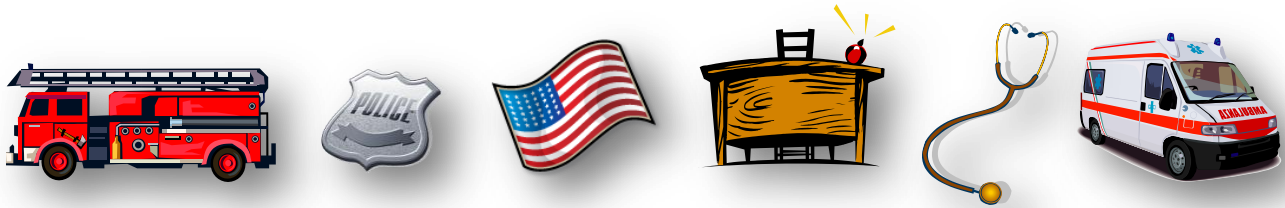


The St. Louis County Office of Community Development
is proud to present the
Hometown Heroes Homeownership Program!



Qualified Hometown Heroes may be eligible to receive up to **\$7,500** in down payment and closing cost assistance in the form of 0% interest five-year forgivable loans.

Eligible homebuyers are those whose professions strengthen the communities in which they live; for the purpose of this program, "Hometown Heroes" is limited to the following occupations: firefighters, police officers, active military/veterans, primary and secondary teachers, nurses, and EMTs.

To qualify for this assistance, homebuyers must purchase a pre-approved home from the NSP Rehab Program, NSP Homebuyer Purchase Program, or the HOME Investment Partnership Program. A list of the available properties can be found on our website at www.stlouisco.com.

All pre-approved housing units are available with varying levels of additional assistance (\$5,000 - \$15,000 for NSP and up to \$50,000 for the HOME Investment Partnership Program). Funding from this program may be combined with other offers, including the \$3,000 first time homebuyer program.

Don't wait until it's too late; call your agent today to see one of these great homes!

Homeowners must also meet income requirements as required by HUD and attend housing counseling at one of our approved agencies.

Funding is provided by the U.S. Department of Housing and Urban Development through the Neighborhood Stabilization Program (NSP) and HOME Investment Partnership Program.

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