“A HUD certified housing counseling agency”

FIRST TIME HOMEBUYER CLASS
HANDOUTS

- LE
- Closing Disclosure
- For Your Protection Get a Home Inspection
- Informative Websites
- Community Resource Guide
- Budget
- Next Steps

9215 N. Florida Ave., (Career Source)
Suite 104
Tampa, FL 33612

P: 813-932-4663
F: 813-932-4660
E-Mail: Info@heausa.org

www.heausa.org

FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED	2/15/2013
APPLICANTS	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345
PROPERTY	456 Somewhere Avenue Anytown, ST 12345
SALE PRICE	$180,000

LOAN TERM	30 years
PURPOSE	Purchase
PRODUCT	Fixed Rate
LOAN TYPE	☒ Conventional ☐ FHA ☐ VA ☐ ______________
LOAN ID #	123456789
RATE LOCK	☐ NO ☒ YES, until 4/16/2013 at 5:00 p.m. EDT *Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on* ***3/4/2013*** *at 5:00 p.m. EDT*

Loan Terms

Loan Terms		Can this amount increase after closing?
Loan Amount	$162,000	**NO**
Interest Rate	3.875%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$761.78	**NO**
		Does the loan have these features?
Prepayment Penalty		**YES** • **As high as $3,240** if you pay off the loan during the first 2 years
Balloon Payment		**NO**

Projected Payments

Payment Calculation	**Years 1-7**	**Years 8-30**
Principal & Interest	$761.78	$761.78
Mortgage Insurance	+ 82	+ —
Estimated Escrow *Amount can increase over time*	+ 206	+ 206
Estimated Total Monthly Payment	$1,050	$968

Estimated Taxes, Insurance & Assessments *Amount can increase over time*	$206 a month	**This estimate includes** ☒ Property Taxes ☒ Homeowner's Insurance ☐ Other: *See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.*	**In escrow?** **YES** **YES**

Costs at Closing

Estimated Closing Costs	$8,054	Includes $5,672 in Loan Costs + $2,382 in Other Costs – $0 in Lender Credits. *See page 2 for details.*
Estimated Cash to Close	$16,054	Includes Closing Costs. *See Calculating Cash to Close on page 2 for details.*

Visit **www.consumerfinance.gov/mortgage-estimate** for general information and tools.

Closing Cost Details

Loan Costs

A. Origination Charges	$1,802
.25 % of Loan Amount (Points)	$405
Application Fee	$300
Underwriting Fee	$1,097

B. Services You Cannot Shop For	$672
Appraisal Fee	$405
Credit Report Fee	$30
Flood Determination Fee	$20
Flood Monitoring Fee	$32
Tax Monitoring Fee	$75
Tax Status Research Fee	$110

C. Services You Can Shop For	$3,198
Pest Inspection Fee	$135
Survey Fee	$65
Title – Insurance Binder	$700
Title – Lender's Title Policy	$535
Title – Settlement Agent Fee	$502
Title – Title Search	$1,261

D. TOTAL LOAN COSTS (A + B + C)	$5,672

Other Costs

E. Taxes and Other Government Fees	$85
Recording Fees and Other Taxes	$85
Transfer Taxes	

F. Prepaids	$867
Homeowner's Insurance Premium (6 months)	$605
Mortgage Insurance Premium (months)	
Prepaid Interest ($17.44 per day for 15 days @ 3.875%)	$262
Property Taxes (months)	

G. Initial Escrow Payment at Closing				$413
Homeowner's Insurance	$100.83	per month for	2 mo.	$202
Mortgage Insurance		per month for	mo.	
Property Taxes	$105.30	per month for	2 mo.	$211

H. Other	$1,017
Title – Owner's Title Policy (optional)	$1,017

I. TOTAL OTHER COSTS (E + F + G + H)	$2,382

J. TOTAL CLOSING COSTS	$8,054
D + I	$8,054
Lender Credits	

Calculating Cash to Close

Total Closing Costs (J)	$8,054
Closing Costs Financed (Paid from your Loan Amount)	$0
Down Payment/Funds from Borrower	$18,000
Deposit	– $10,000
Funds for Borrower	$0
Seller Credits	$0
Adjustments and Other Credits	$0
Estimated Cash to Close	$16,054

Additional Information About This Loan

LENDER	Ficus Bank	**MORTGAGE BROKER**	
NMLS/__ LICENSE ID		**NMLS/__ LICENSE ID**	
LOAN OFFICER	Joe Smith	**LOAN OFFICER**	
NMLS/__ LICENSE ID	12345	**NMLS/__ LICENSE ID**	
EMAIL	joesmith@ficusbank.com	**EMAIL**	
PHONE	123-456-7890	**PHONE**	

Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	$56,582 $15,773	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	4.274%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	69.45%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we ☐ will allow, under certain conditions, this person to assume this loan on the original terms. ☒ will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than *15* days late, we will charge a late fee of *5% of the monthly principal and interest payment.*
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend ☐ to service your loan. If so, you will make your payments to us. ☒ to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature　　　Date　　　Co-Applicant Signature　　　Date

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	4/15/2013	**Borrower**	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	**Loan Term**	30 years
Closing Date	4/15/2013			**Purpose**	Purchase
Disbursement Date	4/15/2013			**Product**	Fixed Rate
Settlement Agent	Epsilon Title Co.	**Seller**	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345		
File #	12-3456			**Loan Type**	☒ Conventional ☐ FHA ☐ VA ☐ _____________
Property	456 Somewhere Ave Anytown, ST 12345	**Lender**	Ficus Bank	**Loan ID #**	123456789
Sale Price	$180,000			**MIC #**	000654321

Loan Terms

		Can this amount increase after closing?
Loan Amount	$162,000	**NO**
Interest Rate	3.875%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$761.78	**NO**
		Does the loan have these features?
Prepayment Penalty		**YES** • **As high as $3,240** if you pay off the loan during the first 2 years
Balloon Payment		**NO**

Projected Payments

Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	$761.78	$761.78
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow *Amount can increase over time*	+ 206.13	+ 206.13
Estimated Total Monthly Payment	$1,050.26	$967.91

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$356.13 a month	☒ Property Taxes	**YES**
		☒ Homeowner's Insurance	**YES**
		☒ Other: Homeowner's Association Dues	**NO**
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$9,712.10	Includes $4,694.05 in Loan Costs + $5,018.05 in Other Costs – $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$14,147.26	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

Closing Cost Details

Loan Costs

Loan Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
A. Origination Charges	**$1,802.00**				
01 0.25 % of Loan Amount (Points)	$405.00				
02 Application Fee	$300.00				
03 Underwriting Fee	$1,097.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	**$236.55**				
01 Appraisal Fee to John Smith Appraisers Inc.					$405.00
02 Credit Report Fee to Information Inc.		$29.80			
03 Flood Determination Fee to Info Co.	$20.00				
04 Flood Monitoring Fee to Info Co.	$31.75				
05 Tax Monitoring Fee to Info Co.	$75.00				
06 Tax Status Research Fee to Info Co.	$80.00				
07					
08					
09					
10					
C. Services Borrower Did Shop For	**$2,655.50**				
01 Pest Inspection Fee to Pests Co.	$120.50				
02 Survey Fee to Surveys Co.	$85.00				
03 Title – Insurance Binder to Epsilon Title Co.	$650.00				
04 Title – Lender's Title Insurance to Epsilon Title Co.	$500.00				
05 Title – Settlement Agent Fee to Epsilon Title Co.	$500.00				
06 Title – Title Search to Epsilon Title Co.	$800.00				
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	**$4,694.05**				
Loan Costs Subtotals (A + B + C)	$4,664.25	$29.80			

Other Costs

Other Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
E. Taxes and Other Government Fees	**$85.00**				
01 Recording Fees Deed: $40.00 Mortgage: $45.00	$85.00				
02 Transfer Tax to Any State			$950.00		
F. Prepaids	**$2,120.80**				
01 Homeowner's Insurance Premium (12 mo.) to Insurance Co.	$1,209.96				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest ($17.44 per day from 4/15/13 to 5/1/13)	$279.04				
04 Property Taxes (6 mo.) to Any County USA	$631.80				
05					
G. Initial Escrow Payment at Closing	**$412.25**				
01 Homeowner's Insurance $100.83 per month for 2 mo.	$201.66				
02 Mortgage Insurance per month for mo.					
03 Property Taxes $105.30 per month for 2 mo.	$210.60				
04					
05					
06					
07					
08 Aggregate Adjustment	– 0.01				
H. Other	**$2,400.00**				
01 HOA Capital Contribution to HOA Acre Inc.	$500.00				
02 HOA Processing Fee to HOA Acre Inc.	$150.00				
03 Home Inspection Fee to Engineers Inc.	$750.00			$750.00	
04 Home Warranty Fee to XYZ Warranty Inc.			$450.00		
05 Real Estate Commission to Alpha Real Estate Broker			$5,700.00		
06 Real Estate Commission to Omega Real Estate Broker			$5,700.00		
07 Title – Owner's Title Insurance (optional) to Epsilon Title Co.	$1,000.00				
08					
I. TOTAL OTHER COSTS (Borrower-Paid)	**$5,018.05**				
Other Costs Subtotals (E + F + G + H)	$5,018.05				

	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
J. TOTAL CLOSING COSTS (Borrower-Paid)	**$9,712.10**				
Closing Costs Subtotals (D + I)	$9,682.30	$29.80	$12,800.00	$750.00	$405.00
Lender Credits					

