



Homes on the Hill Housing Counseling Packet

Type of Counseling Service: ___ PrePurchase ___ PostPurchase ___ COCLT ___ Foreclosure Prevention ___ Credit/Financial Capability ___ Rental ___ Other

Personal Information	Counseling Applicant	Counseling Co-Applicant
Name		
Address		
City, State, Zip Code		
County		
Residency Status	Rent Own Other	Rent Own Other
Length of Current Occupancy/Ownership	Years Months	Years Months
Date of Birth		
Social Security No.		
Home Phone		
Work Phone		
Cell Phone	<input type="checkbox"/> Texting is okay	<input type="checkbox"/> Texting is okay
Email Address		
Preferred Contact Method (Home Phone, Cell, Work)		
Best Time For Us to Call		
How did you hear about Homes on the Hill?	<input type="checkbox"/> Please add me to HOTH's email contact list.	
If Purchasing, are you a First Time Homebuyer?	Yes No	Yes No
Current Landlord Information	Name Phone Email	Name Phone Email
Is anyone in your household over the age of 62? ___ Yes ___ No		
Demographics	Counseling Applicant	Co-Applicant
Race (Check all that apply) ↑ <i>Please answer both sections.</i> ↓	<input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White	<input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White
	Ethnicity Type <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Household Size: _____ <small>(Total number of people living in the house)</small>	Number of Adults _____	Number of Dependents _____
Marital Status		
Gender		

Demographics cont.	Counseling Applicant	Counseling Co-Applicant
Citizenship	<input type="checkbox"/> Non-Resident Alien <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> Non-Resident Alien <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> U.S. Citizen
Country of Origin		
Preferred Language		
Are you disabled?		
Highest Education Level	<input type="checkbox"/> No High School Diploma <input type="checkbox"/> GED <input type="checkbox"/> High School Diploma <input type="checkbox"/> Vocational Certificate <input type="checkbox"/> Some College <input type="checkbox"/> Associate's Degree <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> Doctoral Degree	<input type="checkbox"/> No High School Diploma <input type="checkbox"/> GED <input type="checkbox"/> High School Diploma <input type="checkbox"/> Vocational Certificate <input type="checkbox"/> Some College <input type="checkbox"/> Associate's Degree <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> Doctoral Degree
Please check all that apply	<input type="checkbox"/> Female Head of Household <input type="checkbox"/> Single Head of Household <input type="checkbox"/> U.S. Veteran <input type="checkbox"/> Owned Home in Last 3 Years	<input type="checkbox"/> Female Head of Household <input type="checkbox"/> Single Head of Household <input type="checkbox"/> U.S. Veteran <input type="checkbox"/> Owned Home in Last 3 Years
Employment / Income	Counseling Applicant	Counseling Co-Applicant
	<input type="checkbox"/> Self-Employed <input type="checkbox"/> Farm Worker	<input type="checkbox"/> Self-Employed <input type="checkbox"/> Farm Worker
Employer		
Job Title		
Start Date/End Date	_____ to _____	_____ to _____
Income Source No. 1:	\$ _____ gross \$ _____ net <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly	\$ _____ gross \$ _____ net <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly
Income Source No. 2:	\$ _____ gross \$ _____ net <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly	\$ _____ gross \$ _____ net <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly
Income Source No.3:	\$ _____ gross \$ _____ net <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly	\$ _____ gross \$ _____ net <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly
What is/are your Financial Goal(s) at this time?		

By signing below I agree that, to the best of my knowledge, the above information is true.

Counseling Applicant Signature: _____ Date: _____

Counseling Co-Applicant Signature: _____ Date: _____



Homes on the Hill

Monthly Budget Worksheet

Please provide the total dollar amount spent for each item **PER MONTH** for all household members.

