

**Pinellas REALTOR®**

**Organization**

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**Pinellas County Housing**

**Finance Authority**

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Anthony Jones, Executive Director

**MISSION STATEMENT:**

PRO, in partnership with the Housing Finance Authority of Pinellas County and other agencies, is committed to ensuring that REALTORS® are leaders in identifying, developing, advocating and promoting business opportunities, programs, products and services that expand the availability of quality affordable housing.

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The Housing Finance Authority (HFA), Pinellas County and the cities of St. Petersburg, Clearwater and Largo provide a variety of tools for REALTORS® to use to assist homebuyers. Inside this brochure is detailed information on these programs. The most frequently used programs are the First Time Homebuyers program and the down payment assistance programs.



**A REALTORS®  
RESOURCE  
FOR AFFORDABLE  
HOUSING PROGRAMS IN  
PINELLAS COUNTY**

This brochure was developed through a partnership between the Pinellas REALTOR® Organization and the Pinellas County Housing Finance Authority.



## Pinellas County Homebuyer Assistance Chart - as of December 2, 2008

Agency	HFA of Pinellas County - program currently not available	HFA of Pinellas County	Pinellas County	City of Clearwater	City of Largo	City of St. Petersburg
Products/Services	1st Time Homebuyer	Down Payment Assis- tance	Down Payment Assis- tance	Down Payment Assis- tance	Down Payment Assis- tance	Down Payment Assis- tance
Product Type	30-yr, fixed rate mortgage	Making Pinellas Home - up to 15 yr, 0% interest, payment deferred for first 5 yrs. Up to \$15,000	up 15 yr, 0% interest, pay- ments deferred for first 5 yrs. Up to \$20,000	30-yr forgivable, 0% inter- est, up to \$50,000, shared equity, loans due upon sale	Loans due upon sale up to \$35,000	Up to \$20,000, additional \$10,000 in target area, may be deferred, 0% interest
Property Type	Residential one unit, de- tached or attached, con- dos, townhomes, or manu- factured homes that meet insurer/guarantor require- ments	Single-family detached houses, townhouses, vil- las, cooperatives and con- dos.	Single-family detached houses, townhouses, villas, cooperatives and condos.	Single family, townhomes, condos	Single family, town- homes, condos	Single family, townhomes, condos
Ownership Type	Owner-occupied primary residences no second homes or investment prop- erties	Owner-occupied primary residences no second homes or investment prop- erties	Owner-occupied primary residences no second homes or investment prop- erties	Owner-occupied primary residences no second homes or investment prop- erties	Owner-occupied primary residences no second homes or investment prop- erties	Owner-occupied primary residences no second homes or investment prop- erties
Borrower Eligibility	First Time Homebuyers	First Time Homebuyers	All Borrowers (Income Lim- its)	All Borrowers (Income Lim- its)	First Time Homebuyers	All Borrowers (Income Lim- its)
Borrower Contribution	N/A	N/A	2% of Sales Price	2% of Sales Price	2% of Sales Price	2% Borrower Contribution
Income Limitations	1-2 Persons \$54,800 3 persons \$63,020	Up to 80% of median	Up to 80% of median	Up to 80% of median, up to 120% of median in target areas	Up to 80% of median, up to 120% of median in target areas	Up to 150% of median
Purchase Price Limits	\$263,250	\$263,250	\$190,000 for new and exist- ing	\$180,000	\$190,000	\$215,555
Home Buyer Education	Recommended not re- quired	Recommended not re- quired	Recommended may be required through some agencies	Yes	Yes	Yes
Contact Information	HFA 464-8210	HFA 464-8210	Tampa Bay CDC-442-7075 Local Com. Housing 937- 4411  Clearwater Neighborhood Housing - 442-4155	Tampa Bay CDC 442-7075  Clearwater Neighborhood Housing - 442-4155	Tampa Bay CDC 442-7075	City of St. Petersburg 893-7247

NOTE: Pinellas County Purchase Rehab was removed. With the award from the Community Development Block Grant we are restructuring the Purchase Rehab Program under the Neighborhood Stabilization Plan.