Habitat for Humanity® of Michigan

Thank you so much for your interest in Habitat for Humanity! We are so glad you are here. Our hope is that the path toward homeownership will be an informative, smooth and engaging partnership together. We look forward to getting started! Our first step is to have you fill out and submit the following Intake Packet.

As you get started on this path toward homeownership, what service areas are you most interested in? Please check any of the following:

- ☐ Financial Coaching *(interested in purchasing a home, want to become stable with finances to pursue life goals)*
- ☐ Foreclosure Avoidance Counseling
- ☐ Rental Counseling
- ☐ Homeless Avoidance Counseling
- ☐ Individual HomeBuyer Education Class *(already working with a lender and a realtor)*
- ☐ Group HomeBuyer Education Class *(thinking about home ownership and have questions*)
- ☐ Financial Management Education Class
- ☐ Rural Development Loan Program
- ☐ Homeowner Services Counseling *(already a homeowner, but not behind on mortgage)*

Habitat for Humanity® of Michigan

INTAKE FORM

PERSONAL INFORMATION:

Applicant Name: ______________________________________ Today's Date:________________________

Co Applicant Name: ___________________________________ Relationship to Appl: _________________

Address: ____

City: ________________________________ Zip: ___________ County:_____________________________

Phone Number:_______________________________________ ☐ Home ☐ Cell ☐ Work

Other Contact Number: _________________________________ ☐ Home ☐ Cell ☐ Work

Email address: ___________________________________ Household Language: ______________________

Were you referred by someone? ☐ Yes ☐ No

If yes, Name and Phone Number: ____

Are you interested in Financial Coaching? ☐ Yes ☐ No

Are you interested in Home Ownership? ☐ Yes ☐ No

Are you currently working with a local Habitat Office? ☐ Yes ☐ No

If yes, Habitat Office, Contact Name and Phone Number: ___________________________________

Applicant Marital Status: ☐ Married ☐ Single ☐ Separated ☐ Divorced

MILITARY SERVICE: *(please check)*

☐ Applicant is a veteran

☐ Co-Applicant is a veteran

☐ Applicant is Active Military

☐ Co-Applicant is Active Military

RACE OF APPLICANT: *(please check)*

☐ American Indian/Alaskan Native

☐ Asian

☐ Black/African American

☐ Native Hawaiian/Pacific Islander

☐ White

☐ Multi-Racial

☐ Choose not to respond

RACE OF CO-APPLICANT: *(please check)*

☐ American Indian/Alaskan Native

☐ Asian

☐ Black/African American

☐ Native Hawaiian/Pacific Islander

☐ White

☐ Multi-Racial

☐ Choose not to respond

EDUCATION INFORMATION: (for statistical purposes only; check all that apply)

Applicant Education:

High School Diploma/ GED ☐ Yes ☐ No

Associate's Degree ☐ Yes ☐ No

Some College ☐ Yes ☐ No

Bachelor's Degree ☐ Yes ☐ No

Master's Degree ☐ Yes ☐ No

Educational or vocational training ☐ Yes ☐ No

If 'yes', what training? ___________________

If 'yes', date you completed training: ______

Co-Applicant Education:

High School Diploma/ GED ☐ Yes ☐ No

Associate's Degree ☐ Yes ☐ No

Some College ☐ Yes ☐ No

Bachelor's Degree ☐ Yes ☐ No

Master's Degree ☐ Yes ☐ No

Educational or vocational training ☐ Yes ☐ No

If 'yes', what training? ___________________

If 'yes', date you completed training: ______

RENTAL INFORMATION:

Are you a current homeowner? ☐ Yes ☐ No

Are you a first-time home buyer? ☐ Yes ☐ No If 'no', what years were you a homeowner? _____________

Do you currently rent? ☐ Yes ☐ No What is your monthly rental payment? ________________

Do you currently live in a rural area? ☐ Yes ☐ No

How long have you lived at your current residence? *(in years / months)* ___________________________________

Do you have a Section 8 Housing Choice Voucher or do you live in Public Housing? ☐ Yes ☐ No

HOUSEHOLD INFORMATION: *(Include all family members)*

Name	**Date of Birth**	**Social Security # (adults only)**	**Male or Female**	**Disabled Y/N**	**Hispanic Y/N**
1.					
2.					
3.					
4.					
5.					
6.					