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	$8,054.00	$9,712.10	**YES** • See **Total Loan Costs (D)** and **Total Other Costs (I)**
Closing Costs Paid Before Closing	$0	– $29.80	**YES** • You paid these Closing Costs **before closing**
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	**NO**
Down Payment/Funds from Borrower	$18,000.00	$18,000.00	**NO**
Deposit	– $10,000.00	– $10,000.00	**NO**
Funds for Borrower	$0	$0	**NO**
Seller Credits	$0	– $2,500.00	**YES** • See Seller Credits in **Section L**
Adjustments and Other Credits	$0	– $1,035.04	**YES** • See details in **Sections K and L**
Cash to Close	$16,054.00	$14,147.26	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing					**$189,762.30**
01	Sale Price of Property				$180,000.00
02	Sale Price of Any Personal Property Included in Sale				
03	Closing Costs Paid at Closing (J)				$9,682.30
04					
Adjustments					
05					
06					
07					
Adjustments for Items Paid by Seller in Advance					
08	City/Town Taxes		to		
09	County Taxes		to		
10	Assessments		to		
11	HOA Dues	4/15/13	to	4/30/13	$80.00
12					
13					
14					
15					
L. Paid Already by or on Behalf of Borrower at Closing					**$175,615.04**
01	Deposit				$10,000.00
02	Loan Amount				$162,000.00
03	Existing Loan(s) Assumed or Taken Subject to				
04					
05	Seller Credit				$2,500.00
Other Credits					
06	Rebate from Epsilon Title Co.				$750.00
07					
Adjustments					
08					
09					
10					
11					
Adjustments for Items Unpaid by Seller					
12	City/Town Taxes	1/1/13	to	4/14/13	$365.04
13	County Taxes		to		
14	Assessments		to		
15					
16					
17					

CALCULATION	
Total Due from Borrower at Closing (K)	$189,762.30
Total Paid Already by or on Behalf of Borrower at Closing (L)	– $175,615.04
Cash to Close ☒ From ☐ To Borrower	**$14,147.26**

SELLER'S TRANSACTION

M. Due to Seller at Closing					**$180,080.00**
01	Sale Price of Property				$180,000.00
02	Sale Price of Any Personal Property Included in Sale				
03					
04					
05					
06					
07					
08					
Adjustments for Items Paid by Seller in Advance					
09	City/Town Taxes		to		
10	County Taxes		to		
11	Assessments		to		
12	HOA Dues	4/15/13	to	4/30/13	$80.00
13					
14					
15					
16					
N. Due from Seller at Closing					**$115,665.04**
01	Excess Deposit				
02	Closing Costs Paid at Closing (J)				$12,800.00
03	Existing Loan(s) Assumed or Taken Subject to				
04	Payoff of First Mortgage Loan				$100,000.00
05	Payoff of Second Mortgage Loan				
06					
07					
08	Seller Credit				$2,500.00
09					
10					
11					
12					
13					
Adjustments for Items Unpaid by Seller					
14	City/Town Taxes	1/1/13	to	4/14/13	$365.04
15	County Taxes		to		
16	Assessments		to		
17					
18					
19					

CALCULATION	
Total Due to Seller at Closing (M)	$180,080.00
Total Due from Seller at Closing (N)	– $115,665.04
Cash ☐ From ☒ To Seller	**$64,414.96**

Additional Information About This Loan

Loan Disclosures

Assumption
If you sell or transfer this property to another person, your lender
☐ will allow, under certain conditions, this person to assume this loan on the original terms.
☒ will not allow assumption of this loan on the original terms.

Demand Feature
Your loan
☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☒ does not have a demand feature.

Late Payment
If your payment is more than *15* days late, your lender will charge a late fee of *5% of the monthly principal and interest payment.*

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☒ do not have a negative amortization feature.

Partial Payments
Your lender
☒ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☐ does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in
456 Somewhere Ave., Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan
☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	$2,473.56	Estimated total amount over year 1 for your escrowed property costs: *Homeowner's Insurance* *Property Taxes*
Non-Escrowed Property Costs over Year 1	$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: *Homeowner's Association Dues* You may have other property costs.
Initial Escrow Payment	$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$206.13	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$285,803.36
Finance Charge. The dollar amount the loan will cost you.	$118,830.27
Amount Financed. The loan amount available after paying your upfront finance charge.	$162,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.174%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.46%

?

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☐ state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345				
Contact ST License ID			P16415	P51461	PT1234
Email	joesmith@ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@epsilontitle.com
Phone	123-456-7890		123-555-1717	321-555-7171	987-555-4321

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature Date

Co-Applicant Signature Date

CAUTION

U.S. Department of
Housing and Urban
Development
Federal Housing Administration (FHA)

OMB Approval No: 2502-0538 (exp. 04/30/2018)

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified 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 or replaced; and
Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot 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.

Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.

CAUTION
CAUTION
CAUTION

WEB SITES FOR MORE INFORMATION AND FURTHER STUDY

Here are a few additional sites you can go and learn more on various subjects.

www.annualcreditreport.com	Free credit report once a year (Equifax, Transunion, Experian)
www.cyberhomes.com	Approximate estimate home values
www.experian.com	Credit reporting agency
www.equifax.com	Credit reporting agency
www.transunion.com	Credit reporting agency
www.fha.gov	Federal Housing Administration, FHA mortgage Information
www.ftc.gov	Federal Trade Commission consumer information
www.hud.gov	Federal Housing Administration housing program information
www.msn.com	Look for articles on Money and financial issues
www.myfico.com	Fair Issac Corporation Credit Scoring company (not reporting)
www.heausa.org	Housing and Education Alliance Website
www.powerpay.org	Debt pay off calculator (Free shareware)
www.realtor.com	Real Estate listing information
www.zillow.com	Approximate estimate home values

9215 N. Florida Ave., (Career Source)
Suite 104
Tampa, FL 33612

P: 813-932-4663
F: 813-932-4660
E-Mail: Info@heausa.org

www.heausa.org

CRISIS CENTER OF TAMPA BAY

Help. Hope. Healing.

AIRS — Setting the Standards for Information and Referral Services

Tampa Bay 2-1-1 — Get Connected. Get Answers. Crisis Center of Tampa Bay

Community Resource Guide

CRISIS CENTER OF TAMPA BAY SERVICES

- **2-1-1 Tampa Bay** – Information & Referral and Crisis Counseling – 2-1-1; TTY 969-4944
- **Child Development Infoline** –813-425-GROW(4769)
- **Corbett Trauma Center** – Trauma Counseling Services for Children & Adults –264-9955
- **Telephone Reassurance** – Daily Reassurance & Safety Checks – 964-1577; TTY 969-4992
- **Family Stabilization**– Financial Assistance – 264-9949
- **Sexual Assault Services** – Sexual Assault Forensic Medical Unit – 2-1-1
- **TransCare** – Emergency Medical and/or Mental Health Transportation - 681-4422
- **Volunteer Services** - 969-4991

Search our community resources online at:
www.211atyourfingertips.org
Service providers add or update your program information here.

Interpreters available for 150 Languages

Suicidal Callers....1-800-273-TALK(8255)
Poison Information Center....1-800-222-1222

ABANDONED BABY PROGRAM
For Help or Information Call....**2-1-1**

ABUSE - CHILD & ADULT
Abuse Reporting Hotline....1-800-96-ABUSE
Champions for Children....673-4646
Child Protection Team....250-6670
Hillsborough Kids, Inc. 225-1105
Joshua House....263-3469
The Spring of Tampa Bay....247-7233

ADDICTION & SUBSTANCE ABUSE
ACTS....367-2315
Al-Anon / Alateen....881-9372
Alcoholics Anonymous (24hrs)....933-9123
The Centre....251-8437
DACCO....984-1818
Florida Substance Abuse Hotline....1-800-662-4357
Narcotics Anonymous....879-4357
Operation PAR....1-888-727-6398
Phoenix Houses of Florida – Teen & Adult Outpatient....881-1000
Salvation Army Adult Rehabilitation Center....972-0471
Tampa Crossroads (Offender Services)....238-8557
Turning Point of Tampa....1-800-397-3006
Windmoor Healthcare....1-888-834-2946

CHILD CARE & YOUTH SERVICES INFORMATION
***Child Development Infoline....813-425-GROW(4769)**
Big Brothers & Big Sisters....769-3600
SEEDS....901-3442
Early Childhood Council....837-7753
Boys & Girls Club....875-5771
Child Care Resource & Referral 744-8942
REACHUP....712-6315
CINS/FINS....264-3807
Healthy Start....307-8016
Hills. County Child & Family Counseling ext. 136....264-3807
Hillsborough County Head Start/Early Head Start....272-5140
Hillsborough County Parks & Recreation....635-3500
Hillsborough County Public Schools Head Start....744-8941
FDLRS....837-7777
PACE Center for Girls....739-0410
Phone-Friend - Reassurance & Homework Help....681-6543
Voluntary Pre-Kindergarten....204-1727
Youth Advocate Programs....248-3980
YMCA....224-9622

COUNSELING & MENTAL HEALTH
Adult Emergency Services....272-2958
Camelot Community Mental Health....635-9765
Catholic Charities....631-4370
Children's Crisis Center....272-2882
Life Center of the Suncoast....237-3114
Northside Mental Health Center....977-8700
Tampa Jewish Family Services....960-1848
Tampa Veteran's Center....238-8557

