

Where are the Homes

We have homes scattered throughout Palm Bay in different phases of reconstruction. For a updated list of homes ready to move into please check our web site at:

WWW.PALMBAYFLORIDA.ORG



Realtors Inquiries Welcome

**Call to schedule your appointment
to view our homes.**

**Sales Contact: Bob Williams
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Cell (321) 615-7864**



Working in Partnership With



**A Program Sponsored by the
Neighborhood Stabilization Program**

**PALM BAY
Home Buying Opportunity**



Fulfilling the American Dream

**Housing and Neighborhood
Development Services**

120 Malabar Rd SE Suite 222
Palm Bay, Florida 32907
Office (3221) 733-3042
Fax (321) 953-8920

Benefits of Homeownership

- Family Stability
- Pride of achieving the American Dream
- Tax Benefits
- No More Rent– Build your own Equity
- Create your own environment

Why Purchase an NSP Home

These homes have been completely remodeled using “Energy Efficient and Green Building” Standards.

Some of the highlights are:

- Upgraded Insulation
- Energy efficient doors and windows
- Hurricane protection
- Advance Appliance Package
- Laminate Flooring/Tile throughout
- Upgraded HVAC systems and Ductwork
- Every home is discounted for quick sale

*****Move in Ready*****

Requirements to Purchase a Home

Buyer(s) must be able to obtain a primary mortgage.

Buyer(s) must complete HUD approved homebuyer education class.

Buyer(s) must use the home as a primary residence.

Buyer(s) will be required to execute a City of Palm Bay Encumbrance Agreement at closing.

Household Income must not exceed 120% (AMI) see chart below for maximum limits.

Brevard County Maximum Income Limits

Household Size	AMI @ 120%
1	\$49,320
2	\$56,280
3	\$63,360
4	\$70,320
5	\$75,960
6	\$81,600
7	\$87,240
8	\$92,880

Path to Homeownership

- Complete a HUD approved education class.
- Obtain pre-qualification for a primary mortgage from a lending institution.
- Contact Housing & Neighborhood Development office for application and income eligibility certification.
- Obtain a Licensed Real-estate Agent to work with you.
- View available homes for selection.
- Submit a FAR/BAR As/IS contract to purchase.
- Proceed to closing.



Welcome Home

The City of Palm Bay promotes equal housing opportunities.