



The HomeBuyers Club Foreclosure Prevention Program

A HUD Approved Counseling Agency

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WHAT WE DO:

Offer guidance, education and assistance in an effort to help Pinellas County, Florida, residents avoid foreclosure and retain ownership of their homes. Individual counseling opportunities are provided to review the home owner's current situation and discuss options for resolving the problem(s). There is no cost to participate in the program.



WHO IS ELIGIBLE:

Pinellas County residents who own and occupy the property as their primary residence. Any home owner is able to speak to a counselor regarding the foreclosure process. In some **limited** cases, the home owner may qualify for an emergency loan to bring their mortgage current. Meeting the guidelines of the loan committee is required for emergency loan approval.



HOW TO REACH US:

Call the HomeBuyers Club at (727) 446-6222 (leave a message on extension 21 after business hours). After an initial assessment of the borrower's situation, a meeting may be scheduled for further counseling. Be prepared to bring financial documents including mortgage information, recent pay stubs and bank statements.



IS MY CREDIT AN ISSUE?

Our primary focus is helping you keep your home and avoid foreclosure. However, if you are pursuing a workout plan with your lender or applying for the emergency loan, your current income compared with expenses must demonstrate that you have the potential to make regular timely mortgage payments.



ADDITIONAL HELP:

You may also want to request information we have regarding FHA, VA and conventional workout plans, bankruptcy, the foreclosure process and budgeting worksheets.

Remember, don't delay! Ignoring the problem won't make it go away. It's

important for the home owner to act quickly while the problem is still manageable.

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Downpayment Assistance



Lender Realtor Information



HomeBuyers Club



Foreclosure Prevention



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Forms and Brochures



HomeOwnership Seminars



Property Improvement & Construction Program



Properties For Sale

Today's date is:



2139 N.E. Coachman Road
Clearwater, Florida 33765
Tel: 727-442-7075
Fax: 727-446-8727

Tampa Bay Community Development Corporation

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Tampa Bay Community Development Corporation (CDC) is a HUD-approved non-profit organization whose mission is to promote home ownership opportunities to low and moderate income households in the Tampa Bay, Florida area.

WHAT DOES TAMPA BAY CDC OFFER?

- [Downpayment/Closing Costs, Assistance Loans, Interest Free Loans](#)
- [HomeBuyer counseling and credit repair.](#)
- [Foreclosure Prevention.](#)
- [Property Improvement Loans](#)
- [Dream of Home Ownership Seminars](#)

HOURS OF OPERATION:

Monday through Friday
8:30 a.m. to 5 p.m.



Tampa Bay CDC is an Equal Housing Lender.

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About Tampa Bay CDC and The HomeBuyers Club

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Tampa Bay Community Development Corporation

Incorporated in 1982, Tampa Bay Community Development Corporation (CDC) is a 501 (c)(3) non-profit organization and a HUD approved Housing Counseling Agency which promotes homeownership opportunities to low and moderate income families in Hillsborough, Pinellas and Pasco Counties. Depending on where an applicant purchases a home, the annual income may not exceed 120% of the area median income according to household size.

Funded and sponsored by Hillsborough, Pinellas and Pasco Counties, the cities of Clearwater, Largo, and, the Department of HUD, Tampa Bay CDC administers the Homeownership Opportunity Program in the following ways:

Downpayment/Closing Cost Assistance

Those clients who need downpayment/closing cost assistance may be eligible to receive assistance in Pinellas, Pasco and Hillsborough Counties. Additional secondary gap financing is available for certain locations within these two counties.

Acquisition, Rehabilitation, and Sale

Tampa Bay CDC acquires publicly owned properties, rehabilitates them, and offers them for sale to eligible home buyers in Hillsborough, Pinellas and Pasco Counties.

Small Scale New Subdivision Development

Tampa Bay CDC acquires vacant property for the development of new home sites. Utilizing funds from local municipalities, the CDC administers the necessary secondary financing to eligible clients for the construction of new homes.

The HomeBuyers Club of Tampa Bay

Tampa Bay CDC administers [The HomeBuyers Club](#) which provides guidance, information and support to families working on a plan to own a home which also includes post-purchase counseling.