EDUCATION
Adult & Community Education....740-7750
Hillsborough Community College....253-7000
Hillsborough County Public Schools....272-4000
Hispanic Services Council....936-7700
Public Library Cooperative....273-3652

EMPLOYMENT
AARP Senior Community Service Employment Program....962-4600
The Centre.... 251-8437
Career Resource Center- CDC of Tampa....231-4362 ext. 301
City of Tampa Employment Services....274-8911
Employment Opportunity Program 272-5040
Goodwill Industries....727-523-1512
Hillsborough Civil Service Job News Line Recordings....272-6975
Vocational Rehabilitation....233-3600
Tampa Bay Workforce Alliance....930-7400

FINANCIAL ASSISTANCE
ACCESS Florida Information Line/DCF....1-866-762-2237
Lee Davis Neighborhood Service Center....272-5220
Plant City Neighborhood Service Center....757-3871
SouthShore Community Resource Center....671-7647
University Area Neighborhood Service Center....975-2153
West Tampa Neighborhood Service Center....272-5074
Salvation Army Family Services Program ext. 300....226-0055
Social Security Administration....1-800-772-1213
Women, Infants, & Children - WIC....307-8074

FIRE DEPARTMENTS
Hillsborough County Fire Department....272-6600
Plant City Fire Department....757-9199
Tampa Fire Department 274-7011
Temple Terrace Fire Department....506-6700

FOOD
Community Food Bank....960-1848
Cook's Hat....236-6237
ECHO Emergency Care Help- Brandon....685-0935
Food Stamps....1-866-762-2237
Meals on Wheels -Tampa....238-8410
Meals on Wheels - Plant City....754-9932
Metropolitan Ministries - Outreach & Prevention....209-1044
United Food Bank & Services of Plant City....764-0625

HOMELESS / TRANSITIONAL SERVICES

- Abe Brown Ministries ... 247-3285
- Alpha House ... 875-2024
- Homeless Recovery Program ... 276-2976
- Homeless Veterans Program ... 979-3563
- Mary & Martha House (Women & Children) ... 641-7027
- Metropolitan Ministries ... 209-1200
- River of Grace Ministries (Men) ... 374-9013
- Salvation Army
  - Hope House - Men's Transitional ext. 264 ... 226-0055
  - Hospitality House - Women & Children ext. 297 ... 226-0055
  - Red Shield Lodge - Men & Women ... 221-4440

HOUSING / HOUSING COUNSELING

- City of Tampa Department of Code Enforcement ... 274-5545
- Consumer Credit Counseling Services ... 1-800-251-2227
- Hillsborough County Dept. of Code Enforcement ... 274-6600
- Housing Authority of the City of Tampa ... 253-0551
- Volunteers of America ... 282-1525
- www.FloridaHousingSearch.org ... 1-877-428-8844

LAW ENFORCEMENT

- Florida Highway Patrol ... 632-6859
- Hillsborough County Sheriff's Office ... 247-8200
- Plant City Police Department ... 757-9200
- Tampa Police Department ... 231-6130
- Temple Terrace Police Department ... 989-7111
- University of South Florida Police ... 974-2628

LEGAL ASSISTANCE

- Bay Area Legal Services ... 232-1343
- Baker Act / Marchman Act – Courthouse ... 276-8100
- Children's Justice Center ... 272-7179
- Child Support Enforcement ... 1-800-622-5437
- Consumer Protection & Professional Responsibility Agency ... 903-3430
- Guardian Ad Litem ... 272-5110
- Hillsborough County Victim's Assistance ... 272-6472
- Lawyer Referral Service ... 221-7780
- Mediation & Diversion Services ... 272-5642
- Public Defender ... 272-5980
- State Attorney's Office ... 272-5400

MEDICAL & DENTAL SERVICES

- All Children's Hospital ... 727-898-7451
- Brandon Outreach Clinic ... 654-1388
- Children's Medical Services ... 396-9743
- Consult - A – Nurse ... 1-800-257-0944
- Dover Health Center ... 349-7700
- Florida KidCare ... 863-660-3047
- Healthcare for Homeless Veterans ... 979-3563
- Hillsborough County Health Department ... 307-8000
  - Joyce Ely Health Center ... 307-8056
  - Floyd Kelton Health Center ... 307-8055
  - North Hillsborough Health Center ... 307-8053
  - Plant City Health Center ... 307-8057
  - Sulphur Springs Health Center ... 307-8054
  - University Area Community Health Center ... 307-8058
- Hillsborough Healthcare ... 272-5040
- James A. Haley Veteran's Hospital ... 972-2000
- Judeo Christian Health Clinic ... 870-0395
- LifePath Hospice ... 877-2200
- Medicaid Area 6 Field Office ... 350-4800
- Moffitt Cancer Center ... 745-4673
- MomCare Hillsborough ... 233-2800
- Plant City Family Care ... 349-7610
- Pregnancy Care Center ... 978-9737
- Pregnancy Care Center of Plant City ... 759-0886
- Ruskin Health Center ... 349-7800
- SunCoast Health Center Pediatrics ... 341-7450
- Shriner's Hospital for Children ... 972-2250
- Tampa Family Health Center ... 490-1957
- West Tampa Health Center ... 490-1426