Housing	
Rent/Mortgage Payment	\$
Renters/Home Owners Insurance	\$
Property Taxes (If Separate Payment)	\$
Condo/Homeowners Assoc. Fees	\$
Home Maint, Cleaning, Lawn/Garden	\$
Electric	\$
Heating	\$
Water/Sewer	\$
Trash/Recycling/Yard Waste	\$
Appliances, Furniture, Rent-to-Own	\$
TOTALS	

Auto/Transportation	
Car loan	\$
Car Insurance	\$
Car Tags, Maintenance/Repairs	\$
Gasoline	\$
Parking	\$
Bus/Ride Fares	\$
TOTALS	

Telephone, Telecom	
Basic Phone Service	\$
Cell Phone	\$
TOTALS	

Children and Elders	
Day Care	\$
School lunches	\$
Extra Curricular/School Activities	\$
Elder Care	\$
TOTALS	

Liabilities, Loans	
Alimony/Child Support (Not yet deducted)	\$
Bank Fees	\$
Cashier's Checks, Payday Loans	\$
Collections, Late Fees	\$
Credit Card Payments	\$
Legal Fees	\$
Loan Payments (All Types)	\$
TOTALS	

Healthcare	
Dental	\$
Doctor Visits/Co-Pays/Deductibles	\$
Medical Bills	\$
Health Insurance	\$
Pharmacy, Prescription Drugs	\$
Vision	\$
Life Insurance	\$
TOTALS	

Food	
Groceries	\$
Eating Out, Delivery	\$
Snacks	\$
Alcohol	\$
TOTALS	

Education	
Tuition	\$
Books, School Supplies	\$
Misc. School Fees	\$
TOTALS	

Monthly Budget Worksheet continued

Please provide the total dollar amount spent for each item **PER MONTH** for all household members.

Personal Care	
Clothing, Shoes	\$
Cosmetics	\$
Dry Cleaning, Laundry	\$
Salon/Barber	\$
Nails	\$
Toiletries	\$
TOTALS	

Entertainment	
Subscriptions, Magazines, News	\$
Cable/Satellite/Streaming TV	\$
Internet	\$
Cigarettes, Tobacco	\$
Fitness	\$
Hobbies, Sports	\$
Holidays, Events	\$
Gifts	\$
Movies, Rentals, Music, Apps	\$
Vacations, Travel	\$
Lottery, Bingo	\$
Memberships, Club Dues	\$
TOTALS	

Donations	
Religious Contributions	\$
Charities	\$
Union Groups, Professional Dues	\$
TOTALS	

Pets	
Food	\$
Groomer, Monthly Treatments	\$
Veterinarian Bills	\$
TOTALS	

Savings	
Savings Account	\$
IRA, Retirement (Not yet deducted)	\$
Investments	\$
TOTALS	

Other Expenses	
	\$
	\$
TOTALS	

Household **"Net"** Monthly Income _____

Total Monthly Expenses (-) _____

Total Monthly Balance (-/+) _____

Counseling Applicant Date

Counseling Co-Applicant Date

Housing Counselor Date

*Only valid with signature from HOTH housing Counselor.



Are You Ready to Buy a Home?