[The HomeBuyers Club](#) administers a Foreclosure Prevention Program for those clients who are at risk of foreclosure. Its services may include problem identification, counseling, budgeting and emergency mortgage payment loans.

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TAMPA BAY CDC

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TAMPA BAY COMMUNITY DEVELOPMENT CORPORATION

We are located at:

2139 N.E. COACHMAN ROAD
CLEARWATER, FLORIDA 33765
PHONE: (727) 442-7075
FAX: (727) 446-8727

[Get directions to our office](#)

- 1. GREGORY E. SCHWARTZ**
President/CEO
(727) 442-7075, Extension 11
E-Mail: GreggSchwartz@tampabaycdc.org
- 2. CARRIE VITALE**
Vice President
(727) 442-7075, Extension 16
E-Mail: CarrieVitale@tampabaycdc.org
- 3. DEBBIE JACKSON**
Bookkeeper
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E-Mail: DebbieJackson@tampabaycdc.org
- 4. DAPHNE WILLIAMS**
Senior Loan Processor
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E-mail: DaphneWilliams@tampabaycdc.org
- 5. PATRICIA A. ZIHALA**
Post Closing Auditor / Shipper
(727) 442-7075, Extension 17
E-Mail: PatZihala@tampabaycdc.org
- 6. MARGARET E. (MARGIE) LINKHORST**
Receptionist / Administrative Assistant
(727) 442-7075, Extension 10
E-Mail: Margie@tampabaycdc.org

The HOMEBUYERS CLUB
OF TAMPA BAY CDC

1.

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2.

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3.

SUSAN MYERS

Housing Counselor
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4.

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Foreclosure Intervention Counselor
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5.

TERE JOHNSTON

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What our Privacy Policy Covers	Information we collect and store when you visit the web site.	Information we collect and store when you electronically apply for assistance	How We Use The Information	Changes to this Privacy Policy	How to Contact Us About the Web Site
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WHAT THE PRIVACY POLICY COVERS

This Privacy Policy covers Tampa Bay CDC's treatment of information that Tampa Bay CDC collects when you are on our web site, and personally identifiable information that you may provide should you decide to electronically apply for our Assistance Programs.

This Policy does not apply to the practices of companies that Tampa Bay CDC does not own or control, or to people Tampa Bay CDC does not employ or manage.

INFORMATION WE COLLECT AND STORE WHEN YOU VISIT THE WEB SITE

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Tampa Bay CDC automatically collects and stores information about your Internet connection when you visit our web site. This information may include the following: the date and time you access our site; the pages that you visit; if you linked to our web site from another site, the address of that web site; the action you tried to perform (for example download a document or apply on line) and whether or not you were successful.

Tampa Bay CDC does not use "cookies". (A cookie is an entry placed in a file on your hard drive by a web site that allows it to monitor your use of the web site, usually without your knowledge).

INFORMATION WE COLLECT AND STORE WHEN YOU ELECTRONICALLY APPLY FOR ASSISTANCE

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If you choose to complete either the Tampa Bay CDC HomeOwnership Application or the HOMEBUYERS CLUB application contained on our web site and submit it via electronic mail (or if you request additional information from Tampa Bay CDC), you will be asked for your name, address, zip code, E-mail address, birth date, social security number, gender, race, employment information, occupation and asset information. If you E-mail the application to Tampa Bay CDC, we will consider that your consent for Tampa Bay CDC to use the information consistent with this Policy.

If you complete the HomeOwnership Application or the HOMEBUYERS CLUB Application, Tampa Bay CDC will maintain the information to process your request for assistance. Tampa Bay CDC or HOMEBUYERS CLUB employees will see the information in the course of their official duties. This information will also be available to the employees of the City or County who fund these Programs. In limited circumstances, such as requests pursuant to the Public Information Act or Sunshine laws, we may be required by law to disclose information you submit.

While Tampa Bay CDC will make every effort to maintain the privacy and security of your personally identifiable information (by use of a Shared SSL Certificate), please note that e-mail is not necessarily secure against interception, and that e-mail features in this web site are not encrypted. If you are uneasy about transmitting this information via electronic mail, you may also send it by postal mail to the address contained in this web site.