PARENTING SERVICES

- abcProgram ... 226-2301
- Brandon Family Support & Resource Center ... 740-4634
- Central Tampa Family Support & Resource Center ... 204-1741
- Fathers Resource & Networking Center - FRANC ... 356-1293
- Federation of Families for Children's Mental Health ... 622-7930
- North Tampa Family Support & Resource Center ... 558-1877
- Parent Resource Center ... 272-0673
- Parent Services Project/Child Abuse Council ... 673-4646
- South County Family Support Resource Center ... 641-5600
- Town & Country Family Support & Resource Center ... 356-1703

PERSONS WITH DISABILITIES

- Service Source of Florida ... 727-538-7370
- United Cerebral Palsy of Tampa Bay ... 239-1179 ext. 272
- Agency for Persons with Disabilities ... 233-4300
- Community Care for Disabled Adults ... 337-5982
- Disability Determinations- Department of Health ... 806-8950
- Division of Vocational Rehabilitation- Dept. of Education ... 233-3600
- Florida Division of Blind Services ... 871-7190
- Florida Relay Service- Dial 7-1-1 or ... 1-800-222-3448
  - TTY ... 1-800-955-8771
- Hillsborough County Health & Social Services ... 272-5040
- MacDonald Training Center ... 870-1300
- Self Reliance ... 375-3965
  - TTY ... 375-3972
- Tampa Lighthouse for the Blind ... 251-2407

SENIOR SERVICES

- United Cerebral Palsy of Tampa Bay- Respite ... 239-1179
- Area Agency on Aging Elder Helpline ... 1-800-963-5337
- Alzheimer's Association ... 684-1296
- Community Care for the Elderly ... 272-5250
- Crimes Against the Elderly Unit ... 247-0548
- Elder Care Locator ... 1-800-677-1116
- Elder Justice Center ... 276-2726
- Life Enrichment Senior Center ... 932-0241
- Lutheran Services-Guardianship & Case Management ... 800-651-1853
- Senior Citizens Nutrition & Activities Program - SCNAP ... 272-5250
- Senior Home Improvement Program - SHIP ... 232-3200
- Serving Health Insurance Needs of Elders- SHINE ... 740-3888
- Tampa Jewish Family Services ... 960-1848

TRANSPORTATION

- HARTLINE ... 254-4278
- Sunshine Line ... 272-7272

VOLUNTEER OPPORTUNITIES

- Retired & Senior Volunteer Program ... 272-6956
- Volunteer Center - United Way of Tampa Bay ... 274-0999

VETERAN & MILITARY SERVICES

- Office of Veteran's Affairs ... 975-2181
- Military OneSource ... 1-800-342-9647

Children's Board
HILLSBOROUGH COUNTY

www.ChildrensBoard.org

This publication was underwritten by the Children's Board of Hillsborough County

***Child Development Infoline is funded by Children's Board of Hillsborough County**

Community Resource Flyer

For Adults and Families - Emergency Services

Are you looking for Resources or Emergency Services:
United Way: Dial 211

Crisis Services:
Florida Abuse Hotline 800.962.2873
Family Crisis Services 407.836.6500
National Suicide & Crisis Lifeline 988
SMS Messaging available as well as multiple languages

Elder Helpline 407.514.1800

Emergency Housing/Shelters
Coalition for the Homeless: 407.652.5310
Community Shelters (Red Cross) 800.733.2767
Covenant House (ages 18-24) 407.482.0404
Disaster Emergency 800.RED.CROSS
Harbor House (DV Advocate Help) 407.886.2244
Orlando Union Rescue Mission 407.423.2131
Salvation Army - Orange County 407.423.8581
Salvation Army - Marion County 352.629.2004
United Way 211
Wayne Densch Center 407.599.3900

Food or Clothing:
Food Assistance Dial 211
Jewish Family Services 407.644.7593
Christian Help 407.834.4022
Christian Service Center 407.425.2523
Salvation Army – Orlando 407.423.8581
Salvation Army – Sanford 407.322.2642
Florida Food Hotline 800.329.3663
Dress for Success (Interview) 407.628.0506
Local Pantries can be found through the Food Finder at:
www.feedhopenow.org

