

INCOME REQUIREMENTS

Family Size	80%	120% NSP PURCHASES
1	\$31,850	\$47,700
2	\$36,400	\$54,550
3	\$40,950	\$61,350
4	\$45,450	\$68,150
5	\$49,150	\$73,600
6	\$52,750	\$79,050
7	\$56,400	\$84,500
8	\$60,000	\$89,950

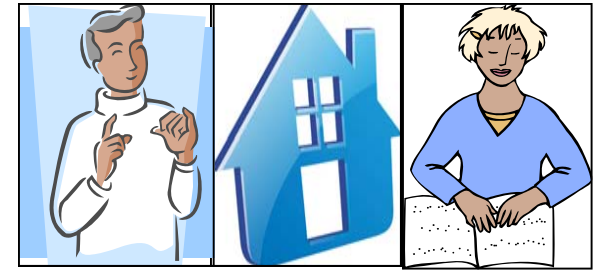
MEDIAN FAMILY INCOME (MFI) is annually defined by the U.S. Department of Housing & Urban Development (HUD) established specifically for the St. Petersburg area. The MFI is adjusted according to the number of household occupants. The chart above lists the maximum annual gross household income by family 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 or telephone (727) 893-7247

Housing assistance is available to income eligible persons requiring independent living services in order to maintain housing or develop independent living skills and to those who have a disabling condition, including survivors of domestic violence, those receiving SSDI or SSI or veterans' benefits, hearing and visually impaired

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

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.



***HOUSING ASSISTANCE
AVAILABLE FOR PERSONS
WITH SPECIAL NEEDS***



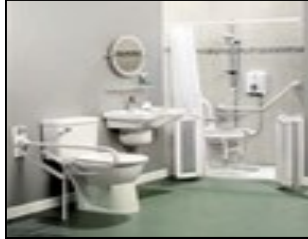
**CITY OF ST PETERSBURG
HOUSING and COMMUNITY
DEVELOPMENT DEPARTMENT
One Fourth Street North
Municipal Services Building, 9th Floor
St. Petersburg, Florida 33701**

(727) 893-7247



**PRIORITY FUNDING
AVAILABLE TO
THOSE WITH
DEVELOPMENTAL
DISABILITIES**

Special needs funds are available for use by persons with developmental disabilities...with an emphasis on home modifications, including technological enhancements and devices, which will allow home owners to remain independent in their own homes and maintain their homeownership



**BARRIER FREE-
LOANS & GRANTS**

Physically, visually or hearing impaired home owners or renters may be eligible for assistance to construct ramps, install grab bars, chair lifts, widened door ways, buzzers and other supporting fixtures that render a home accessible for persons with disabilities.

Grants up to \$3,000

**HOME REPAIR
LOANS**

Income eligible home owners with plumbing, electrical, roofing and other health and safety deficiencies in their home can be financially assisted at 0%

HOMES FOR SALE

DOWN PAYMENT & CLOSING COST ASSISTANCE AVAILABLE TO FIRST TIME HOME BUYERS

DEVELOPMENT DISABILITIES

is defined as a disorder or syndrome that is attributable to retardation, cerebral palsy, autism, spina-bifida, or Prader-Willie syndrome that manifests before the age of 18 and constitutes a substantial handicap that can reasonably be expected to continue indefinitely.

FOR INFORMATION REGARDING
ASSISTANCE PROGRAMS

CALL: (727) 893-7247

or visit the city's web-site :



CITY OF ST. PETERSBURG

One Fourth Street North
Municipal Services Building, 9th Floor
St. Petersburg, Florida 33701

Phone: (727) 893-7247 Fax: (727) 893-4100
E-mail: Housing@stpete.org