How We Use The Information

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Tampa Bay CDC uses the information - both the information that is collected automatically by logging on to our web site and the information provided by applying on line - for these general purposes: to measure the volume of

visitors and requests for specific web pages, to fulfill your requests for certain information or services, to improve our web site, and to qualify you for assistance. Tampa Bay CDC is an Equal Housing Lender, and any decisions are based on the information transmitted on the application. We do not discriminate based on age, sex, race, national origin, etc.

Tampa Bay CDC will not sell or rent your information to anyone. We will share personally identifiable information about you to other Companies or people (i.e. Mortgage Lenders) when we have your consent to share the information; we need to share your information to provide the product or service you have requested; we respond to subpoenas, court orders or legal process; we need to send the information to companies who work with Tampa Bay CDC to provide a product or service to you (i.e. Credit Bureau). (Unless we tell you differently, these companies do not have any right to use the personally identifiable information we provide to them beyond what is necessary to assist us).

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Tampa Bay CDC may amend this policy from time to time. If we make any substantial changes in the way we use your personal information, we will notify you by posting a prominent announcement on our pages.

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If you have any questions or suggestions on this Privacy Policy, or if you are concerned about the way your information is used in conjunction with this web site, you should contact:

info@tampabaycdc.org

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TAMPA BAY CDC

DownPayment Assistance

For Pinellas, Pasco and Hillsborough Counties

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ARE YOU TIRED OF MAKING YOUR LANDLORD RICH?



DO YOU WANT TO OWN A HOME OF YOUR OWN?



DO YOU NEED HELP WITH YOUR DOWNPAYMENT OR CLOSING COSTS?

THEN TAMPA BAY CDC
IS THE KEY
TO MAKING YOUR DREAM
A REALITY!!



Tampa Bay CDC is a HUD-approved Non-Profit organization whose mission is to promote HomeOwnership opportunities for low to moderate income households in the Tampa Bay area. If you are looking to purchase a Home in Pinellas, Pasco or Hillsborough County and you meet the Income and Eligibility criteria, we may have funds available to assist you with your Downpayment and/or Closing Costs.

HOW CAN I GET ASSISTANCE?

(1)

Call the CDC Office>

(727) 442-7075

Request an Application Package be mailed to you!!

OR

(2)

[Click here to print out an application from the Forms listing #6 Pinellas or #7 Hillsborough.](#)

When you have completed the application in full, mail it with the required documentation to:

Tampa Bay CDC 2139 N.E.
Coachman Road, Clearwater, Florida
33765

OR

(3)

[Click here to apply online.](#)

(Before transmitting the On-Line Application, please review Tampa Bay CDC's [Privacy Policy](#).)

If you are uncomfortable about transmitting this information via E-mail, feel free to send your Application via US Postal Service to the address listed above)

WHAT ASSISTANCE IS AVAILABLE TO ME?

1. [Pinellas County Assistance Programs](#)

2. [Hillsborough County Assistance Programs](#)

3. [Pasco County Assistance Programs](#)

(1) [PINELLAS COUNTY ASSISTANCE PROGRAMS](#)

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Maximum Amount of Assistance: \$ 7,000

Interest Rate: Interest Free

Repayment Terms: No payments for the first 5 years, then monthly payments begin. Maximum Monthly Payment will be \$58.33

Property Location: Anywhere in Pinellas County, except the City limits of St. Petersburg

Maximum Sales Price:

Cities of Largo and Clearwater: \$83,491 (existing) \$88,679 (new)

Urban Pinellas County: \$108,216 (new or existing properties)

Property Types: Single-family residence, condominium, townhouse or manufactured home (Mobile Homes or 2-4Family properties are not eligible for assistance)

Income Limits: (Pinellas)

1 Person:	\$ 26,600	5 People:	\$ 41,050
2 People:	\$ 30,400	6 People:	\$ 44,100
3 People:	\$ 34,200	7 People:	\$ 47,100
4 People:	\$ 38,000	8 People:	\$ 50,150

Borrower Contribution (from their own funds): 2 % of the Sales Price

First Mortgage Lenders: To be eligible for Assistance, you must be obtaining a First Mortgage from a CDC-approved Lending Partner. For a current list of these approved Lenders, [click here](#).

