



FIRST-TIME HOMEBUYER EDUCATION PROGRAM

The Center for Affordable Homeownership is committed to empowering potential homebuyers with the ability to make educated and informed decisions regarding the process of purchasing and maintaining a home. Our purpose is to serve as the central homeownership counseling and educational resource center for the citizens of Hillsborough County and the City of Tampa. The process starts by attending a First-Time Homebuyer Education training class. Once you have completed the training, you will be ready for one or more counseling sessions.

FIRST-TIME HOMEBUYER PROGRAM PROCESS

When you have the items below, submit the entire package to our office to register for the next available class. A calendar is also attached for all training classes for the 2012 year.

1. Registration Process

Before your seat is confirmed, you will need to complete the attached program application in its entirety; sign all authorization forms; make PHOTOCOPIES of the requested documents listed below:

- \$20.00 Non-refundable application fee per person, in money order form only, made payable to CFAH (cash or checks will not be accepted).
- Two (2) most recent (consecutive) paystubs and/or proof of other income for all applicants.
- If self-employed, profit and loss statements for last six (6) months (*each month separated*).
- Award letter for SSI, Social Security, retirement/pension, etc.
- Two (2) most recent bank statements for all checking and savings accounts; all pages required.
- Picture ID (Driver's License/Florida ID Card) for applicants 18 and over.

*The Registration packet, along with the above-mentioned documents, must be either mailed or dropped to our office at **1803 N. Howard Ave., Suite 100, Tampa, FL 33607*****

2. First-Time Homebuyer Education Training

Designed to empower the prospective homebuyer with the knowledge and skills of the basic homebuying process. The training course includes: Shopping for a Home, Understanding Credit, Money Management, Obtaining a Mortgage and much more...

3. One-on-One Counseling

Upon completion of the First-Time Homebuyer Education Training, a HUD Certified housing counselor will meet with you to determine your readiness to buy based on your specific income, debt, savings and credit status, and develops your personal plan of action toward your home purchase.

The Center for Affordable Homeownership is your support network both before and after you purchase a home.

*** A letter confirming your reserved seat status will be provided to you, upon receipt of your Registration packet and documents. Should packets be received with less than one-week before start of class, a verbal confirmation will be provided.*

Please note: **Children are not permitted in any of the First-Time Homebuyer Education Classes or Counseling sessions.** Please contact our office with any questions at (813) 251-5402.

Center for Affordable Homeownership



Housing Counseling Program Agreement

Purpose of Housing Counseling: I/We understand that the purpose of the housing counseling program is to provide one-on-one counseling to help customers fix those problems that prevent affordable mortgage financing. The counselor will analyze my/our financial and credit situation, identify those barriers preventing me/us from obtaining affordable mortgage financing, and develop a plan to remove those barriers. The counselor will also provide assistance in debt-load management with the preparation of a monthly and manageable budget plan. I/We further understand that it will not be the responsibility of the counselor to fix the problem for me/us, but rather to provide guidance and education to empower me/us in fixing those issues preventing affordable mortgage financing.

Mortgage Financing Assistance: Upon completion of the housing counseling program, I/we understand that the counselor will provide a variety of lenders for me/us to choose. Upon completion of the program, and with my/our permission, my/our customer information will be transferred to my/our selected lender. I/We understand that the counselor will monitor my/our loan progress to ensure the loan process runs smoothly and provide assistance as needed. I/We understand that the counseling agency does not guarantee that I/we will receive mortgage financing from the chosen lender.

Eligible Criteria: I/We understand that the counseling agency provides housing counseling assistance to customers whose problems can be resolved in 24 months or less. I/We understand that if it is determined my/our issues will take longer than 24 months to fix, I will be referred to a long-term housing counseling program.

Homeownership Education Classes: I/We understand that as part of the housing counseling program, I/we will be required to attend group homeownership education classes.

Customer's Responsibility: I/We understand that it is our responsibility to work in conjunction with the counseling process, and that failure to cooperate will result in the discontinuation of my counseling program. This includes, but is not limited to, missing three consecutive appointments.

Customer's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____



Homebuyer Education Program Application
APPLICATION MUST BE RECEIVED PRIOR TO CLASS ENROLLMENT
***\$20.00 Non-Refundable Registration Fee Due Prior to Class Enrollment**



Name of Applicant: _____ **Date of Birth:** _____
 SSN: _____ **Email Address:** _____
 Home Phone: (____) _____ **Work Phone:** (____) _____
 Cell Phone: (____) _____ **Other Phone:** (____) _____

Name of Co-Applicant: _____ **Date of Birth:** _____
 SSN: _____ **Email Address:** _____
 Home Phone: (____) _____ **Work Phone:** (____) _____
 Cell Phone: (____) _____ **Other Phone:** (____) _____
 Relationship to Applicant: _____

REFERRED BY (Please circle all that apply):

Newspaper/Flyer *Bank* _____ *Radio* *Government* *Other* _____
Realtor _____ *Staff/Board Member* *Walk-in* *Friend*

