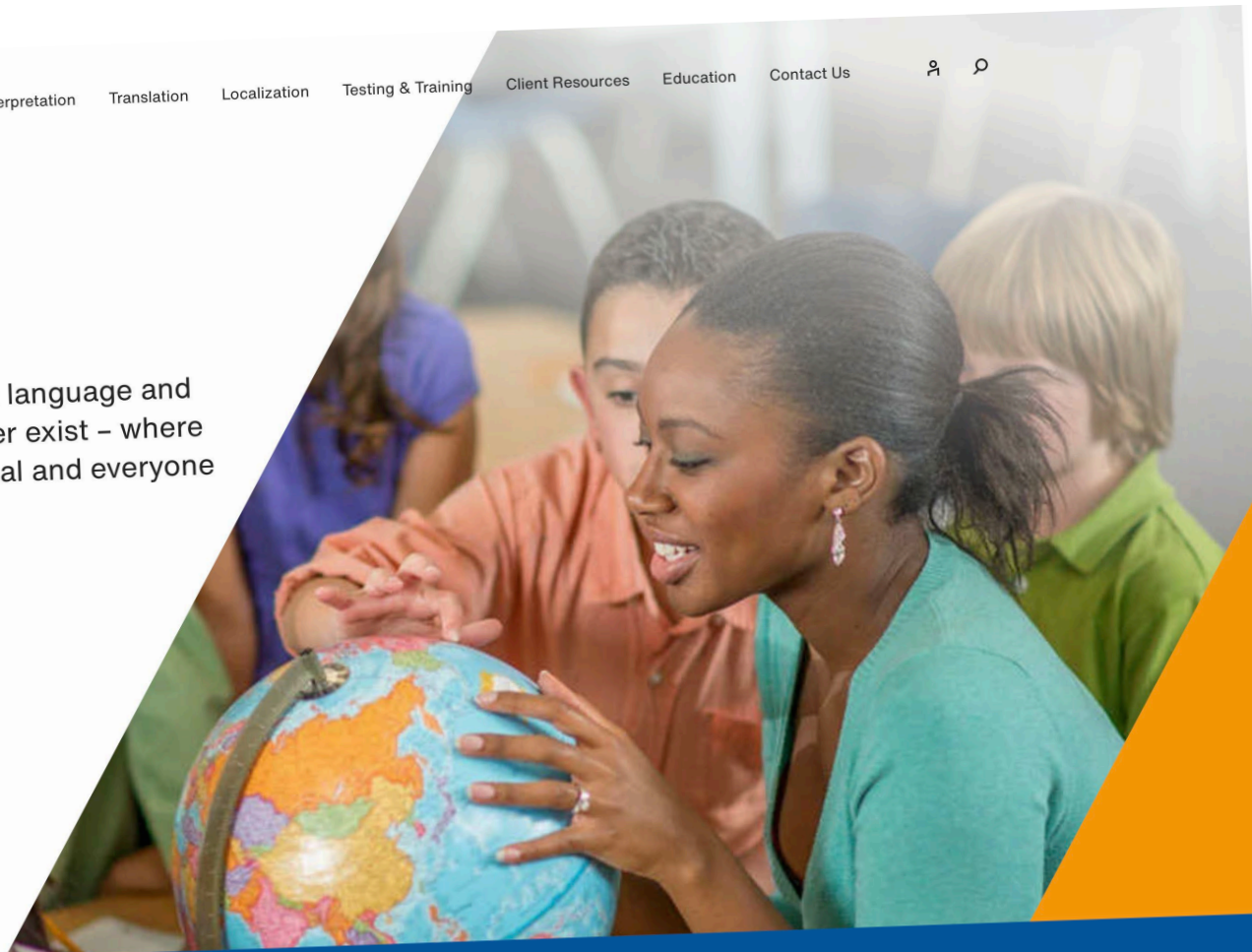
Imagine a world in which language and cultural barriers no longer exist – where understanding is universal and everyone is empowered.

This is what we offer.

We are proud to serve.

[Learn More](#)

[Interpretation & Translation](#)





Welcome to NAHREP Tampa Bay Chapter

We are The Voice for Hispanic Real Estate® and proud champions of homeownership for the Hispanic community with over 40,000 members across the country

Welcome to NAHREP® Tampa Bay

We are The Voice for Hispanic Real Estate® and proud champions of homeownership for the Hispanic community in and around Tampa Bay, Florida. Our NAHREP® Tampa Bay Chapter provides community outreach, industry educational and business networking events thanks to the previous contributions of our Tampa Bay Chapter Board of Directors, members and NAHREP®