HomeOwnership Seminar: Prior to closing you must attend a CDC-approved HomeOwnership Seminar. For a schedule of these Programs, [click here](#)

(2)

HILLSBOROUGH COUNTY
ASSISTANCE PROGRAMS

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Maximum Amount of Assistance: \$ 2,500, \$3,750 or \$5,000 (depending on level of Income)

Interest Rate: Interest Free

Repayment Terms: No payments are required. If the Borrower lives in their property for Five Years, the funds are forgiven. If the property is sold, rented, refinanced, or assumed in the first Five Years, the total amount is due and payable.

Property Location: Anywhere in Hillsborough County, except the City Limits of Tampa

Maximum Sales Price: \$ 111,057 (existing property) and \$116,030 (new property)

Property Types: Single-family residence, condominium, townhouse or manufactured home. (Mobile Homes and 2-4 Family properties are ineligible for assistance)

Income Limits: (Hillsborough)

	Level A	Level B	Level C
	To Receive	To Receive	To Receive
	\$5,000	\$3,750	\$2,500
1 person	\$ 26,600	\$31,600	\$39,960
2 people	\$30,400	\$36,100	\$45,600
3 people	\$34,200	\$40,650	\$51,360
4 people	\$38,000	\$45,100	\$57,000
5 people	\$41,050	\$48,700	\$61,560
6 people	\$44,100	\$52,300	\$66,120

7 people	\$47,100	\$55,950	\$70,680
8 people	\$50,150	\$59,550	\$75,240

Borrower Contribution (from their own funds):

- Income Level A: \$1,000
- Income Level B: 2% of the Sales Price
- Income Level C: 3% of the Sales Price

HomeOwnership Seminar: Prior to closing you must attend a HomeOwnership Seminar. For a list of Programs in Hillsborough County, [click here](#).

(3)

PASCO COUNTY
ASSISTANCE PROGRAMS

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At the present time, the only funding available for Pasco County is for newly-built homes. Otherwise, there are no Assistance Funds available in Pasco County. Funding is expected to be available for all property types in July/2001.

Maximum Amount of Assistance: Varies depending on Income (\$1,500 - \$ 8,500)

Interest Rate: Varies depending on Income (3%, 4% or 5%)

Repayment Terms: Depending on your level of income and level of debt, the payment may or may not be deferred. That determination will be made at the time your application is reviewed.

Property Location: Anywhere in Pasco County.

Maximum Sales Price: \$ 83,491 (existing property) \$ 112,654 (new property)

Property Types: Single-Family residence, townhouse, condominium or Manufactured Home (Mobile Homes or 2-4 Family properties are ineligible for assistance)

Income Limits: (Pasco)

1 person	\$39,900	5 people	\$ 61,550
2 people	\$ 45,600	6 people	\$ 66,100
3 people	\$ 51,300	7 people	\$ 70,700
4 people	\$ 57,000	8 people	\$ 75,250

Borrower Contribution (from their own funds): Varies depending on the Borrower's level of income. Contribution may be anywhere from \$250 - \$1,500

HomeOwnership Seminars: Prior to closing, you must attend a Pasco-County approved HomeOwnership Seminar. For a list of Programs in Pasco County, [click here](#).



Tampa Bay CDC is an Equal Housing Lender

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Want to be #1 in
Sales



Want to earn more money by having more closings?

**LET TAMPA BAY CDC BE YOUR PARTNER TO
INCREASE YOUR SALES AND CLOSINGS!!!**

Have you ever lost a deal because the Buyer didn't have a downpayment or closing costs saved? Or because the Seller did not have enough equity to pay Closing Costs? Or because the Buyer could not qualify and did not have funds to buy down the rate?

DON'T LOSE ANY MORE SALES!! HELP YOUR CLIENTS RECEIVE INTEREST-FREE DOWNPAYMENT AND CLOSING COST ASSISTANCE FROM TAMPA BAY CDC!!!!