***additional family members should be discussed and will be added to your intake form at the initial phone appointment.**

HOUSEHOLD INCOME INFORMATION:

Income source	*Who receives this income?*	*What is the monthly amount?*
Employment		
Employment		
SSI		
FIP		
Food Stamps		
Unemployment		
Veterans		
Child Support		
Other:		

Household Net Worth: ____

[money in checking & savings accounts, auto(s) value, furniture/clothing value, any other item of value] minus [any debt items: car loans, students loans, credit card balances, personal loans, etc] equals **Household Net Worth**

EMPLOYMENT INFORMATION:

Applicant Employment

Current employer: ____________________Employer phone number: ___________________

How long have you worked at current job? _________ Pay Rate: ________ Hours/Week: _________

Start Date: ________ Business Type: (ex: construction, health care, education, etc) __________________________

What is your job title? ____

How many years have you been in the above profession? ____

Co-Applicant Employment:

Current employer: ____________________ _________ Employer phone number: _______

How long have you worked at current job? _________ Pay Rate: ________ Hours/Week: _________

Start Date: ________ Business Type: (ex: construction, health care, education, etc) __________________________

What is your job title? ____

How many years have you been in the above profession? ____

_________________________________ _________________________________ __________

Applicant Printed Name

☐ I acknowledge my electronic signature and give permission for it to be in place of my written signature

_________________________________ _________________________________ __________

Co-Applicant Printed Name Date

☐ I acknowledge my electronic signature and give permission for it to be in place of my written signature

AUTHORIZATION AND RELEASE OF INFORMATION

Confidentiality is important to us and we will always protect your privacy.

I/We understand that in signing this authorization and release of information, I/We agree to actively participate in the Housing and Education Services of Habitat for Humanity of Michigan. I/We understand that these services are completely voluntary. By signing this form, I/We understand the following:

- I/We authorize Habitat for Humanity of Michigan (HFHM), its agents, employees or Habitat Affiliates to request income and asset information from all income providers, those entities listed on the Intake Form and any other associated application forms. This form also authorizes the gathering of mortgage, credit bureau, landlord and personal information pertinent to the Housing and Education Services of HFHM.
- I/We understand a referral to other services of HFHM or another appropriate agency may be made to assist with particular concerns that have been identified, including housing programs and loan products; I/We will not be obligated to use any of the services offered.
- I/We allow HFHM to provide this information to its agents, employees or Affiliates involved with the Financial Coaching Network for the purposes in this program. The agents, employees or Affiliates involved with the HFHM Financial Coaching Network may also provide information to HFHM.
- This release of information also gives permission to share my information to and from the Affiliate Mortgage Services.
- I/We understand that this agency receives funds through HUD, NeighborWorks and other grantors and as such, is required to share some of my personal information with program administrators or their agents for the purposes of program monitoring, compliance and evaluation.
- I/We allow contact to be made on my/our behalf with representatives from mortgage, attorney, collection and credit bureau companies.
- I/We understand a counselor may provide information and answer questions, but cannot give legal advice. If there is need of legal services, I/we will be referred to an attorney for assistance.
- I/We understand that private companies (collection companies, etc.) may not receive our personal information authorized by this form unless disclosure of such information is required under State or Federal Law.

- Following is the list of people / agencies that I do NOT want to have my personal information:

  ____

Applicant Signature: ____ Date: ________________

☐ I acknowledge my electronic signature and give permission for it to be in place of my written signature

Co-Applicant Signature: ____ Date: _________________

☐ I acknowledge my electronic signature and give permission for it to be in place of my written signature

Other Household Adult Signature: ___________________________________ Date: _________________

☐ I acknowledge my electronic signature and give permission for it to be in place of my written signature

Counselor Signature: ____ Date: _________________

☐ I acknowledge my electronic signature and give permission for it to be in place of my written signature

FREEDOM TO CHOOSE DISCLOSURE

Habitat for Humanity of Michigan (HFHM) is a non-profit financial coaching and housing counseling agency that supports a network of Habitat for Humanity Affiliate Offices in Michigan, which are non-profit housing developers and support services agencies.

