

## CRA Illustrative List of Qualifying Activities

This list is a non-exhaustive, illustrative list of examples of activities that would qualify under 12 CFR 25.04. The list is intended to identify activities that would meet the criteria in the rule. The OCC is not endorsing any financial institution, fund, organization, program, non-profit, or any other entity. By listing activities that would qualify under section 25.04, the OCC is not making any determination as to whether the activities listed are safe and sound activities, in general, or for any particular financial institution. Moreover, the OCC is not making any determination as to whether the activities listed are/are not legally permissible, in general, or for any particular financial institution. The OCC will add additional activities that meet the qualifying activities criteria consistent with the process outlined in 12 CFR 25.05. Please read the regulations in their entirety for defined terms used in this list and for additional information. 12 CFR part 25.

| <b>Qualifying Activities<br/>Criteria <u>and</u><br/>Illustrative List<br/>Topic Category</b> | <b>Description</b>   |
|---|--|
| § 25.04(b)(1)(i)<br><br>Topic A   | Retail loans. A home mortgage loan, small loan to a business, small loan to a farm, or consumer loan is a qualifying activity if it is<br>Provided to a:<br>Low- or moderate-income individual or family |
| A-1   | Loan classified on the bank's Call Report as a 1-4 family residential construction loan to a low- or moderate-income (LMI) individual.   |
| A-2   | Closed-end loan or open-end line of credit classified on the bank's Call Report as a loan secured by a 1-4 family residential property to an LMI individual.   |
| A-3   | Loan classified on the bank's Call Report as secured by a multifamily residential property to an LMI individual.   |
| A-4   | Home mortgage loan guaranteed by the Federal Housing Administration to an LMI individual.  |
| A-5   | Home mortgage loan guaranteed under the U.S. Department of Housing and Urban Development's (HUD) Indian Home Loan Guarantee Program (Section 184) to an LMI individual.                                  |
| A-6   | Home mortgage loan guaranteed by the U.S. Department of Agriculture's (USDA) Rural Housing Service to an LMI individual.   |
| A-7   | Home mortgage guaranteed by the U.S. Department of Veterans Affairs (VA) to an LMI individual.   |
| A-8   | Low-cost education loan to an LMI individual, such as to fund school tuition and/or expenses.  |
| A-9   | Home equity line of credit to an LMI individual, such as for home improvement.   |
| A-10  | Non-credit card revolving credit line, such as for purchase of home appliances, to an LMI individual.  |
| A-11  | Consumer loan to an LMI individual for purposes other than purchasing an automobile, such as to fund unexpected medical expenses.  |
| A-12  | Automobile loan to an LMI individual to purchase a car.  |
| A-13  | Installment loan to an LMI individual to purchase home appliances.   |

Select a language: English (US)

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 Housing &  
Community Development

HOUSING  
DEVELOPMENT

COMMUNITY  
DEVELOPMENT

OC  
HOUSING  
AUTHORITY

SUCCESSOR  
AGENCY

Developer

HOME Income Limits

Orange County Housing  
Authority as Housing  
Successor

## Homebuyer

The County's Mortgage Assistance Program (MAP) provides silent (deferred payment) downpayment assistance loans to assist low-income first-time homebuyers (FTHB). Eligible FTHB's annual income must not exceed 80% of the Area Median Income (AMI). The loans are designed to help with the down payment to purchase a home. The 3% simple interest, deferred payment loan has a 30 year term and a maximum loan amount of \$80,000. Homebuyers must occupy the property as their primary residence. There is a 1% minimum down payment requirement for this program and the total sales prices shall not exceed 85% of the Orange County median sales price for all homes. All applicants are required to attend a homebuyer education workshop.

If you are interested in the obtaining more information or an application for the MAP program, please contact our program administrator, Affordable Housing Clearinghouse at (949) 859-9255 or view their website at <http://www.affordable-housing.org/>.

**SHARE THIS**

# Homebuyer Program

Assistance to help you purchase a home

## VISIT HELPFUL LINKS

[www.floridahousingsearch.org](http://www.floridahousingsearch.org)

## LEARN MORE

The State Housing Initiative Partnership 2020-2021 close out report is available for review and comment between September 13, 2023 and September 14, 2023 at the Housing and Community Division.

Send comments to:  
[Housing@ocfl.net](mailto:Housing@ocfl.net)

Down Payment Assistance  
Flyer

Income Limits Chart

Request for Applications to  
construct Affordable  
Housing on surplus county  
properties (apply January  
30 – February 28, 2020)

Apply via ZoomGrants™

## DOWN PAYMENT ASSISTANCE PROGRAM NOTICE

Please apply here:

<https://portal.neighborlysoftware.com/HCD/participant>

## DOWN PAYMENT ASSISTANCE (DPA)

## CONTACT US

The Down Payment Assistance Program provides assistance to qualified first time homebuyers for down payment and closing costs associated with purchasing a home. The amount of assistance provided will be determined based on household income and size. The amount of assistance available is \$45,000 for eligible very low-income buyers, \$35,000 for low-income buyers, or \$20,000 for eligible moderate-income buyers. All applicants must complete a pre-purchase homebuyer's education program, and secure a first mortgage. For additional information, please refer to the Down Payment Assistance flyer. Applicants are also encouraged to use the contact information below.