Next Event

Educational Event: Havana Nights



ABOUT FLORIDA HOUSING

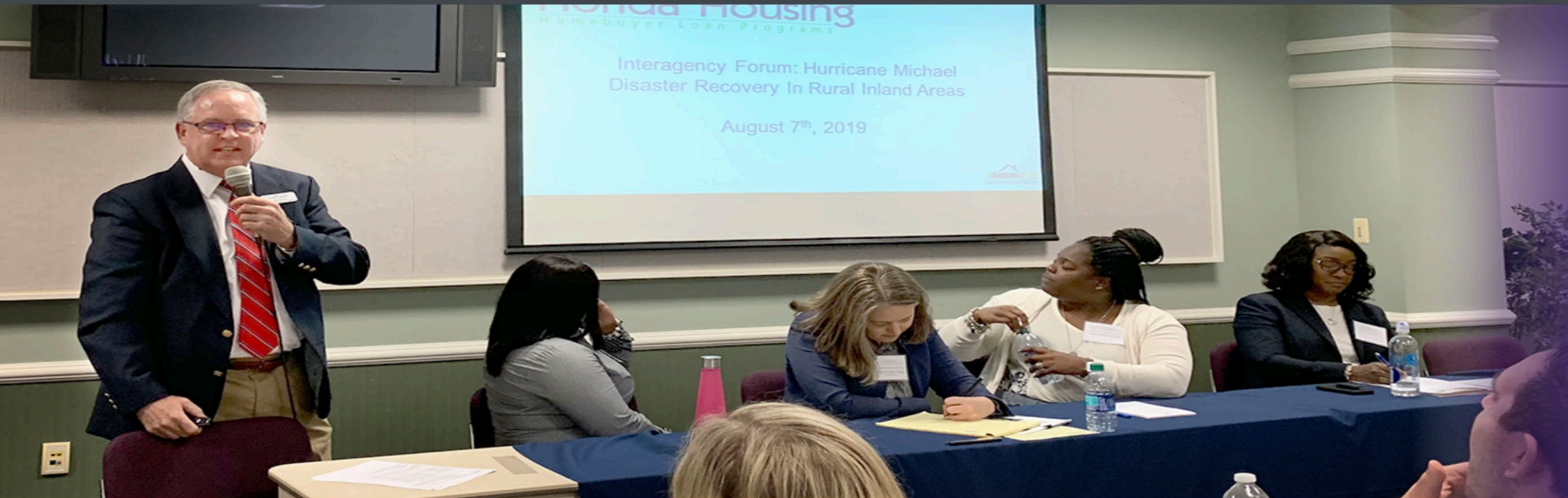
LEGAL

PROGRAMS

DATA , DOCS & REPORTS

MEDIA

CONTACT US



Homebuyers & Renters

- › Homebuyer Overview
- › Homebuyer Programs Wizard
- › Salute Our Soldiers Military Loan Program
- › SHIP-Homeownership & Rental Programs
- › Affordable Rental Housing Locator
- › Special Needs Housing
- › Disaster Relief Programs

Assistance for Homeowners

- › Disaster Relief Programs
- › How to Request an HHF Payoff
- › Insurance Claim Check Endorsement Requests

Lenders & Realtors

- › Lenders & Loan Officers
- › Realtors
- › Mortgage Credit Certificate (FAQs)
- › Lender Advisory Board
- › Lender Award Winners

Developers

- › Rental Development Programs/Homeownership Development Programs
- › Requests for Applications (RFAs)
- › Current Rules/Rule Development Process
- › Special Programs
- › Special Needs Housing
- › Grants for Persons with Developmental Disabilities
- › Community Development Block Grant — Disaster Recovery Programs

Property Management

- › Comprehensive
- › Rental
- › Rental
- › Rental



What is the Florida Housing First Time Homebuyer Program?

The information contained on this site is for informational purposes only. In order to determine if you qualify for our Program and to determine the correct Program qualifying Income and Purchase Price Limits, please contact an approved Participating Lender in your area from the Lender List below. Our approved loan officers can also assist you with any questions you may have specific to your credit history as well as Program requirements. Florida Housing's First Time Homebuyer (FTHB) Program offers 30-year, fixed rate, FIRST mortgage loans to first time homebuyers through participating lenders and lending institutions throughout the State of Florida. Eligible borrowers may also participate in one of Florida Housing's second mortgage programs to assist borrowers with down payment assistance and closing costs.

If you are not a first time homebuyer, you may still be eligible to participate if you are purchasing a home in a federally designated targeted area or if you are a qualified Veteran.


[Click here for the "Opening the Door to Homeownership" ebook](#)


The First Time Homebuyer Program uses income and purchase price limits to determine eligibility. Additionally, potential borrowers must:

- Complete a Homebuyer Education Class
- Qualify for a Mortgage Loan and have a qualifying FICO Score.