Our goal in providing financial coaching and housing counseling is to help you make the best decision about your finances, housing and mortgage lending needs.

In addition to our counseling services, HFHM offers the following programs and services:

- Down Payment Assistance Programs (through HOME, FHLBI or others)
- Neighborhood Revitalization and Neighborhood Improvement Programs
- Habitat for Humanity Michigan Fund, a wholly owned subsidiary of HFHM
- Rural Development Loan Packaging Program
- Affiliation with sixty-two Habitat for Humanity offices in Michigan
- Michigan Regional Distribution Center for Habitat for Humanity ReStores

You may hear about or be referred to these and other programs during discussions about our services.

You have the right to work with any financial coaching and housing counseling agency and any mortgage company; you have the right to apply for any housing program or to use any mortgage product that you choose. Please see the attached list of resources and programs in your area. We encourage you to shop around for the best program, product and services that fit your circumstances. Please see page two of this form for a brief description of the services we offer.

<u>Agency Relationships</u>: HFHM has financial affiliation or professional affiliations with HUD, NeighborWorks America, USDA Rural Development, and the State of Michigan; insurance companies like Allstate and State Farm, and banks including Bank of America, Flagstar, Comerica, Fifth Third, Huntington, Wells Fargo and JP Morgan Chase. As a housing counseling program participant, you are not obligated to use the products and services of HFHM or our industry partners.

You have the freedom to choose any program or product you wish; you are not obligated to work with Habitat for Humanity of Michigan or any Affiliate agency.

Your signature below indicates you have read and understand these statements. Regardless of your decision, we are pleased to offer our services to you.

____________________________ ____________ ______________________

Signature Date Printed Name

☐ I acknowledge my electronic signature and give permission for it to be in place of my written signature.

____________________________ ____________ ______________________

Signature Date Printed Name

☐ I acknowledge my electronic signature and give permission for it to be in place of my written signature.

FREEDOM TO CHOOSE DISCLOSURE

The following services are offered by Habitat for Humanity of Michigan:

Pre Purchase Counseling: This service is provided individually to consumers and focuses on readiness and preparation for home ownership. We offer goal setting and action planning, and walk with consumers as they remove barriers to their homeownership goal.

Pre-Purchase Home Buyer Education Workshops. Our workshops include information on various home ownership options and programs to assist first time home buyers. We provide information about **Fair Housing and Fair Lending, as well as Predatory Lending Avoidance** as a part of the pre purchase education workshops, thru individual counseling or as a stand-alone workshop.

Resolving or Preventing Mortgage Delinquency or Default. HFHM offers foreclosure avoidance strategies and works with consumers as an advocate with their lenders to help navigate the loss mitigation process.

Non-Delinquency Post-Purchase Counseling including Home Repair and Improvement: HFHM educates homeowners on a variety of topics individualized to their personal needs. We also help homeowners determine necessary repairs and obtain access to home repair grants and/or loans available through community, state and federal resources

Locating, Securing, or Maintaining Residence in Rental Housing. We provide information on HUD rental and rent subsidy programs, other federal, state or local rental assistance. We provide information on landlord tenant laws, budgeting for rent payments and providing assistance with locating alternative housing.

Financial Management, Budget and Credit Workshops: HFHM offers the following financial management topics during the following two- to three-hour group workshops: Budgeting, Credit Repair, Debt Reduction, Saving and Investing, Insurance and Long Term Planning, and Consumer Protection.

Financial Management, Budgeting and Credit Counseling: HFHM provides individual counseling on financial management, as a follow up to workshop attendance or as a stand-alone service, in order to further assist consumers in focusing on their unique situation.

Homeless Assistance: We provide referrals to emergency shelters, coordinated assessment providers, homeless services and programs available in their communities, other emergency services and transitional housing programs.