### Housing and Community Development Division

525 East South Street,  
Orlando, Florida 32801-2891

Email: [housing@ocfl.net](mailto:housing@ocfl.net)

Phone: (407) 836-5150

All e-mail sent to this address becomes part of Orange County public record. Comments received by our e-mail subsystem can be read by anyone who requests that privilege. In compliance with "Government in the Sunshine" laws, Orange County Government must make available, at request, any and all information not deemed a threat to the security of law enforcement agencies and personnel.

U.S. DEPARTMENT OF HUD  
STATE:FLORIDA

|                                       |  | 2023 ADJUSTED HOME INCOME LIMITS |          |          |          |          |          |          |          |
|---------------------------------------|--|----------------------------------|----------|----------|----------|----------|----------|----------|----------|
| PROGRAM                               |  | 1 PERSON                         | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
| Naples-Immokalee-Marco Island, FL MSA |  |                                  |          |          |          |          |          |          |          |
| 30% LIMITS                            |  | 21000                            | 24000    | 27000    | 29950    | 32350    | 34750    | 37150    | 39550    |
| VERY LOW INCOME                       |  | 34950                            | 39950    | 44950    | 49900    | 53900    | 57900    | 61900    | 65900    |
| 60% LIMITS                            |  | 41940                            | 47940    | 53940    | 59880    | 64680    | 69480    | 74280    | 79080    |
| LOW INCOME                            |  | 55900                            | 63900    | 71900    | 79850    | 86250    | 92650    | 99050    | 105450   |
| North Port-Sarasota-Bradenton, FL MSA |  |                                  |          |          |          |          |          |          |          |
| 30% LIMITS                            |  | 19200                            | 21950    | 24700    | 27400    | 29600    | 31800    | 34000    | 36200    |
| VERY LOW INCOME                       |  | 32000                            | 36600    | 41150    | 45700    | 49400    | 53050    | 56700    | 60350    |
| 60% LIMITS                            |  | 38400                            | 43920    | 49380    | 54840    | 59280    | 63660    | 68040    | 72420    |
| LOW INCOME                            |  | 51200                            | 58500    | 65800    | 73100    | 78950    | 84800    | 90650    | 96500    |
| Ocala, FL MSA                         |  |                                  |          |          |          |          |          |          |          |
| 30% LIMITS                            |  | 13850                            | 15800    | 17800    | 19750    | 21350    | 22950    | 24500    | 26100    |
| VERY LOW INCOME                       |  | 23050                            | 26350    | 29650    | 32900    | 35550    | 38200    | 40800    | 43450    |
| 60% LIMITS                            |  | 27660                            | 31620    | 35580    | 39480    | 42660    | 45840    | 48960    | 52140    |
| LOW INCOME                            |  | 36900                            | 42150    | 47400    | 52650    | 56900    | 61100    | 65300    | 69500    |
| Orlando-Kissimmee-Sanford, FL MSA     |  |                                  |          |          |          |          |          |          |          |
| 30% LIMITS                            |  | 18450                            | 21100    | 23750    | 26350    | 28500    | 30600    | 32700    | 34800    |
| VERY LOW INCOME                       |  | 30750                            | 35150    | 39550    | 43900    | 47450    | 50950    | 54450    | 57950    |
| 60% LIMITS                            |  | 36900                            | 42180    | 47460    | 52680    | 56940    | 61140    | 65340    | 69540    |
| LOW INCOME                            |  | 49150                            | 56200    | 63200    | 70200    | 75850    | 81450    | 87050    | 92700    |
| Palm Bay-Melbourne-Titusville, FL MSA |  |                                  |          |          |          |          |          |          |          |
| 30% LIMITS                            |  | 18100                            | 20650    | 23250    | 25800    | 27900    | 29950    | 32000    | 34100    |
| VERY LOW INCOME                       |  | 30100                            | 34400    | 38700    | 43000    | 46450    | 49900    | 53350    | 56800    |
| 60% LIMITS                            |  | 36120                            | 41280    | 46440    | 51600    | 55740    | 59880    | 64020    | 68160    |
| LOW INCOME                            |  | 48150                            | 55000    | 61900    | 68750    | 74250    | 79750    | 85250    | 90750    |
| Panama City, FL MSA                   |  |                                  |          |          |          |          |          |          |          |
| 30% LIMITS                            |  | 16550                            | 18900    | 21250    | 23600    | 25500    | 27400    | 29300    | 31200    |
| VERY LOW INCOME                       |  | 27550                            | 31500    | 35450    | 39350    | 42500    | 45650    | 48800    | 51950    |
| 60% LIMITS                            |  | 33060                            | 37800    | 42540    | 47220    | 51000    | 54780    | 58560    | 62340    |
| LOW INCOME                            |  | 44100                            | 50400    | 56700    | 62950    | 68000    | 73050    | 78100    | 83100    |
| Pensacola-Ferry Pass-Brent, FL MSA    |  |                                  |          |          |          |          |          |          |          |
| 30% LIMITS                            |  | 17200                            | 19650    | 22100    | 24550    | 26550    | 28500    | 30450    | 32450    |
| VERY LOW INCOME                       |  | 28650                            | 32750    | 36850    | 40900    | 44200    | 47450    | 50750    | 54000    |
| 60% LIMITS                            |  | 34380                            | 39300    | 44220    | 49080    | 53040    | 56940    | 60900    | 64800    |
| LOW INCOME                            |  | 45850                            | 52400    | 58950    | 65450    | 70700    | 75950    | 81200    | 86400    |