

Clayton County
Neighborhood Stabilization Program
Offers up to \$20,000 Mortgage Assistance for

“Targeted Employment Group”

Clayton County received \$9,732,126. To acquire, rehabilitate, and resell foreclosed houses. This program is funded under Title III Division of the Housing and Economic Recovery Act, 2008 (HERA), Department of Housing and Urban Development (HUD).

NSP wants to give back to those people who serve us daily!

TARGETED HOME BUYERS WHO MAY RECEIVE MORTGAGE ASSISTANCE

- *POLICE, SHERIFF, FIREFIGHTER, EMT, CORRECTIONAL OFFICERS*
- *STATE CERTIFIED EDUCATORS*
- *LICENSE OR CERTIFIED HEALTH CARE PROVIDER (RN, LPN, CNA, Physician Assistant Medical Assistant, Dental Hygienist/Assistant)*
- *ACTIVE OR RESERVE MILITARY, HONORABLY DISCHARGED VETERANS, RETIRED MILITARY AND SURVIVING SPOUSE*

Guidelines:

- Must be employed in Clayton County with the exception of Active or Reserve Military, Honorably Discharged Veterans, Retired Military and Surviving Spouse.
- Total household income must not exceed the maximum amount of family size
- Liquid Assets must not exceed \$10,000
- Meet with one of the CCNSP certified lenders and be approved for a fixed rate mortgage
- Contact a Real Estate Agent or go to the website: www.ClaytonNSP.com for list of houses
- Select a home, write a contract
- Complete Housing Counseling and Training (12 hours total) prior to closing
- **Close and Enjoy your *New Home!***

Sounds great.... but is it the best time to buy?

- Lowest home prices in 20 years....interest rate are at all time low
- Houses are completed rehabilitated.....nothing to do but back up the moving van
- The Mortgage assistance comes off the amount you qualify for
- Closing cost paid by Seller. You will need at least \$500.00 towards purchase

MAXIMUM INCOME LIMITS

<i>1 person</i>	<i>2 person</i>	<i>3 person</i>	<i>4 person</i>	<i>5 person</i>	<i>6person</i>	<i>7 person</i>	<i>8 person</i>
\$60,360	\$69,000	\$77,640	\$86,160	\$93,120	\$99,960	\$106,920	113,760

If you have questions or want to talk with a Clayton County NSP Staff person, please call (770) 477-4561
Or go to our website: www.ClaytonNSP.com

