



AT A GLANCE

- **Pick up city application**
- **Applicant(s) must be “mortgage ready” – contact lender (approved list or other lender) to determine eligibility based on underwriting guidelines**
- **Lender pre-approval letter in hand**
- **Contact realtor for property view/visit**
- **Schedule HUD Homebuyers Workshop class (8 hours course)**
- **Prior to submitting an offer for purchase of a property, contact Community Redevelopment Associates of FL, Inc (CRA) to check continued availability of funds 954-431-7866 ext 111 – DENISE CREARY**
- **Fully executed Sales Contract in hand (minimum 45-60 days closing and contingency approval of city funds), completed city application with documents and pre-approval letter**
- **Review and complete city application (include ALL required documents. Incomplete applications are automatically rejected)**
- **Funds are awarded based on household size and annual project gross household income of ALL within the household**
- **Request IRS Tax Return Transcript(s) for years 2023 & 2022**
- **Contact CRA to schedule intake city application appointment**
- **Once awarded applicant(s) must occupy “subject property” for the duration of the RECAPTURE period which is 10 years from date of signing city’s second MORTGAGE/NOTE.**

Funds are available on First Come First Qualified/Served!