



Tampa Bay Community Development Corporation

2139 N.E. Coachman Rd, Clearwater FL 33765

Phone: (727) 442-7075 • Fax: (727) 446-8727

www.tampabaycdc.org

A Non-Profit, HUD-Approved Housing Counseling Agency



PRE-PURCHASE APPLICATION

Congratulations on taking the first steps toward becoming a homeowner! Thank you for your interest in our Home Buyer Education and Counseling Program. We take great pride in the success of the program, which helps empower our communities through education since 1982. This is a very exciting time for you, and we look forward to helping you through the entire home buying process!

The following documentation must be received prior to your appointment:

- 1. Completed Application signed and dated with the disclosure forms**
- 2. Proof of Income:**
 - **Most recent paystubs reflecting the last 60 days**
 - 1. (9) Paystubs if Paid Weekly**
 - 2. (6) Paystubs if Paid every 2 weeks**
 - 3. (4) Paystubs if Paid Semi-Monthly**
 - 4. (2) Paystubs if Paid Monthly**
 - **All documentation from Social Security for all household members 18yrs & older**
- 3. 2 years' tax returns if self-employed (if applicable) & most recent Profit & Loss Statement YTD**
- 4. Last two months of complete bank statements from all open accounts (All Pages)**
- 5. Credit Report Fee \$24.91 for each applicant or a copy of a TRIMERGE credit report (Score's included) dated within the last 30 days (We accept Check, Money Order or pay online at www.tampabaycdc.org)**

You may send the documentation to our office via mail, e-mail, fax, or hand-delivery

DO NOT SEND ORIGINAL DOCUMENTS OR PHOTOS

Sincerely,

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Rec'd Date: _____
ID# _____

Date of Appointment: _____

APPLICANT INFORMATION

Applicant Name: _____

First MI Last

Current Address: _____ **City/ Zip:** _____

(P.O. Box Not Accepted)

Name of Apartment Complex (if applicable): _____

Marital Status: Single Engaged Married Divorced Widowed

Race/National Origin: American Indian/Alaskan African American Asian American White Other

Ethnicity: Hispanic/Latino Not Hispanic/Latino Other

Gender: Male Female Other **Head of Household:** Yes No **Active Military** **Veteran** **Disable**

Age: ____ **Date of Birth:** ____ **Household Size:** ____ **Number of Adults:** ____ **Number of Children:** ____

Home Phone: ____ **Cell Phone:** ____ **Work Phone:** ____

E-mail: ____ **How Did You Hear about Us?** ____

CO-APPLICANT INFORMATION

Co-Applicant Name: _____

First MI Last

Current Address: _____ **City/ Zip:** _____

(If same as above, list "Same")

Name of Apartment Complex (if applicable): _____

Marital Status: Single Engaged Married Divorced Widowed

Race/National Origin: American Indian/Alaskan African American Asian American

Active Military **Veteran** **Disable**

Age: ____ **Date of Birth:** ____ **Household Size:** ____ **Number of Adults:** ____ **Number of Children:** ____

Home Phone: ____ **Cell Phone:** ____ **Work Phone:** ____

E-mail: ____ **How Did You Hear about Us?** ____



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RENTAL INFORMATION

Rent Amount \$ _____ How long at present address? _____ Do you have a lease? _____ Exp. Date _____

EMPLOYMENT INFORMATION

Applicant:

Name of Employer: _____ Position: _____

Gross Annual Income \$ _____ Dates of Employment: _____

Co-Applicant:

Name of Employer _____ Position _____

Gross Annual Income \$ _____ Dates of Employment _____

Other Household Income:

Name of Recipient _____ Source _____

Gross Annual Income \$ _____

Other Household Income

Name of Recipient _____ Source _____

Gross Annual Income \$ _____

Total Gross Household Income: \$ _____ hourly weekly bi-weekly monthly yearly

(Include all sources of income: Salary, SSI/SSD, Unemployment, Child Support, etc. from ALL household members.)