Revised 4/2020

EQUAL HOUSING OPPORTUNITY

Monthly Budget

DATE ________________

INCOME

	ESTIMATED	**ACTUAL**	**DIFFERENCE +/-**
Wages (NET – TAKE HOME)			
Other household wages			
Child Support Income			
Social Security/SSI/Disability			
Food Stamps			
Other Income			
TOTAL MONTHLY INCOME	0	0	0

FIXED EXPENSES

Housing ~ Rent/Mortgage/Land Contract			
Auto Loan			
Auto Insurance			
Student Loan			
Personal Loan / Line Of Credit			
Child Support Payment			
Child Care Expenses			
Savings			
Other Fixed Expense			
TOTAL MONTHLY FIXED EXPENSES	0	0	0

FLEXIBLE EXPENSES

Groceries			
In Between Grocery Expenses			
Gas Bill / Propane			
Electric Bill			
Water			
Trash Pick Up			
Home Telephone			
Cell Phone			
Internet Service			
Cable Service			
Automobile Gas, Oil Changes			
Auto Repair/Maintenance			
Movies/Movie Rental			
Laundry/Dry Cleaning			
Pets			
Ongoing Medical Expenses ~ out of pocket			
Dues/Subscriptions			
Money Orders or Cashiers Checks			
Overdraft, ATM Fees, Check Cashing fees			
Hair Care/Nail Care			

Monthly Budget

	Estimated	Actual	Difference +/-
Clothing			
Toiletries/Cosmetics			
Cigarettes and/or Alcohol			
Activities & Entertainment			
Dining Out – Lunches & Dinner			
Charity or Tithing			
Education Expenses			
Kids' School Lunch Expenses			
Allowance/Children's Activities			
Other Flexible Expenses			
TOTAL MONTHLY FLEXIBLE EXPENSES	0	0	0

OCCASIONAL EXPENSES

Medical			
Dental			
Vision			
Water Bill			
Vacation			
Birthdays			
Christmas/Holidays			
TOTAL MONTHLY OCCASIONAL EXPENSES	0	0	0

DEBT REDUCING EXPENSES

Credit Card #1			
Credit Card #2			
Credit Card #3			
Credit Card #4			
Other Debt Reducing Expense:			
Other Debt Reducing Expense:			
Other Debt Reducing Expense:			
TOTAL MONTHLY DEBT REDUCING EXPENSES	0	0	0

COMPARE INCOME AND EXPENSES

Total Monthly Income $ 0____________________
Total Monthly Expenses $ 0____________________
DIFFERENCE ~ GAIN/(LOSS) $ ____________________

Money to put toward further Debt Reduction Items $ ____________________

CAUTION—Your Action is Required Soon

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

OMB Approval No: 2502-0538
(exp. 06/30/2021)

For Your Protection:
Get a Home Inspection

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

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

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

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

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

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

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

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

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

Selecting a Trained Professional Home Inspector

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

I/We have read this document and understand that if I/we wish to get a home inspection, it is best to do so as soon as the inspection is possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. The lender may not perform a home inspection and neither FHA not the lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

(Signed) Homebuyer	Date	(Signed) Homebuyer	Date

☐ I acknowledge my electronic signature and give permission for it to be in place of my written signature.

CFPB FINANCIAL WELL-BEING SCALE

Questionnaire

NAME OR NUMBER

Part 1: How well does this statement describe you or your situation?

This statement describes me	Completely	Very well	Somewhat	Very little	Not at all
1. I could handle a major unexpected expense	☐	☐	☐	☐	☐
2. I am securing my financial future	☐	☐	☐	☐	☐
3. Because of my money situation, I feel like I will never have the things I want in life	☐	☐	☐	☐	☐
4. I can enjoy life because of the way I'm managing my money	☐	☐	☐	☐	☐
5. I am just getting by financially	☐	☐	☐	☐	☐
6. I am concerned that the money I have or will save won't last	☐	☐	☐	☐	☐

Part 2: How often does this statement apply to you?

This statement applies to me	Always	Often	Sometimes	Rarely	Never
7. Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month	☐	☐	☐	☐	☐
8. I have money left over at the end of the month	☐	☐	☐	☐	☐
9. I am behind with my finances	☐	☐	☐	☐	☐
10. My finances control my life	☐	☐	☐	☐	☐

Part 3: Tell us about yourself.

11. How old are you?	☐ 18-61	☐ 62+
12. How did you take the questionnaire?	☐ I read the questions	☐ Someone read the questions to me