

# City of Miramar

## NSP APPLICATION DATES

- September 6, 2009:** Notice of funds and application period published in Miami Herald-Local.
- September 8, 2009:** Applications and instructions posted online at [www.crafla.com](http://www.crafla.com) and [www.ci.miramar.fl.us](http://www.ci.miramar.fl.us).
- September 14, 2009:** First day pre-approvals can be e-mailed to CRA. All pre-approvals should be e-mailed to [nsp@crafla.org](mailto:nsp@crafla.org). Must be submitted by lender anytime after **8:30 AM** on September 14, 2009. Any pre-approval received before this time will not be accepted.
- September 21, 2009:** CRA will begin scheduling appointments based on the order pre approvals are received from lenders.
- September 28, 2009:** CRA will begin accepting applications by appointment only.
- October 9, 2009:** Applications no longer available after 12:00 noon.
- October 9, 2009:** Last day applications will be accepted for this application period.

# STEPS TO APPLYING & RECEIVING FOR NSP ASSISTANCE

1. Download an NSP program application from [www.crafla.com](http://www.crafla.com) or [www.ci.miramar.fl.us](http://www.ci.miramar.fl.us).
2. Read, understand and sign program application disclosures. Disclosures MUST be returned with applications
3. Get pre-qualified/pre approved by participating registered lender.
4. Only the pre-registered lender can submit the pre-qualification/pre-approval to nsp@crafla.org.
5. Once CRA receives the pre-qualification/pre-approval from the lender, CRA will contact the prospective buyer to schedule an appointment to submit the application to CRA's office.
6. Only complete applications will be accepted during the time of appointment.
7. If you qualify for the City's purchase assistance, you will receive a conditional notice of eligibility/award reserving funds for you and giving you a deadline to find a property. **(DO NOT ENTER INTO ANY "CONTRACT FOR SALE AND PURCHASE" UNTIL YOU HAVE RECEIVED A "NOTICE OF AWARD" LETTER)**
8. Attend and satisfactorily complete a HUD approved 8 hour homebuyer's education class. (Complete as early as possible in the process. This will help first time homebuyers understand the process.) List on [www.crafla.com](http://www.crafla.com).
9. Submit accepted purchase contract with addendum to CRA for NSP program compliance review.
10. Conduct inspections and appraisal on property. – Lender/applicant must submit to CRA for review within 5 days after purchase contract executed)
11. Obtain mortgage commitment from Lender; close on property and occupy as your primary residence.
12. CRA begins to coordinate NSP home repair process.
13. Inspection and work specifications requested within 24 hours of closing.
14. Inspection and work specifications approved by CRA before project goes out to bid.
15. Lowest most responsive bidder awarded contract. Homeowner signs mortgage for amount of repairs.
16. Contract between contractor and homeowner submitted to CRA. Notice to proceed issued. Repairs completed, inspected, signed off by owner and City pays contractor for repairs.
17. Process complete.