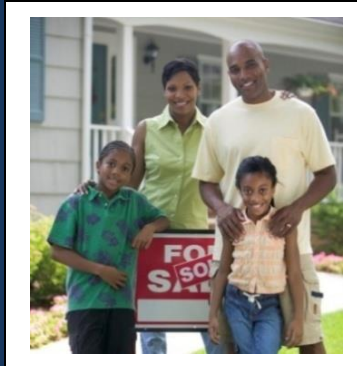


# MAKE HOMEOWNERSHIP A *Reality*



**DO YOU HAVE BUYERS INTERESTED IN BUYING A HOME IN NORFOLK, WHO LACK THE FUNDS REQUIRED FOR DOWN PAYMENT AND CLOSING COSTS?**

***Your Buyers  
May Qualify  
For Up To  
\$40,000  
If They:***

- ARE A FIRST-TIME HOMEBUYER OR HAVE NOT OWNED A HOME IN THE LAST 3 YEARS
- HAVE A TOTAL GROSS ANNUAL HOUSEHOLD INCOME THAT DOES NOT EXCEED THE INCOME LIMITS FOR THEIR HOUSEHOLD SIZE
- HAVE GOOD CREDIT AND AT LEAST \$3,000 IN SAVINGS
- WILL OCCUPY THE HOME AS THEIR PRINCIPAL RESIDENCE FOR AT LEAST 10 YEARS

HUD-PUBLISHED INCOME LIMITS

<b>1 Person:</b>	<b>\$39,700</b>
<b>2 Persons:</b>	<b>\$45,400</b>
<b>3 Persons:</b>	<b>\$51,050</b>
<b>4 Persons:</b>	<b>\$56,700</b>
<b>5 Persons:</b>	<b>\$61,250</b>
<b>6 Persons:</b>	<b>\$65,800</b>
<b>7 Persons:</b>	<b>\$70,350</b>
<b>8 Persons:</b>	<b>\$74,850</b>

If your buyers meet the above qualifications, they just may be eligible for down payment and closing cost assistance in the form of a "soft second" forgivable loan with no interest and no monthly payment.

The buyer chooses the Norfolk neighborhood in which to reside and an affordable existing or new construction one-unit detached single-family home or attached townhome that meets program property standards.

Funds are currently available on a first-come, first-served basis.

**VISIT OUR WEBSITE  
TODAY!**

**norfolk  
redevelopment  
& HOUSING AUTHORITY**

 [www.nrha.us/own/HOMEprogram](http://www.nrha.us/own/HOMEprogram)



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