[HOW CAN I BECOME A CDC-APPROVED LENDING PARTNER OR REAL ESTATE PARTNER?](#)

In order to learn more about the Assistance Programs we have available in Pinellas, Pasco and Hillsborough Counties, or to become an Approved Lending or Real Estate Partner, you are invited to attend one of our Workshops. These training workshops are held monthly at Tampa Bay CDC's HomeOwnership Center, which is located at 2139 N.E. Coachman Road, Clearwater, Florida

33765. The Lender/Realtor Workshop Schedule for 2001 is as follows:

March 7th	August 1st
April 4th	September 12th
May 2nd	October 3rd
June 6th	November 7th
July 11th	December 5th

To register for an upcoming Workshop, please contact our office at (727) 442-7075.

If you would like to view a current list of CDC's Partners, [click here and select #8 on the Forms and Brochures Grid.](#)

HOW CAN I GET MORE INFORMATION?

It is our goal to make this Web Site a valuable tool to help Lenders and Realtors increase their sales. If you would like to view the most current guidelines on CDC's Assistance Programs, click here to visit the [DownPayment Assistance Page](#) or our [Forms & Brochures Page](#) where documents are available in a variety of formats.

Have you run out of Application Forms? Do you need the most current Income guidelines? Click here to link to our [Forms & Brochures Page](#). You will now be able to print or download any form or Brochure from Tampa Bay CDC and The HomeBuyers Club.

HOW CAN MY BUYER OBTAIN CDC ASSISTANCE?

(1) Have them call the CDC Office>	(727) 442-7075 Request an Application Package be mailed to them
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OR

(2) CLICK HERE to print out an application from the Forms listing #6 Pinellas or #7 Hillsborough.	Have your clients complete the application in full and mail it with the required documentation to: Tampa Bay CDC 2139 N.E. Coachman Road Clearwater, Florida 33765
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OR

(3)

**[CLICK HERE to apply online
over a secure server.](#)**

(Before transmitting the On-Line Application, please review Tampa Bay CDC's [Privacy Policy](#).)

If you are uncomfortable about transmitting this information via E-mail, feel free to send your Application via US Postal Service to the address listed above)

**TOP TEN REASONS WHY MY BUYER SHOULD USE
TAMPA BAY CDC'S ASSISTANCE ...**

1. The assistance funds are interest-free!
2. There are no payments on the assistance funds for five years!
3. When repayment begins, in most cases, the payment will not exceed \$58.33/month
4. In some Counties, the Assistance funds may be forgiven after a period of time!
5. There is no prepayment penalty!
6. They will be able to make a larger downpayment which means a more Affordable Mortgage Payment!
7. By using Assistance Funds, they can keep their own funds in the Bank for reserves, moving expenses, emergency repairs, etc!
8. CDC's Assistance is deferred and interest-free. The Buyer can continue to earn interest on their savings (rather than depleting them for closing)!
9. Assistance Funds can replace the need for the Seller to pay the Buyer's closing costs.
10. CDC will be the key to help your Buyer realize their Dream of HomeOwnership!

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The HomeBuyers Club of Tampa Bay Community Development Corporation

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WHAT WE DO:

Pre-purchase homeownership counseling, education, guidance and support on an individual basis to Pinellas County, Florida residents with the goal of owning their own home.



HOW DO I BECOME A MEMBER?

Call (727) 446-6222 to request an application or [print our online application](#) (If calling after business hours, leave a message on extension 12). Complete the online application and mail it to us, along with a check or money order for \$15.00 payable to:

The HomeBuyers Club, 2139 N.E. Coachman Road, Clearwater, FL 33765.



HOW MUCH WILL IT COST?

The only cost involved is \$15 if you want us to obtain a merged credit report from the three major bureaus. If you prefer, you can obtain these reports yourself for \$8.50 per report from each of the three credit bureaus: [Experian](#), [Trans Union](#) and [Equifax](#).



WHAT HAPPENS NEXT?

Together with a housing counselor, you will complete a review of your current financial situation and develop a personalized home ownership plan. Your plan will address the key issues pertinent to qualifying for a mortgage: employment stability, income, current debt ratio and credit. These issues will be discussed in detail and solutions outlined. A housing counselor will also determine your eligibility for downpayment assistance programs.



HOW LONG WILL IT TAKE?