- 1) Do you have a stable income with a two year job history?**
Did you know? It is not necessary to have the same job for two years, but you should be in the same line of work and able to explain any gaps in your employment history. YES NO
- 2) Do you have enough income to support a mortgage payment?**
Did you know? Most lenders require applicants to provide two years tax returns, W-2s, and pay stubs and will not allow a mortgage payment that is more than 31% of your total gross monthly income. Self-employed buyers must use their net income after all business related expenses have been deducted to qualify for most mortgages. YES NO
- 3) Do you have a history of paying your rent and all bills on time?**
Did you know? Lenders will check your last 12 months rental payment history. Recent collections, inquiries, or late payments can adversely affect your credit score. YES NO
- 4) Do you know what your credit score is?**
Did you know? Your credit score drives many parts of the home buying process including the type of loan, interest rate, down payment amount, and insurance premium. Some down payment assistance programs have credit score requirements. YES NO
- 5) Do you have a manageable debt load?**
Did you know? Student loans, even those that are currently deferred, should be counted into your monthly debt load and many lenders will ask you to provide proof of what the payments will be once they come due. High revolving debt or car loan payments can affect your debt to income ratio and limit your buying power. YES NO
- 6) Do you have checking and savings accounts?**
Did you know? Lenders will review the last 2 months of your bank statements, and NSF fees, unexplained deposits, and loan payments not showing on your credit report can jeopardize your loan approval. House repairs are inevitable. Homeowners cannot call their landlord when the roof leaks, so start an emergency savings account today. YES NO
- 7) Do you have money saved for down payment, earnest money deposit, upfront costs (application fee, appraisal fee, home inspection), closing costs, required reserves, utility deposits, and moving expenses?**
Did you know? There are several down payment and closing cost assistance programs available. Each have income, debt ratio, and credit score guidelines, but they do not cover earnest money, upfront costs, utility deposits, and moving expenses. YES NO
- 8) Do you know that when it comes to housing, it is illegal to discriminate because of race, color, religion, sex, handicap, familial status, or national origin?**
Did you know? Fair housing complaints can be filed with HUD's FHEO department by telephone (1-800-669-9777), mail, or online at https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint YES NO
- 9) Do you know that housing built before 1978 may contain lead-based paint?**
Did you know? Lead from paint, paint chips, and dust can pose health hazards of not taken care of properly. Lead exposure is especially harmful to young children and pregnant women. Before buying pre-1978 housing, sellers must disclose the presence of known lead-based paint and lead-based paint hazards in the dwelling. YES NO

Counseling Applicant Signature: _____ Date: _____

Counseling Co-Applicant Signature: _____ Date: _____



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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I am securing my financial future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Because of my money situation, I feel like I will never have the things I want in life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I can enjoy life because of the way I'm managing my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I am just getting by financially	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I am concerned that the money I have or will save won't last	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I have money left over at the end of the month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. I am behind with my finances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. My finances control my life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

Counseling Applicant Signature: _____ Date: _____

Counseling Co-Applicant Signature: _____ Date: _____



Mortgage Shopping Worksheet

	Lender 1		Lender 2	
Name of Lender:	SAMPLE	SAMPLE	SAMPLE	SAMPLE
Name of Contact:				
Date of Contact:				
Mortgage Amount:	\$100,000			
	mortgage 1	mortgage 2	mortgage 1	mortgage 2
Basic Information on the Loans				
Type of Mortgage: fixed rate, adjustable rate, conventional, FHA, other? If adjustable, see below	FHA	Conven	Portfolio	
Minimum down payment required	3.5%	20%	\$500 w/DAP	
Loan term (length of loan)	30 year	30 year	30 year	
Contract interest rate	3.25%	3.5%	4.0%	
Annual percentage rate (APR)	4.328%	4.291%	4.972%	
Points (may be called loan discount points)	N/A	N/A	N/A	
Monthly Private Mortgage Insurance (PMI) premiums	1.25%	N/A	N/A	
How long must you keep PMI?	30 year	N/A	N/A	
Estimated monthly escrow for taxes and hazard insurance	\$266	\$266	\$266	
Estimated monthly payment (Principal, Interest, Taxes, Insurance, PMI)	\$736.65	\$575.91	\$677.38	

- 1) Are you planning to shop around with 3 different lenders for your mortgage loan? YES NO
- 2) Do you know the difference between interest rate and annual percentage rate (APR)? YES NO
- 3) Are you familiar with types of mortgage loans including FHA and conventional? YES NO
- 4) Is it important to you that your lender is familiar with Homes on the Hill and knowledgeable about various types of down payment assistance? YES NO
- 5) Did you know that your lender is responsible for submitting your application for down payment assistance? YES NO

Counseling Applicant's Signature Date

Counseling Co-Applicant's Signature Date



CAUTION—Your Action is Required Soon

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



OMB Approval No: 2582-0538
(exp. 06/28/2021)

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 (circle one) 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 possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

_____ / / _____ / /
 (Signed) Homebuyer Date (Signed) Homebuyer Date

Public reporting burden for this collection is estimated to average 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB Internet page at <http://www.whitehouse.gov/library/omb/OMBINVC.html> HUD If desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.



