



**EQUAL HOUSING
OPPORTUNITY**

**It is illegal to discriminate Against
Any Person Because of Race, Color,
Religion, Sex, Handicap, Familial
Status, or National Origin**

Anyone who feels he or she has
been discriminated can file a
complaint of housing
discrimination:

1-800-669-9777 (Toll Free)

1-800-927-9275 (TDD)



**8569 Pines Blvd., Suite 201
Pembroke Pines, FL 33024
Phone: 954.431.7866
Fax: 954.431.6882
www.crafla.com**

**Community Redevelopment
Associates of Florida, Inc.**

**Foreclosure Prevention
Program**



City of Miramar



Foreclosure Prevention Assistance



The City of Miramar continue to offer one-time Foreclosure Prevention assistance to qualified very low, low and moderate income homeowners. This assistance is to help owners stop their homes from being foreclosed, sold for non-payment of taxes or protect it if it is damaged. Homeowner must provide proof (current mortgage or applicable statement) that mortgage or fee is no less than 60 days late.

Applicants must show their ability to continue to maintain their mortgage payment after assistance is given. The City will pay 100% of the delinquent mortgage amount - up to \$10,000. If this is not enough to bring the situation current, the homeowner must pay the remainder to bring the situation current. Applicants must show that the reason for non-payment of mortgage or fees was because of the following reasons:

- Loss of pay due to involuntary job loss.
- Divorce which resulted in temporary loss of income.
- Death of a spouse which resulted in a temporary loss of income.
- Sudden unforeseen medical expenses.
- Unforeseen emergency home repairs including condo/homeowner association assessments.

2008 Program Income Guidelines

Maximum Income per Household

Household Size	Maximum Income
1	\$59,760
2	\$68,400
3	\$76,920
4	\$85,440
5	\$92,280
6	\$99,120
7	\$105,960
8	\$112,800

Assessed Value Limit

\$429,619.50 - Effective February 2008

****Funds Made Available to the City of Miramar***

State of Florida SHIP Program

Guidelines are subject to Change

Q. What does the homeowner have to do to apply?

A. The homeowner must come to the offices of Community Redevelopment Associates of Florida, 8569 Pines Blvd, Suite 201. Pembroke Pines. Phone: 954-431-7866.

- The homeowner must provide proof (current mortgage or applicable statement) that mortgage or fee is no less than 60 days late.
- Applicant must pay for the fees associated with the credit and title report by money order.
- Applicants must undergo budget/credit counseling from an approved credit counseling service. Priority will be given to persons who received prior down payment/purchase or rehabilitation assistance through City's program.
- Applicants must show their ability to continue to maintain their mortgage payment after assistance is given.

