

[www.stpete.org/housing](http://www.stpete.org/housing)

## EDUCATIONAL REQUIREMENTS

**HOME BUYER EDUCATION** is a benefit and a condition of receiving down-payment and closing cost assistance. A first-time home buyer is required to attend an 8 hour city approved home-ownership class that will provide important information necessary to make informed decisions during the process of buying and managing a home.

Contact the following approved providers for available class schedules:

**Catholic Charities Housing Counseling**  
[www.housing@ccdosp.org](mailto:www.housing@ccdosp.org) (727) 893-1313

**Tampa Bay Community Development Corp**  
[www.tampabaycdc.org](http://www.tampabaycdc.org) (727) 442-7075

### Credibility

[www.credibility.org](http://www.credibility.org) 1-800-741-7040

### Neighborhood Home Solutions

[www.nhsfl.org](http://www.nhsfl.org) (727) 821-6897

**FAMILY BUDGETING** is offered by Community Services Foundation (727) 461-0618 or [www.csfhome.org](http://www.csfhome.org), Tampa Bay Community Development Corporation and St. Petersburg Neighborhood Home Solutions.

**HOME MAINTENANCE** classes are provided by Pinellas Technical Education Center (PTEC). Please call (727) 893-7247 to register.

telephone: (727) 893-7247

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## INCOME REQUIREMENTS

**MEDIAN FAMILY INCOME (MFI)** is annually defined by the U.S. Department of Housing & Urban Development (HUD) established specifically for the St. Petersburg area. The MFI is adjusted according to the number of household occupants. The chart below lists the maximum annual gross household income by family size. The City of St. Petersburg assists families whose income does not exceed 80% MFI except for those purchasing a home offered for sale by the City. In which case the MFI may not exceed 120% MFI. For more information regarding Median Family Income (MFI) visit our web-site: [www.stpete.org/housing](http://www.stpete.org/housing) or telephone (727) 893-7247

Family Size	50% MFI	80% MFI
1	\$20,100	\$32,150
2	\$23,000	\$36,750
3	\$25,850	\$41,350
4	\$28,700	\$45,900
5	\$31,000	\$49,600
6	\$33,300	\$53,250
7	\$35,600	\$56,950
8	\$37,900	\$60,600

Household median income is calculated by adding all sources of income from all residents living in the home, related or not. Income includes, but is not limited to: Social Security, child support, alimony, public assistance, pensions, salaries & from any income producing asset.

telephone: (727) 893-7247

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## CITY OF ST. PETERSBURG

### HOUSING & COMMUNITY DEVELOPMENT

#### Assistance Programs

One Fourth Street North  
Municipal Services Building  
St. Petersburg, Florida 33701  
(727) 893-7247



The City of St. Petersburg

Offers

**HOMES FOR SALE**

FOR MORE INFORMATION

VISIT OUR WEBSITE:

[WWW.STPETE.ORG/NSP](http://WWW.STPETE.ORG/NSP) or

Call (727) 893-7247

# CITY OF ST. PETERSBURG

## REHABILITATION

Home Repairs Necessary to Bring the Home into Compliance with the City's Code of Ordinances



## EMERGENCY REPAIR

Electrical, Plumbing, Roofing and Other Health & Safety Emergencies



## PURCHASE ASSISTANCE

Down-Payment & Closing Cost Assistance



## BARRIER FREE

Home Retrofit for Accessibility



## HOMES FOR SALE

New Construction & Newly Renovated Affordable Housing Opportunities  
[www.stpete.org/nsp](http://www.stpete.org/nsp)



A list of Homes for Sale is available at [www.stpete.org/nsp](http://www.stpete.org/nsp). For further information contact the City of St. Petersburg, Housing & Community Development Department at (727) 893-7280 or a local Realtor

telephone: (727) 893-7247

# Housing Assistance Loan Programs & Homes for Sale

**HOME REPAIR LOANS** are available to eligible applicants who own and occupy a single family residence within the City limits. Applicants must meet minimum credit underwriting standards. Household income can not exceed the maximum gross Median Family Income (MFI) limits as described within this brochure. Funding is available to correct City code violations and for minimal general property improvements. The interest rate is 0%. Monthly payments depend on household Median Family Income (MFI). After 15 years a portion of the loan may be forgiven with a good payment history.

**EMERGENCY REPAIR LOANS** provide income eligible owners with financial assistance to address health and safety concerns in the home. A leaking roof, electrical hazards, plumbing, sanitary sewer issues and other threatening perils that are an immediate detriment to the occupants may be repaired. The interest rate is 0% with affordable monthly payments based on household income. After 15 years of on-time payments, a portion of the loan may be forgiven.

**PURCHASE ASSISTANCE LOANS** assist the first-time home buyer with closing costs and down-payment associated with the purchase of a home. Home buyer assistance loans are offered at 0% interest. Monthly payments are amortized over 240 months; after 10 years the remaining balance of the loan is forgiven if payments are made in a timely manner. New or existing single family residential homes, condominiums, town-homes or cooperative living units, purchase price not exceeding \$129,000 existing; 195,000 new construction

**BARRIER FREE LOANS & GRANTS** provide income eligible physically, visually or hearing impaired home owners or renters with financial assistance to construct ramps, grab bars, chair lifts, accessible counters, widened doorways, notification lights, buzzers and other supporting fixtures that render a home accessible for persons with disabilities.

**HOMES FOR SALE** offered by the City of St. Petersburg are constructed or newly renovated by the highest quality standards. Many include landscaping, Energy-Star appliances, prepaid home warranty, security alarm systems and some are "hardened" to protect the home from the perils of storm. Home Owner Assistance is available to home buyers whose income does not exceed 120% Median Family Income (MFI).

[www.stpete.org/housing](http://www.stpete.org/housing)

(727) 893-7280 or (727) 893-7247 FOR INFORMATION



**3 Bedroom 2 Bath  
HOMES FOR SALE**

Purchase Assistance Available