



Florida Housing Finance Corporation Home Buyer Programs offer qualified homebuyers 30-year fixed rate first mortgage loans.

Down Payment Assistance is only available with a Florida Housing Finance Authority (HFA) first mortgage loan.



Florida HFA Preferred & HFA Preferred PLUS Conventional Loan Programs are conventional (Fannie Mae only) first mortgage loans. These programs offer greatly reduced mortgage insurance costs when compared to FHA loans.

The Florida HFA Preferred Assist Loan Program is a down payment assistance program that is provided in the form of a \$7,500, 30-year fixed, zero percent interest second mortgage. There are no monthly payments required on the 2nd mortgage. The loan will be due and payable when the home is sold, refinanced, paid off or the borrowers no longer occupy the home as their primary residence.

The Florida HFA Preferred Plus Grant is a down payment assistance program that provides qualified borrowers with 3% of the purchase price of the home in the form of a non-repayable grant and is only available with a HFA Preferred PLUS loan.

For more information on income and purchase limits
in your county, please call (800) 344-5153

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