SECTION A – APPLICANT AND CO-APPLICANT INFORMATION/EDUCATION/RACE/ETHNICITY

APPLICANT:
 Gender: Female Male
 Married _____ Separated _____
 Single _____ Divorced _____ Widow _____

CO-APPLICANT:
 Gender: Female Male
 Married _____ Separated _____
 Single _____ Divorced _____ Widow _____

Current Address of Applicant

Current Address of Co-Applicant

How Long: _____ year(s) _____ month(s)
 Rent Payment: \$ _____

How Long: _____ year(s) _____ month(s)
 Rent Payment: \$ _____

Current occupation/position/title: _____
 Current Employer: _____

Current occupation/position/title: _____
 Current Employer: _____

Date of Hire: ____/____/____

Date of Hire: ____/____/____

Applicant Education (Please circle one):

Below High School Diploma High School Diploma or Equivalent
 Two-year college/Associates Bachelors Degree
 Masters Degree Above Masters Degree

Co-Applicant Education (please circle one):

Below High School Diploma High School Diploma or Equivalent
 Two-year College/Associates Bachelors Degree
 Masters Degree Above Masters Degree

Applicant Race/Ethnicity

Hispanic _____ Non-Hispanic _____

Co-Applicant Race/Ethnicity

Hispanic _____ Non-Hispanic _____

Race (please circle one):

American Indian/Alaskan Native *Asian* *White*
Black or African American *Native Hawaiian/Pacific Islander*

Race (please circle one):

American Indian/Alaskan Native *Asian* *White*
Black or African American *Native Hawaiian/Pacific Islander*

Applicant Immigrant Status:

_____ U.S Citizen
 _____ Permanent Resident Alien
 _____ Non-Resident Alien

Co-Applicant Immigrant Status:

_____ U.S. Citizen
 _____ Permanent Resident Alien
 _____ Non-Resident Alien

Country of Origin: _____

Country of Origin: _____

Are you currently a Section 8 Participant with THA? Yes _____ No _____ If yes, please give name of case worker: _____
 Are you a Central Park Relocated Resident? Yes _____ No _____
 Are you a Public Housing Resident with THA? Yes _____ No _____ If yes, please provide property name: _____



Client/Counselor Contract

The Center for Affordable Homeownership and its counselors agree to provide the following services:

- Development of an action plan
- Analysis of the applicant situation
- Presentation and explanation of homeownership program and outside funding sources
- Assistance communicating with the client lender and creditors, if needed.
- Timely completion of promised action
- Identification of assistance resources
- Confidentiality, honesty, respect and professionalism in all services

I/We, _____ agree to the following terms of service:

I/We will always provide honest and complete information to my/our counselor, whether verbally or in writing.

I/We will provide all necessary documentation and follow-up information within the timeframe requested.

I/We will be on time for appointments and understand that if we are late for an appointment, the appointment will still end at the scheduled time.

I/We will call within 6 hours of a scheduled appointment if I/we will be unable to attend an appointment.

I/We will contact the counselor about any changes in our situation immediately.

I/We understand that breaking this agreement may cause the counseling organization to sever its service assistance to me/us. **THIS INCLUDES NOT PROVIDING THE REQUESTED INFORMATION IN A TIMELY MANNER.**

I/We will understand that I must call to schedule an appointment if I need further assistance and that I understand Center for Affordable Homeownership does not allow walk-ins.

Applicant

Date

Applicant

Date

Counselor

Date

Counselor

Date



Counseling and No Steering Agreement

1. I understand the Center for Affordable Homeownership provides financial and mortgage readiness which I will receive a written action plan consisting of recommendations for handling my finances, possible including referrals to other housing agencies as appropriate.
2. I acknowledge I have received a copy of the Center for Affordable Homeownership Privacy Policy.
3. I understand the Center for Affordable Homeownership will close my case file after three attempts to communicate with me via email, telephone, and/or U.S. postal mail. I also understand that I have the option to request a copy of my file.
4. I understand I am not obligated to utilize any of the services offered me and may be referred to other housing services offered by the agency or to an outside agency to assist with concerns that may have been identified.
5. Counselors may answer questions and provide information, but will not give legal advice. If I want legal advice, recommendation will be that I seek legal assistance from the appropriate entities.
6. I understand the Center for Affordable Homeownership provides information and education on numerous loan products and housing programs. I further understand that the housing counseling I receive from the Center for Affordable Homeownership does not obligate me to choose any of these particular loan products or housing programs.
7. I understand the Center for Affordable Homeownership will not make referrals to specific agencies, but will provide me a list of agencies and I will make my own decision.

Hold Harmless Agreement

I give the Tampa Housing Authority's Center for Affordable Homeownership permission to use my name in any current and future publications or reporting. Furthermore, in view of the fact that the Center for Affordable Homeownership is a non-profit organization, I hereby release, hold harmless and waive all claims associated with these publications and marketing materials which I may have against the Tampa Housing Authority, the Center for Affordable Homeownership and its employees.

Client Signature _____ Date _____

Client Signature _____ Date _____

The Center for Affordable Homeownership and its employees are NOT attorneys. The information provided in this document is to be used as a resource and is based solely on the experiences of the agency's counselors and training.