How long it takes will depend on the extent of your problems, your resources for resolving the problems, and your motivation. For many club members it takes a few months, for others two years or more. Time isn't important, but getting started is.

The HOMEBUYERS CLUB will continue to work with you as you work toward your goal of home ownership. We will contact you on a regular basis to provide support and encouragement, and you will receive a monthly newsletter full of helpful tips intended to inform, educate and motivate you.



THE TIME TO START IS NOW!

One thing is certain, "the only people who can't finish are those who never start!" The dream of your own home doesn't have to be just a dream. If you're willing to learn, plan and work toward your goal, the HOMEBUYERS CLUB can put you on the right track to success! For more information call (727) 446-6222.

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TAMPA BAY CDC



HAVE YOU RUN OUT OF TAMPA BAY CDC'S FORMS AND APPLICATIONS?



DID YOU FORGET THE INCOME LIMITS?



ARE YOU SITTING WITH A CLIENT AFTER HOURS AND NEED A QUESTION ANSWERED?



YOUR WORRIES ARE OVER!!!!

Below is a listing of Tampa Bay CDC's current forms and brochures. These are available for you to print out for yourself or for the use of your Home Buying Clients. As guidelines change, these forms will be updated. Check often to make sure you have the most current information on our HomeBuyer Programs.

Forms and Brochures can be obtained from our website in two ways. [Get Details here.](#)

Form Title		Available in PDF Format - Use Adobe Acrobat Reader	Request By Mail
1.	Pinellas County Assistance Grid	PDF Document	Mail
2.	Hillsborough County Assistance Grid	PDF Document	Mail
3.	Pinellas County Downpayment Brochure	PDF Document	Mail
4.	Hillsborough County Downpayment Brochure - English	PDF Document	Mail
5.	Hillsborough County Downpayment Brochure - Spanish	PDF Document	Mail
6.	Application for Pinellas County Downpayment Assistance	PDF Document	Mail
7.	Application for Hillsborough County Downpayment Assistance	PDF Document	Mail
8.	Pinellas County Approved Lending Partners	PDF Document	Mail
9.	The HomeBuyers Club Brochure	Coming Soon	Mail

10.	The HomeBuyers Club Membership Application for PINELLAS COUNTY FLORIDA RESIDENTS - ONLY	Browser Version	Mail
11.	Foreclosure Intervention Program Brochure	Coming Soon	Mail
12.	Preliminary Loan Application	PDF Document	Mail

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Today's date is:

"Dream of HomeOwnership" Seminars

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Plan For The Future

**DO YOU want to learn how to
buy the HOME OF YOUR DREAMS?**

**DO YOU want to learn how to not get
"ripped off" during the Mortgage
Process?**

**DO YOU want to learn how to maintain
your Home and your Investment?**

Tampa Bay CDC, a HUD-approved Counseling agency, invites you to attend our FREE SEMINARS.

All Participants will receive a Certificate upon completion of the Seminar, and this Certificate is accepted by Assistance Programs and Lenders in Pinellas, Pasco and Hillsborough Counties.

SEMINAR SCHEDULE FOR 2001 - PINELLAS COUNTY

All programs will be held on SATURDAYS from 9:00 a.m. to 4:00 p.m. at the ROSS NORTON COMMUNITY CENTER, which is located at 1426 S. Greenwood Avenue, Clearwater, Florida, 33756. [For directions to this facility, click here.](#)

The Seminar is conducted in English. For individuals interested in Seminars conducted in Spanish, please call the CDC office for more information. All Participants will receive lunch, and may be eligible to receive prizes donated by The Home Depot, Store #236, which is located at 10475 Ulmerton Road, Largo, Florida 33771 . Please try to join us on one of the following dates:

January 20th

July 21st

February 24th

August 18th

March 17th

September 15th

April 21st

October 20th

May 12th

November 17th

December 15th

If you are interested in attending, please call our office at (727) 442-7075 to register. This enables us to adequately prepare the materials and order the appropriate number of lunches. If you are disabled and have special requirements in order to attend, please advise us of these at the time you register. If you have any questions, please feel free to contact us at (727) 442-7075.

