



# UP TO \$70,000 AVAILABLE NOW

For Eligible Homebuyers in the the City of Miami

If you qualify as a low-, moderate, middle-income person/family (see income chart) and would like to own your own home, Miami's Neighborhood Stabilization Program (NSP) can help you with up to \$70,000 in down payment, closing costs, and/or repair costs.

The home being purchased must meet certain criteria and be located in NSP designated areas. See map on reverse side for NSP designated areas.

**To be eligible:**

- The homebuyer must meet income guidelines (see chart below).
- The homebuyer must not currently own a home.
- The homebuyer must qualify for a first mortgage from one of the participating lenders (see list to right).
- Homebuyers must take an eight-hour homebuyer course at an approved counseling agency.
- The home being purchased must be foreclosed and vacant, and priced at no more than \$236,000.

**2009 NSP Income Limits Chart**

*(120% AMI)\*as defined by U.S. HUD*

Household Size	1	2	3	4	5	6	7	8
Maximum Household Income	\$56,640	\$64,680	\$72,840	\$80,880	\$87,360	\$93,840	\$100,320	\$106,800



For more information call **305-416-2599**, pick up an NSP brochure at 444 SW 2nd Ave., 2nd Floor or visit [www.miamigov.com/communitydevelopment/pages/nsp](http://www.miamigov.com/communitydevelopment/pages/nsp)



**LIST OF PARTICIPATING BANKS - NSP MIAMI**

**Aspuru Mortgage Corp.**  
305.260.7022

**Bank Atlantic**  
954.940.5429

**City National Bank**  
305.577.7263

**Gibraltar Private Bank & Trust**  
786.207.4752

**Northern Trust Bank**  
305.789.1533

**Ocean Bank**  
305.569.5020

**Total Bank**  
305.982.3104

**Republic Federal**  
305.341.5291

**Wells Fargo Home Mortgage**  
786.251.1974

# CITY OF MIAMI AREAS OF GREATEST NEEDS (AGN) (Revised)



**Legend**

- Eligible
- Low, Mod, or Middle Eligible
- Ineligible
- Low, Mod, or Middle Ineligible