 **People living in the household**

-- Select Number Of Occupants - 

 **County you are looking to buy in**

-- Select a County -- 

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👤 People living in the household

2

📍 County you are looking to buy in

Duval

Explore our Down Payment Assistance Programs (DPA)

- ☐ **Contact a Lender**
Description:
Rate: **Contact one of our Loan Officers for Current Rates!**

☐ **The Florida Assist (FL Assist)**
Description: This program offers up to \$10,000 on FHA, VA, or USDA loans and up to \$7,500 on Conventional Loans as a deferred second mortgage. It is not forgivable. Repayment is deferred, except in the event of the sale, transfer, satisfaction of the first mortgage, refinancing of the property or until such a time the mortgagor ceases to occupy the property at which time, the Florida Assist will become payable in full.
Rate: **Contact one of our Loan Officers for Current Rates!**

☐ **The Florida Homeownership Loan Program (FL HLP) Second Mortgage**
Description: This program offers up to \$10,000 as a fully-amortizing, second mortgage over a 15-year term. The FL HLP Second Mortgage carries a monthly payment. The remaining unpaid principal balance (UPB) is deferred, except in the event of the sale, transfer of deed, satisfaction of the first mortgage, refinancing of the property or until such a time the mortgagor(s) ceases to occupy the property as his/her primary residence at which time, the FL HLP Second Mortgage will become payable, in full. Since the FL HLP Second Mortgage carries a monthly payment, this payment may need to be considered in a borrower's debt-to-income (DTI) ratio when credit underwriting.
Rate: **Contact one of our Loan Officers for Current Rates!**

☐ **HFA Preferred or HFA Advantage PLUS 3%, 4% or 5% Second Mortgage Program**
Description: This program offers 3%, 4% or 5% of the total loan amount for down payment assistance and/or closing cost assistance, second Mortgage funds provided at closing and repayable at the rate of 20% a year over a 5-year term.
Rate: **Contact one of our Loan Officers for Current Rates!**



Income Limits

You indicated that there will be **2** living in your home. Based on this information, your program qualifying income to purchase a home in **Duval** County may not exceed **\$104,720.00**, if purchasing in a non-target area, or **\$104,720.00** in a targeted area.



Purchase Price Limit

The First Time Homebuyer Program established a maximum purchase price which varies by county for homes purchased through this Program. The home you want to purchase may not exceed **\$415,910.00** in **Duval** county. However, if you are purchasing a home in a federally designated target area, the purchase price may be as high as **\$415,910.00**.



Qualifying First Mortgage Programs

In order to use this down payment assistance, you must use one of the following first mortgage programs:

- **FL HFA Preferred or Advantage 3%, 4% or 5% PLUS Conventional Loan Program for TBA**

All first time homebuyers who qualify for this 30-year, fixed rate, first mortgage program also automatically qualify for a 3%, 4% or 5% second mortgage which offers either a 3%, 4% or 5% of the total loan amount and is forgiven at the rate of 20% a year over a five-year term. This second mortgage can be used towards down payment/closing costs.

Contact a lender for details.



Participating Lenders

Florida Housing partners with lenders and lending institutions throughout the State of Florida to offer our first and second mortgage loans to eligible first time homebuyers. For more information, please contact one of the approved loan officers below. If there is not a loan officer in your area or county, you may contact a loan officer who offers statewide services by selecting another county.

 Find a Lender



Realtor Contact Information

Florida Housing partners with participating Realtors throughout the state. These real estate professionals have completed our three hour course, "Affordable Housing Solutions, What Every Realtor Should Know." To find a Realtor who has taken this course in your area or if your local Realtor board would like to schedule this course, please contact [Mark T. Pease](#) at (850) 488-4197.

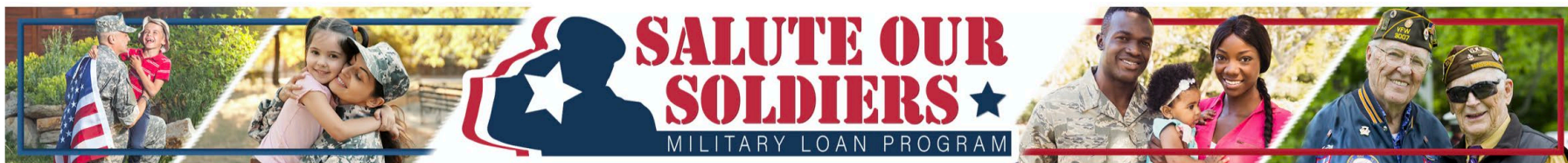
 Find a Realtor





[Home](#) / [PROGRAMS](#) / [Homebuyer Overview](#) / Salute Our Soldiers Military Loan Program

Salute Our Soldiers Military Loan Program



The Salute our Soldiers Military Loan Program offers our military service personnel and veterans 30-year, fixed-rate first mortgage loans at a lower rate and with several down payment assistance options. This program is available in all 67 counties throughout the State of Florida to borrowers who are purchasing a primary residence, meet income and purchase price limits, can qualify for a first mortgage loan, and successfully complete a homebuyer education course.

We have over 250+ Lenders within the State of Florida who are ready to assist you in the purchase of your home. Please go to our [Homebuyer Loans Programs Wizard](#) to locate loan officers within the county you are looking to purchase.

Salute Our Soliders Military Loan Programs Flyer ([English/Spanish](#))







streamlined
processes







**NEW
NORMAL**



KEEP IT
SIMPLE

**BACK TO
BASICS**