HOMEOWNERSHIP SEMINAR PROVIDERS - HILLSBOROUGH COUNTY

If you are interested in attending a HomeOwnership Program in Hillsborough County, please contact: Consumer Credit Counseling Service of the Florida Gulf Coast, Inc. (CCCS) (813) 289-8923 or (800) 741-7040, extension 127

CCCS is a HUD-approved counseling agency. Housing Education programs are held monthly and offered in English and Spanish. Services are provided in Hillsborough, Hernando, Manatee, Sarasota and Lee Counties. Certificates received at these Programs are accepted by Lenders and Assistance Programs in the areas we service.

HOMEOWNERSHIP SEMINAR PROVIDERS - PASCO COUNTY

If you are interested in attending a HomeOwnership Program in Pasco County, please contact: Consumer Credit Counseling Service of Central Florida and the Florida Suncoast, Inc. (CCCS) - (727) 585-0099, extension 2

CCCS is a HUD-approved counseling agency. Education Programs are held monthly and conducted in English. Certificates received at these Programs are accepted by Lenders and Assistance Programs in Pasco, Pinellas and Hillsborough Counties.

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TAMPA BAY CDC

Property Improvement and Construction Program for Pinellas County

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Give Your Home A Facelift

Need a New Roof?

Need a New Kitchen or Bathroom?

Want Central Heat and Air?



HOW CAN I GET ASSISTANCE?

If you live in Pinellas County and are interested in rehabilitating your present home, **CALL THE CDC OFFICE AT (727) 442-7075** to request an Application package be sent to you.

WHAT ASSISTANCE IS AVAILABLE TO ME?

Rehab funds are available for properties located anywhere in Pinellas County, outside the City limits of Largo and St. Petersburg. If you live in these Cities, contact your local Housing Department to see if rehab funds may be available in these areas.

The Program helps with the Home Repair Process including identifying needed repairs, developing work plans, putting out construction bids, helping the owner to select contractors, and helping make sure the work contract is completed before funds are released to the Contractor.

(B) PINELLAS COUNTY REHAB PROGRAM

Maximum Amount of Assistance: \$ 30,000

Minimum Amount of Assistance: \$ 5,000

Eligible Repairs: Funds must first be used to correct any safety or code repairs. Priority is placed on roof repair and replacement, plumbing and sanitary systems, electrical systems, heating and air conditioning, window or door replacement and kitchen repairs. Funds may also be used to improve outdated kitchens and bathrooms, make energy-related improvements, add sleeping areas, or provide access or conveniences for the handicapped. Funds may not be used for luxury items (i.e. pool, jacuzzi, fireplace).

Interest Rate: 0% - 5% depending on your level of income and your household size

Repayment Terms: The Rehab loan is a second mortgage. There will be no payments for the first 90 days, then payments will begin. The payment amount will vary depending on the amount you borrow and the interest rate you obtain. Minimum payment amount is \$25.00/month.

In some cases, very low income applicants may qualify to defer all or part of the loan repayment, interest free, for as long as they continue to own and occupy the property. Some repayments may also be temporarily delayed or reduced in order to give the Homeowner time to address other financial matters. Deferred payments and Alternative Payment schedules must be authorized by the Pinellas County Community Development Department (not Tampa Bay CDC) and will be based on their analysis of the Applicant's situation and ability to pay. Please note that the amount of your first mortgage and the amount of the Rehab Loan may not exceed 100% of the current value of your home. If you currently have a second or third mortgage on your property, you will be ineligible for Rehab assistance.

Property Location: Urban Pinellas County (outside the Cities of Largo, Clearwater and St. Petersburg)

Maximum Home Value: Tax assessed value or current appraised value may not exceed \$ 108,216

Property Types: Single-family residential properties, 2-4 family properties, condominiums and townhomes. Please be advised that the property being rehabilitated must be the Homeowner's principal residence. CDC cannot assist in the rehabilitation of rental properties.

