Own a Home Opportunity Program
(Charlotte, Collier DeSoto, Lee, Palm Beach & Sarasota Counties)

INCOME - HOW TO DETERMINE PROGRAM ELIGIBILITY
Use the 1003 qualifying income to determine program eligibility of the Borrower only. Do not include a non-purchasing spouse. Do NOT include the income of a co-signer when calculating program income eligibility.

County	FHA, USDA-RD and VA Freddie Mac above 80% AMI	Freddie Mac HFA Advantage At or below 80% AMI
Charlotte	$148,050	$75,840
Collier	$181,500	$90,880
DeSoto	$148,050	$61,280
Lee	$158,550	$74,000
Palm Beach	$167,700	$76,880
Sarasota	$164,550	$84,880

Effective 05/26/26 Government Loans
Effective 05/18/25 Freddie Mac Loans