Harbor House/Domestic Violence 407.886.2244

Housing Authority & Sec.8
FL Housing Finance Asst. 888.447.2977

Immigration & Refugee
Call-United Way Dial: 211

Independent Living Center 407.623.1070

LIHEAP (Assistance with Utility/Power Bill)

LIHEAP Brevard 321.633.1951
Apply online at:
https://brevardflhhs.seamlessdocs.com/f/LIHEAPapp
LIHEAP Lake 352.357.5550
LIHEAP Marion 352.732.3008
LIHEAP Orange 407.836.7429
LIHEAP Osceola 407.846.8532
Apply online at: https://osceolagenerationsapps.org/liheap-online-application/
LIHEAP Seminole 407.688.5166
LIHEAP Volusia 386.239.7757

Rent or Utility Assistance:
Catholic Charities (Utilities) 407.658.1818
Christian Service Center 407.425.2523
Duke Energy (Utilities):
For Orange, Osceola, & Seminole Call 211
For Lake 352.589.2603
Hope Helps (Seminole) 321.765.4984
Family Crisis Services 407.836.6500
Florida Power & Light (Utilities, Brevard & Volusia):
For North and Central Brevard 321.632.6060
For South Brevard 321.724.0494
For Daytona Area 386.255.2594
For DeLand Area 386.738.2406
For New Smyrna Area 386.410.3258
Leesburg Electric Department 352.314.8733
Orange County 407.836.5150
Osceola County 407-742-8414
(for outside Kissimmee City Limits)
Winter Park (Utilities) Call 211

Seniors First 407.292.0177
(Meals on Wheels)

Veterans' Supportive Services 1877.424.3838

10/19/2023

Community Resource Flyer

For Adults and Families - Non-Emergency

Are you looking for Resources or Emergency Services:
United Way: Dial 211

Dental Services:
Valencia Dental College 407.582.1305
Dental Society–Dentist Referral 407.894.9798
Orange Blossom Family Health 407.428.5751

Department of Children & Families 866.762.2237
Apply online: http://www.myflorida.com/accessflorida

Disability Services:
UCP of Central Florida 407.852.3300
Stepping Stone Equipment 407.649.4100
Social Security 800.772.1213

Employment
Christian Help 407.834.2022
Goodwill Industries Inc.— Job Connections 407.235.1541
The Jobs Partnership of Florida 407.641.0755
Urban League 407.841.7654

ESL Services:
Orange County Public Library System 407.835.7323
Register at: https://www.ocls.info/classes-events/hashtag/esol
Adult Literacy League 407.422.1540

Furniture:
Mustard Seed 407.875.2052

Homebuyer Programs:
Orange County 407.836.5150
Osceola County 407.742.8400
Apply online:
http://sfyl.ifas.ufl.edu/osceola/family-and-consumer-sciences/financehousing/
Seminole County 407.665.2300

ID Assistance:
IDignity 407.792.1374
For more information: https://idignity.org/

Legal Aid 407.841.8310
Orange County Bar (Lawyers) 407.422.4551
Community Legal Services 800.405.1417

Low Cost Cell Phones:
Assurance Wireless
Apply online: https://www.assurancewireless.com/
SafeLink

Low Cost Internet:
Spectrum Internet Assist 855.243.8892
Apply online: https://www.spectrum.com/
Access from AT&T 866.861.6075
Apply online: https://www.att.com/internet/access/
Internet Essentials from Comcast 800.934.6489
Apply online: https://www.xfinity.com/
T-Mobile Project 1800.937.8997
Apply online: https://www.t-mobile.com/brand/project-10-million

Medical Services:
Apopka Family Health Center 407.905.8827
Florida HIV/AIDS Hotline 800.662.4357
Health Dept. Locations 407.858.1400
Orange Blossom Family Health 407.428.5751
Medicaid Options 1.888.367.6554
Medicare Hotline 800.633.4227
Shepherd's Hope 407.876.6699
Veterans Medical Center 407.631.1000
Winter Garden Health Alliance 407.905.8827
Community Health Centers (Orange) 407.905-8827
Community Health Centers (Lake) 352.314.7400

Mental Health
Mental Health Association 407.898.0110
Compassion Corner (Serving Homeless) 407.533.3767

Prescription Help
Christian Sharing Center 407.260.9155
RX Outreach 800.769.3880
Select Care Benefits 877.331.0362

Shots & Immunization Clinics
FL Dept. of Health (Dial Ext. 1) 407.836.2600
Orange County 407.836.2520
Seminole County Health Dept. 407.665.3000
Vital Statistics 407.836.2600

Transportation – Lynx 407.841.5969

Veteran Services 407.836.8990

Vision Care:
Division of Blind Services 407.245.0700
Jepesen Vision Quest 407.323.2040
Vision USA-Referral Service 800.766.4466