Privacy Policy

The Center for Affordable Homeownership is committed to assuring the privacy of individuals and/or families who have contracted 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:

1. 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.
2. If you chose 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” decision, you may contact us in writing at The Center for Affordable Homeownership at **1803 N. Howard Avenue, Suite 100, Tampa, FL. 33607.**

Release of information to third parties:

1. 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.
2. 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).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know the information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Signature of Acknowledgement

Name

Date

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Monthly Expenses Worksheet

Housing		Education	
Rent or mortgage	\$	Tuition	\$
Heating (<i>gas or oil</i>)	\$	Books, papers and supplies	\$
Electricity	\$	Newspapers and magazines	\$
Water or sewage	\$	Lessons (<i>sports, dance, music</i>)	\$
Telephones (<i>land-lines and cell phones</i>)	\$		
Renters or homeowners insurance (<i>if separate</i>)	\$	Gifts	
Trash service	\$	Birthdays	\$
Home maintenance and furnishings	\$	Major holidays	\$
Cleaning supplies	\$		
Lawn service	\$	Personal	
		Barber or beauty shop	\$
Transportation		Toiletries	\$
Gas	\$	Children's allowances	\$
Car payment	\$	Tobacco products	\$
Car insurance	\$	Beer, wine or liquor	\$
Car inspection	\$		
Car repairs and maintenance	\$	Entertainment	
License plates and registration fees	\$	Movies, sporting events, concerts, etc.	\$
Public transportation or taxi	\$	Video rentals	\$
Parking and tolls	\$	Internet service	\$
		Cable/satellite TV	\$
Food		Restaurants and take-out meals	\$
Groceries	\$	Gambling and lottery tickets	\$
School lunches	\$	Fitness or social clubs	\$
Work-related (<i>lunches and snacks</i>)	\$	Vacations/trips	\$
		Hobbies or crafts	\$
Insurance			
Health (<i>medical and dental, if not payroll deducted</i>)	\$	Miscellaneous	
Life	\$	Checking account fees, money order fees, etc.	\$
Disability	\$	Pet care and supplies	\$
		Postage	\$
Medical		Pictures and photo processing	\$
Doctor	\$	"Mad" money	\$
Dentist	\$		
Prescriptions	\$	Debts	
		Student loan	\$
Childcare		Credit card (<i>monthly minimum</i>)	\$
Childcare or babysitters	\$	Credit card (<i>monthly minimum</i>)	\$
Child support or alimony	\$	Credit card (<i>monthly minimum</i>)	\$
		Medical bills	\$
Clothing		Personal loan	\$
Clothing	\$		
Laundry and dry cleaning	\$	Other	
		Other	\$
Donations		Other	\$
Religious or charity	\$	Other	\$
Total Regular Monthly Expenses		\$	

2012

January							February							March							April						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7	5	6	7	8	9	10	11	4	5	6	7	8	9	10	1	2	3	4	5	6	7
8	9	10	11	12	13	14	12	13	14	15	16	17	18	11	12	13	14	15	16	17	8	9	10	11	12	13	14
15	16	17	18	19	20	21	19	20	21	22	23	24	25	18	19	20	21	22	23	24	15	16	17	18	19	20	21
22	23	24	25	26	27	28	26	27	28	29				25	26	27	28	29	30	31	22	23	24	25	26	27	28
29	30	31																			29	30					

May							June							July							August						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
6	7	8	9	10	11	12	3	4	5	6	7	8	9	1	2	3	4	5	6	7	5	6	7	8	9	10	11
13	14	15	16	17	18	19	10	11	12	13	14	15	16	8	9	10	11	12	13	14	12	13	14	15	16	17	18
20	21	22	23	24	25	26	17	18	19	20	21	22	23	15	16	17	18	19	20	21	19	20	21	22	23	24	25
27	28	29	30	31			24	25	26	27	28	29	30	22	23	24	25	26	27	28	26	27	28	29	30	31	

September							October							November							December						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
2	3	4	5	6	7	8	1	2	3	4	5	6	4	5	6	7	8	9	10	2	3	4	5	6	7	8	
9	10	11	12	13	14	15	7	8	9	10	11	12	13	11	12	13	14	15	16	17	9	10	11	12	13	14	15
16	17	18	19	20	21	22	14	15	16	17	18	19	20	18	19	20	21	22	23	24	16	17	18	19	20	21	22
23	24	25	26	27	28	29	21	22	23	24	25	26	27	25	26	27	28	29	30		23	24	25	26	27	28	29
30							28	29	30	31											30	31					

Center for Affordable Homeownership

1803 N. Howard Ave., Suite 100
 Tampa, FL 33607
 Phone: 813.251.5402
 Fax: 813.251.9526
 Website: www.thaffl.com/depts/cfah

16-HOUR HOMEBUYER EDUCATION CLASSES*

EVERY TUESDAY AND THURSDAY
 6:00pm to 8:00pm

*a non-refundable fee of \$20.00 per person is Required for registration.

Space is limited!

Participants must attend all sessions to receive certificate

