



AT A GLANCE

- **Pick up city application**
- **Review and complete city application (include ALL required documents)**
- **Applicant must be “mortgage ready” – contact lender to determine eligibility (approved list or other lender) based on underwriting guidelines**
- **Pre-approval Letter in hand**
- **Contact realtor for property view/visit**
- **Schedule HUD Homebuyers Workshop class (8 hours course), preferably before executing property sales contract**
- **Request IRS Tax Return Transcript(s) 2016/2015**
- **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**
- **Funds awarded based on Household Size and Annual Household Income (gross) for all parties in the household.**
- **Once awarded applicant(s) must occupy “subject property” for the duration of the RECAPTURE period which is 15 years from date of signing city’s second NOTE/MORTGAGE.**
- **Contact CRA to schedule intake city application appointment**

Funds are available on First Come First Qualified/Served!