Community Resource Flyer
For Children

Are you looking for Resources or Emergency Services:
United Way: Dial 211

Baby Furniture or Supplies:

Pregnancy Center-First Baptist	407.514.4518
If Pregnant, Call: Healthy Start	407.858.1472
JMJ Life Center	407.839.0620
The Mustard Seed	407.875.2040

More information at: https://mustardseedfla.org/

BETA Teen Connection	407.852.3300

Bicycle Helmet (No Cost):

Epilepsy Alliance Florida	877.553.7453

Car Seat (Low Cost):

United Way	211
Healthy Start Coalition	407.858.1472

Children's Medical:

Florida Kid Care	888.540.5437
Mental Health Association	407.898.0110
Shriners Kids Hospital	800.237.5055
Shepherds Hope	407.876.6699

Childcare Services:

4C	407.522.2252
Orlando Day Nursery	407.422.5291
Crisis Nursery	407.522.2288
UCP of Central Florida	407.852.3300
Winter Park Day Nursery	407.647.0505

Child Support Enforcement	800.622.5437

Head Start Locations

Brevard County	321.576.0829
Lake County	352.357.7070
Marion County	352.629.0055 Ext. 327
Orange County	407.836.6590
Osceola County	407.522.2252
Seminole County	407.522.2252
Volusia County	386.736.1325

Student Financial Aid	800.433.3243
Teen Hotline	407.839.4357
WIC Locations	407.858.1494

Housing & Education ALLIANCE
MAKING A DIFFERENCE ONE FAMILY AT A TIME

HomeTRACK
Your Right Track Home

HUD Approved Housing Counseling Agency

CLASS DATE: ___________

BUDGET

Applicant Name	Co-Applicant Name
______________________________	______________________________

MONTHLY INCOME

Applicant		Co-Applicant	
Gross Monthly	$ _________	**Gross** Monthly	$ ________
Net Monthly	$ _________	**Net** Monthly	$ ________
Child Support	$ _________	Child Support	$ ________
Alimony	$ _________	Alimony	$ ________
Investment	$ _________	Investment	$ ________
Pension/Retirement	$ _________	Pension/Retirement	$ ________
SSI/SSD	$ _________	SSI/SSD	$ ________
Other	$ _________	Other	$ ________
TOTAL INCOME	$ ________	**TOTAL INCOME**	$ _______

MONTHLY EXPENSES – complete below for all expenses

Rent	$_________	Credit Cards (Minimum Payments)	$_________
Renters Insurance	$_________	Car Loan/Lease	$ ________
Mortgage (P & I)	$ _________	Car Insurance	$ ________
Property Taxes	$ _________	Car Maintenance	$ ________
Homeowners Insurance	$ _________	Gas/Oil	$________
Flood Insurance	$ _________	Child Support	$________
Second Mortgage/Loan	$ _________	Alimony	$ ________
HOA/Condo Fees	$ _________	Food/Groceries	$ ________
Home Repair	$ _________	Eating Out	$ ________
Electricity	$ _________	Recreation	$ ________
Water	$ _________	Personal Care	$ ________
Sewer	$ _________	Church/Contributions	$ ________
Garbage	$ _________	Medical Bills (not covered under insurance)	$ ________
Cable/Internet	$ _________		
Phone	$ _________	Medicines (not covered)	$ ________
Phone	$ _________	Pet Expense	$ ________
Cell Phone	$ _________	Other Insurance	$ ________
Student Loan	$ _________	Other Expense	$ ________
Tuition	$ _________		
School Lunch	$ _________		
Credit Cards (Minimum Payments)	$ _________	**TOTAL EXPENSES**	$________

TOTAL INCOME Less TOTAL EXPENSES **$_________**

9215 N. Florida Avenue, Suite 104, Tampa, FL 33612 – PH: (813) 932-HOME (4663), FAX: (813) 932-4660
www.heausa.org

Rev-08-24

**** No Savings **

What are the next steps?

If you are interested in learning about your financial readiness to obtain a loan for purchasing a home, we are here to assist you!

After the class, you'll receive an email outlining the NEXT STEPS. To assess your mortgage readiness and offer assistance, we'll need the following documents for the initial review:

- Copy of ID (each applicant)
- Copy of Social Security (each applicant)
- Last 60 days of Paystubs (each applicant)
- Last 60 days of Bank statements (all accounts, all pages).
- Other Sources of income (child support, alimony, Award letters)

Once you submit your documents, you will be assessed and assigned to a Housing Counselor who will contact you. Due to the demands of our program, please allow 5-7 days from the submission of your documents to be assigned. Additional documentation may be requested after your first contact with a Housing Counselor.