OTHER HOUSEHOLD MEMBERS

	First Name	Last Name	Relationship to Applicant	Age	Annual Income
1.)	_____	_____	_____	_____	_____
2.)	_____	_____	_____	_____	_____
3.)	_____	_____	_____	_____	_____
4.)	_____	_____	_____	_____	_____
5.)	_____	_____	_____	_____	_____

I CERTIFY THIS INFORMATION TO BE TRUE AND CORRECT

Applicant's Signature

Date

Co-Applicants Signature

Date

FOR TAMPA BAY CDC USE ONLY

MFI CALCULATION: HH SIZE _____ TOTAL HH INCOME \$ _____ MFI _____
GROSS _____ NET _____

FUNDING SOURCE: Pinellas County City/St. Pete City/Clearwater City/Largo
 HUD Other _____



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MONTHLY INCOME AND EXPENSES

Buyer: _____ **Date:** _____

Co- Buyer: _____

Net Monthly Income

Monthly Expenses

Member 1	Actual	Rent or Mortgage	
Salary		2 nd Lien	
Overtime / Part-time		HOA	
Pension / Soc. Sec / V.A		Electric	
Alimony / Child Support		Water / Sewer / Trash	
Public Assistance		Cell Phone	
Self-Employment		Cable / Internet / Phone	
		Car Loan 1	
Member 2		Car Loan 2	
Salary		Car Insurance	
Overtime / Part-time		Gasoline	
Pension / Soc. Sec / V.A		Child Care	
Alimony / Child Support		Alimony / Child Support	
Public Assistance		Life Insurance	
Self-Employment		Groceries	
		Eating Out	
Other Income		Credit Cards (Minimum Payments)	
Rental		Student Loans	
		Personal Loans	
		Medical (Not Covered)	
		Entertainment	
		Clothing	
		Pets	
Total		Total	
		Deficit / Surplus	

Applicant: _____ **Date:** _____

Co-Applicant: _____ **Date:** _____

Counselor: _____ **Date:** _____



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Homebuyer Action Plan

Client Information

Buyer:
Co-buyer:

Client ID: _____

Date of client interaction: _____

Mode of counseling: _____

(phone, face to face)

Contact Information for Community Referrals

Client Goals/Purchase Options (if applicable)

Actions and Additional Counsel or Notes

Client Actions:

Counselor Actions:

Follow up:

Buyer's Signature: _____

Date: _____

Co-Buyer's Signature: _____

Date: _____

The Home Ownership Center wishes you the best of luck!

Counselor's Signature: _____

Date: _____



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Tampa Bay Community Development Corporation – Disclosure Form

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: Tampa Bay Community Development Corporation (Tampa Bay CDC) is a nonprofit, HUD - approved housing counseling agency. We provide education workshops and a full spectrum of housing counseling services including pre-purchase, financial management, budget, credit repair, foreclosure prevention and non-delinquency post-purchase counseling. TBCDC, in partnership with Community Service Foundation, builds, rents and sells affordable housing. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal antidiscrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.

Client and Counselor Roles and Responsibilities:

/ _____ Initials

Counselor’s Roles and Responsibilities	Client’s Roles and Responsibilities
<ul style="list-style-type: none"> • Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history. • Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal. • Preparing your household budget that will help you manage your debt, expenses, and savings. • Your Counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal. • Neither your counselor, nor Tampa Bay CDC employees, agents, or directors may provide legal advice 	<ul style="list-style-type: none"> • Completing the steps assigned to you in your Client Action Plan. • Providing accurate information about your income debts, expenses, credit, and employment. • Attending meetings, returning calls, providing requested paperwork in a timely manner. • Notifying Tampa Bay CDC or your counselor when changing housing goals. • Attending education workshop (i.e. pre-purchase counseling workshop) as recommended. • Retaining an attorney if seeking legal advice and/ or representation in matters such as foreclosure or bankruptcy protection.
<p>Termination of services: Failure to work cooperatively with your counselor and/ or Tampa Bay CDC will result in the discontinuation of counseling services. This includes but is not limited to, missing three consecutive appointments.</p>	

Agency Conduct: No Tampa Bay CDC employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency’s compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships: Tampa Bay CDC has a financial affiliation with HUD, Neighborworks America, Florida Housing Finance Corporation, Pinellas County, Pasco County, The City of Clearwater, The City of Largo, The City of St.Petersburg, and banks including but not limited to Bank of America, Wells Fargo. I agree that Tampa Bay CDC may release information about my membership, to the proper officials, in compliance with these contracts.

