



CITY OF MOBILE
DEPARTMENT OF COMMUNITY PLANNING & DEVELOPMENT (CPD)

NEIGHBORHOOD STABILIZATION PROGRAM (NSP)

COP ON THE BLOCK
POLICE SETTLERS PROGRAM DESCRIPTION

GOAL

The goal of the *Cop on the Block Program* is to encourage the Mobile Police Department police officers to purchase, rehabilitate and occupy houses in the City. This program will help to rehabilitate deteriorated houses, spur infill development, reduce foreclosure, promote home ownership, and provide a police presence that can have an impact on crime conditions in the neighborhoods throughout our local community.

ELIGIBLE APPLICANTS

Eligible applicants will be Mobile Police Department police officers that have completed their twelve-month probationary period. An officer's combined family income cannot exceed 120% of the Area Median Income, adjusted based on family size (see attached table).

ELIGIBLE HOUSES

Eligible houses will be those acquired under the Neighborhood Stabilization Program (NSP).

FINANCING

A down payment will be required. However, a police officer may qualify for down payment assistance from the City's CPD department. A deferred loan can be provided for the value of this downpayment. This loan will have no payments, and would be forgiven at the end of five years. Forgiveness of this loan would be subject to the following conditions:

1. The recipient must be a first time home buyer to qualify for the down payment assistance.
2. The recipient must maintain ownership of the property and must continue to use the property as the primary place of residence.
3. The recipient must continue employment with the City of Mobile Police Department.
4. The property must be maintained to Housing Quality Standards. This would be verified by yearly inspections conducted by the CPD staff.
5. Complete 8 hours of housing counseling by a HUD approved counseling agency.

Additionally, the City may provide a second mortgage if necessary. This second mortgage would be deferred and have no payments. This mortgage would be a “sleeping second” mortgage that would be forgiven at the rate of 20% per year for as long as the property is maintained according to the above conditions.

In the event that an officer does not satisfy the five-year requirement of remaining on the police force, every effort will be made to have the loan assumed by another officer. During the first five years, only another officer can assume the loan. In the event that another officer cannot be found to assume the loan, the CPD will work with the officer to reach an acceptable settlement.