The City of Ocala Purchase Assistance Program provides citizens with low to moderate income help with down payment and closing costs on their first home.

Program Requirement Checklist

☐ Meet eligible income limits (see chart)
☐ Be a first-time homebuyer
☐ Purchase a home in the Ocala city limits
☐ Have a loan approval letter from a qualified lender
☐ Sign for a 0% interest City of Ocala Deferred Payment Mortgage

How to Apply:

1. Contact the City of Ocala Community Development Services to determine eligibility.
2. If eligible, the City will refer applicant(s) to the City’s Lenders Consortium.
3. If lender approves applicant financing, applicant must provide a letter of commitment and schedule an appointment with the City of Ocala Community Development Service to complete the application.
4. Application verification and review process may take approximately 30 days.
5. Once approved, it is the responsibility of the applicant(s) to hire a licensed realtor to assist with a home purchase.

The following circumstances DO NOT qualify:

1. Liens or judgments against applicant
2. Purchase of a mobile home
3. Applicant may not own more than one dwelling
4. Home flipping

ELIGIBLE INCOME LIMITS
2019 Maximum income limits per household:

<table>
<thead>
<tr>
<th>Number of Persons</th>
<th>Maximum Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$28,950</td>
</tr>
<tr>
<td>2 person</td>
<td>$33,100</td>
</tr>
<tr>
<td>3 person</td>
<td>$37,250</td>
</tr>
<tr>
<td>4 person</td>
<td>$41,350</td>
</tr>
<tr>
<td>5 person</td>
<td>$44,700</td>
</tr>
<tr>
<td>6 person</td>
<td>$48,000</td>
</tr>
<tr>
<td>7 person</td>
<td>$51,300</td>
</tr>
<tr>
<td>8 person</td>
<td>$54,600</td>
</tr>
</tbody>
</table>

NOTE: The information is provided as an overview of program requirements and may not include all requirement necessary for eligibility or acceptance. Eligibility is subject to staff approval. Please refer to https://www.huduser.gov/portal/datasets/2019/ for most recent Affordable Housing Program Requirement Checklist.
HOUSING REHABILITATION PROGRAM

The City of Ocala Housing Rehabilitation Programs assists low to moderate income citizens with repairs to eliminate life, safety and health hazards.

What repairs are eligible?
- Roof leaking
- Inoperable heating and air
- Window/Door replacement
- Electrical repair

- Water/Sewer connections
- Plumbing repairs
- ADA accessibility (such as bathrooms & ramps)

Eligibility Requirement Checklist

Both the applicant and property must meet certain eligibility requirements:

- Meet eligible income requirements (see chart)
- Home is located in the Ocala City Limits
- Applicant must reside in the home two consecutive years prior to applying and have proof of homestead
- Mortgage, Property Taxes and Homeowner’s Insurance must be current

How to Apply

1. Contact the Community Programs Division at (352) 629-8231 to pre-qualify.
2. Upon conditional pre-qualification, a home inspection will be scheduled.
3. If the home inspection is approved, staff will contact applicant to schedule intake. Documentation and proof of income is required.
4. Application verification and review process may take approximately 30 days.
5. Upon approval, construction may take up to 120 days to begin.

The following circumstances DO NOT qualify:

1. Reverse mortgages, liens, or judgements
2. Repairs on mobile homes
3. Applicants who own more than one dwelling
4. Routine home maintenance
5. Homes determined to be unsuitable or economically infeasible for repair.

NOTE: The information is provided as an overview of program requirements and may not include all requirement necessary for eligibility or acceptance. Eligibility is subject to staff approval. Please refer to https://www.huduser.gov/portal/datasets/2019/ for most recent Affordable Housing income limits.