Alternative Services, Programs, and Products & Client Freedom of Choice: You are not obligated to participate or use any programs and/ or services while you are receiving housing counseling from our agency. Your participation in a Tampa Bay CDC program does not obligate or require you to use any series or products that may be suggested, offered, or recommended by Tampa Bay CDC. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.



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Referrals and Community Resources: If asked for you will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food bank, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by Tampa Bay CDC and its exclusive partners and affiliates.

____/____
Initials

Privacy Policy: I/ We acknowledge that I/ We received a copy of Tampa Bay CDC’s Privacy Policy.

Errors, Omissions and Disclaimer of Liability: I/We agree Tampa Bay CDC, its employees, agents and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in Tampa Bay CDC counseling, and I hereby release and waive all claims of action against Tampa Bay CDC and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, Tampa Bay CDC, or one of its partners may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with Tampa Bay CDC’s grantors such as HUD OR Neighborworks America.

____/____
Initials

Authorization to Release Information: I/we hereby authorize Tampa Bay CDC to obtain all information necessary, including a credit report, to assist me/us in an evaluation of our capacity to successfully accomplish, or maintain homeownership I authorize TAMPA BAY COMMUNITY DEVELOPMENT CORP. I understand that depending on the type of service received, the information may be shared with realtors and/or lenders in an effort to determine eligibility for mortgage financing, and develop a plan to correct qualification deficiencies in the pursuit of a mortgage approval. I/we further authorize our first mortgage lender Closing Title Company and/or realtor to provide Tampa Bay CDC with copies of any documents from my/our mortgage or real estate file that would assist Tampa Bay CDC in the completion of my file.

____/____
Initials

Home Inspection Materials: (Home Buyer Education and/ or Pre-Purchase Counseling Only). By signing below I/ We certify that I/ We received the following materials: “For Your Protection Get a Home Inspection” and “Ten Important Questions to Ask a Home Inspector” Unless seeking services other than Home Buyer Education or Pre-Purchase counseling in which case these materials are not applicable.

By Signing below, I/ We acknowledge that I/We received, reviewed and agree to Tampa Bay CDC’s Program Disclosures as provided herein.

Applicant’s Social Security #

Co-Applicant Social Security #

Applicant: _____

Date _____

Co-Applicant: _____

Date _____

Counselor: _____

Date _____



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PRIVACY POLICY

Tampa Bay Community Development Corporation is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; tax statements, bank statements;
- Information we receive from a credit reporting agency, such as your credit history

You may opt-out of certain disclosures

- You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is directed to us not to disclose.
- If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out” decisions, you may contact us in writing at Tampa Bay CDC, 2139 N.E. Coachman Road, Suite 1, Clearwater, FL 33765.

Release of your information to third parties

- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services, possible.
- We may also disclose any nonpublic personal information about you or former clients to anyone as permitted by law (e.g., if we are compelled by legal process).
- Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

SOCIAL SECURITY NUMBER COLLECTION POLICY DISCLOSURE

Effective October 1, 2007

Please be advised that Tampa Bay CDC and its government funding sources collect your Social Security number for the following purposes: Classification of accounts; identification and verification; credit worthiness; billing and payments; data collection, reconciliation, tracking, benefit processing, tax reporting and qualification for grant or loan processing under Section 119.071(5), Florida Statutes (2007). Social Security numbers serve as a unique numeric identifier and may be used for such purposes.

**PLEASE RETAIN THESE DISCLOSURES FOR YOUR RECORDS DO NOT
RETURN THIS FORM WITH YOUR APPLICATION**

10 Important Questions to ask Your Home Inspector

1. **What does your inspection cover?** The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.
2. **How long have you been practicing in the home inspection profession and how many inspections have you completed?** The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.
3. **Are you specifically experienced in residential inspection?** Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.
4. **Do you offer to do repairs or improvements based on the inspection?** Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.
5. **How long will the inspection take?** The average on-site inspection time for a single inspector is two to three hours for atypical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.
6. **How much will it cost?** Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.
7. **What type of inspection report do you provide and how long will it take to receive the report?** Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.
8. **Will I be able to attend the inspection?** This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.
9. **Do you maintain membership in a professional home inspector association?** There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.
10. **Do you participate in continuing education programs to keep your expertise up to date?** One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

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CAUTION—Your Action is Required Soon



For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

_____/_____/_____
(Signed) Homebuyer Date

_____/_____/_____
(Signed) Homebuyer Date