Income Limits:	1 Person:	\$ 39,900	5 People:	\$ 61,550
	2 People:	\$ 45,600	6 People:	\$ 66,100
	3 People:	\$ 51,300	7 People:	\$ 70,700
	4 People:	\$ 57,000	8 People:	\$ 75,250

(B) CITY OF CLEARWATER REHAB PROGRAM

Maximum Loan Amount: \$ 25,000

Minimum Loan Amount: \$ 3,500

Eligible Repairs: Funds must be used to correct any safety or code repairs, or to provide access and convenience for the handicapped. Funds may not be used for luxury items (i.e. pool, fireplace, jacuzzi, etc.), window or floor treatments, adding air conditioning (if property does not already have this), or appliances.

Interest Rate: 0 - 6 % depending on your level of income and your household size.

Repayment Terms: The Rehab loan is a second mortgage. There will be no payments for the first 90 days, then payments will begin. The payment amount will vary depending on the amount you borrow and the interest rate you obtain. Minimum payment amount is \$20.00/month.

Please note that if you have previously received Rehab Assistance from the City of Clearwater, you are ineligible to receive additional assistance. Please also note that the amount of your first mortgage and the amount of the Rehab loan may not exceed 95% of the current value of your home. If you currently have a second or third mortgage on your property, you will be ineligible for Rehab assistance.

Property Location: Within the City Limits of Clearwater.

Maximum Home Value: Tax assessed value or current appraised value may not exceed \$ 83,491

Property Types: Single-family residential properties, 2-4 family properties, condominiums and townhouses. Please be advised that the property being rehabilitated must be the HomeOwner's principal residence. CDC cannot assist in the rehabilitation of rental properties.

Income Limits:	1 Person:	\$ 39,900	5 People:	\$ 61,550
	2 People:	\$ 45,600	6 People:	\$ 66,100
	3 People:	\$ 51,300	7 People:	\$ 70,700
	4 People:	\$ 57,000	8 People:	\$ 75,250



Tampa Bay CDC is an Equal Housing Lender

DREAMING OF A NEW HOME?



Tampa Bay CDC can assist you with building the Home of Your Dreams in Pinellas or Pasco County. Please call our Office at (727) 442-7075 for more information on the income limits and eligibility requirements for this program.

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Tampa Bay CDC acquires publicly owned properties, rehabilitates them, and offers them for sale to eligible HomeBuyers. Properties are available in Pinellas and Pasco counties.

The funds used to purchase and rehabilitate the properties are federal funds, and these funding sources impose strict guidelines on Tampa Bay CDC with regards to who can purchase the rehabilitated properties. To be eligible,

1. The Buyer must be a First-Time HomeBuyer, who has not owned a property during the previous three (3) year period.
2. The Buyer's gross annual income (from all adults, over the age of 17, who will be residing or intend to reside in the property) cannot exceed the current limits set by HUD for our area. At this time, these limits are:

1 person: \$ 26,600

5 people: \$ 41,050

2 people: \$ 30,400

6 people: \$ 44,100

3 people: \$ 34,200

7 people: \$ 47,100

4 people: \$ 38,000

8 people: \$ 50,150

3. The Mortgage Payment (including principal, interest, taxes, insurance, assessments, etc.) cannot be more than 30% or less than 20% of the Buyer's gross monthly income (as calculated by Tampa Bay CDC).

If you would like a current listing of available properties, or if you are interested in viewing any completed properties, please contact the following Agents:

PINELLAS COUNTY PROPERTIES

Duke Tieman
Bruce Taylor Realty
Phone: (727) 726-7001

PASCO COUNTY PROPERTIES

Jim Wioland
Remax Executives
Phone: (727) 983-5566

FEDERAL FAIR HOUSING LAW

Tampa Bay CDC and its agents do business
in accordance with the Fair Housing Act

(The Fair Housing Amendments Act of 1988).

**It is illegal to Discriminate against any person because of Race, Color,
Religion, Sex, Handicap, Familial Status or National Origin:**

- **In the sale or rental of housing or residential lots**
- **In advertising the sale or rental of housing**
- **In the appraisal of housingIn the financing of housing**
- **In the provision of real estate brokerage services**
- **Blockbusting is also illegal**

Anyone who feels he or she has been discriminated against may
file a complaint of housing discrimination with the:

U.S. Department of Housing and Urban Development

Assistant Secretary for Fair Housing and Equal Opportunity

Washington, D.C., 20410

National HUD Hotline: 1-800-669-9777

1-800-543-8294 (TDD)

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