Help more of your buyers get to the closing table.

Down payment assistance (DPA) quick guide for Ocala & Marion County agents | Updated November 2026

Cash to close is the biggest hurdle for first-time buyers. These programs are available to Marion County buyers **now** (status checked Nov. 20, 2026). A buyer who knows their DPA before the first showing writes a **stronger, cleaner offer** and is less likely to fall out of contract.

Program	Assistance	Works with	Status & contract notes
Florida Hometown Heroes	**5% of loan, $10,000–$35,000; 0% deferred**	FHA, VA, USDA, conventional (HFA Preferred / Advantage)	**OPEN, first-come: over $15M of $50M left statewide (11/19/26).** Buyer works full-time for a FL employer in health care, schools, first response, public safety/courts, or child care, or is military or an employed veteran. Funds reserved only after a fully executed contract.
Florida Assist / Florida HLP (Florida Housing)	**Up to $10,000 (0% deferred) / $12,500 (3%, monthly payment)**	FHA, VA, USDA, conventional	**OPEN.** Must use a Florida Housing first mortgage. 640 credit, first-time buyer, education class. Marion price cap $566,354 (higher in targeted areas).
Florida Housing HFA PLUS	**3% or 4% of loan, forgiven over 5 years**	Conventional (Freddie Mac HFA Advantage)	**OPEN.** Good fit for buyers with steady income who want a forgivable second.
Escambia County HFA (with Marion County HFA)	**Up to $10,000; 0% deferred**	FHA, VA, USDA; Freddie HFA Advantage option	**OPEN.** 640 credit; price cap $566,354 / $692,211 targeted; no cash back to buyer.
Mortgage Credit Certificate	**Tax credit up to $2,000/yr**	30-yr fixed government or conventional	**OPEN.** Ongoing savings for first-time buyers; pairs with a first mortgage.
Luminate Path (Luminate Bank)	**Up to 5% of loan**	Ask Brandon (depends on loan type)	**AVAILABLE.** No first-time buyer rule, no income limit: a fit for repeat or over-income buyers.
Marion County SHIP	**Up to $100,000 (income-based)**	Conventional, FHA, VA, USDA	**PAUSED: not taking new applications.** When it reopens, county and lender approval come BEFORE a contract. Outside Ocala city limits only.

Low / no down payment loans: USDA 0% down (much of rural Marion County qualifies; check the address on USDA's map), VA 0% down, FHA 3.5% down, HomeReady / Home Possible 3% down.

What DPA means for your contracts

- **Pre-approve first.** Program price caps (Florida Housing / HFA: $566,354 in Marion, non-targeted), the FHA loan limit ($541,287), and household income limits shape the search. We confirm the fit up front.
- **Plan the closing date.** Florida Housing assistance is reserved only once there's a fully executed contract, and the loan must be delivered within 60 days of reservation. Homebuyer education must be done before closing. Ask Brandon for current turn times before you set the date.
- **Structure seller credits carefully.** Concessions are still capped by loan type (e.g., FHA 6%, VA 4%, conventional 3% with under 10% down), and DPA programs generally allow no cash back to the buyer, so credits can't exceed actual costs.
- **Watch the rules.** Primary residence only. Marion County SHIP (when it reopens) must approve the buyer before a contract.

How I partner with you

- **Fast, solid pre-approvals** with DPA eligibility checked before your buyer starts shopping.
- **Clear communication:** proactive updates to you and your buyer from contract to closing, so there are no surprises.
- **Program know-how:** Southern Home Loans is a participating Florida Housing and eHousingPlus lender, so I can match each buyer to the right program and tell you early if funding changes.

Send me your first-time buyers for a free pre-approval and DPA check, and let's get more of your deals to closing.

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