HUD-92564-CN (expiration)

- 1) Do you understand the difference between a home inspection and an appraisal? YES NO
- 2) Are you planning on getting a home inspection when you purchase your home? YES NO
- 3) Do you have money saved to pay for a home inspection? YES NO
- 4) Do you know there is certification in the State of Ohio for home inspectors? YES NO

Counseling Applicant's Signature Date

Counseling Applicant's Signature Date





• 3659 Soldano Blvd. • Columbus, OH 43228 • Phone: 614-275-HOME • Fax: 614-275-3060 • www.hoth-cdc.org •

Homes on the Hill CDC AGENCY DISCLOSURE

Homes on the Hill (HOTH) CDC is a HUD approved housing counseling agency. The HOTH mission is to strengthen neighborhoods by providing quality affordable housing, advocacy, education, and supportive services to individuals and families of primarily low/moderate incomes. As a potential client of this organization, you have the right to know the following:

HOTH is a not-for-profit organization and works to provide **all services free of charge**. HOTH will access a soft-touch, tri-merge copy of your credit report at no charge to you. This will not affect your credit scores. You may also bring in your own current copy of a tri-merge credit report if you prefer.

Besides offering housing counseling services, HOTH is also a housing developer and offers new and rehabbed homes for sale and rent. As a HOTH client, you are under **no obligation** to purchase property from HOTH or to rent a property from HOTH. HOTH will work to assist you in the purchase or rental of any property of your own choice.

HOTH also sometimes offers various down payment assistance programs, each with their own restrictions and guidelines, to qualified applicants. As a HOTH client, you are under **no obligation** to participate in our programs. If you wish to pursue any form of down payment assistance, HOTH will work to assist you in determining which program best fits your needs, including but not limited to programs offered by the City of Columbus, Franklin County, CHP/Homeport, OHFA, HOTH, COCLT and any others available.

All information submitted to HOTH is considered **confidential** and will be kept confidential unless you consent to the disclosure of such information.

HOTH is approved by the U.S. Department of Housing and Urban Development. HOTH also maintains affiliations, funding sources, partnerships, and working relationships with other public and private community organizations which could create a conflict of interest. These community ties are listed in our brochure and on our website.

As a client, you have the **freedom of choice** in selecting and engaging in any and all business transactions with persons working in the financial, mortgage, real estate, homeowner education, housing counseling or other homeownership industry professionals. You have the right to make voluntary and informed decisions free of coercion, intimidation, or undue pressure.

If at any time you decide to terminate your relationship with HOTH, you have the right to request an **assessment** of your immediate or long term potential for successfully achieving or maintaining homeownership and a **description** of the recommended steps to attain your housing goal in the future.

I acknowledge that I have received a "Referral List" of local assistance organizations and if I am a pre-purchase client a list of local "Downpayment Assistance Programs".

Counseling Applicant's Signature

Date

Counseling Co-Applicant's Signature

Date



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CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct Homes on the Hill CDC (hereinafter "HOTH") **to obtain and review my credit report**. My credit report will be obtained from a credit reporting agency chosen by HOTH. I understand and agree that HOTH intends to use the credit report for the purpose of evaluating my financial readiness to rent or purchase a home.

My signature below also **authorizes the release to credit reporting agencies of financial or other information** that I have supplied to HOTH in connection with such evaluation. Authorization is further granted to the credit reporting agency to **use a copy of this form to obtain any information the credit reporting agency deems necessary** to complete my credit report.

In addition, in connection with determining my ability to obtain a loan, I authorize that **HOTH may share with potential mortgage lenders and/or counseling agencies my credit report and any information that I have provided**, including any computations and assessments that have been produced based upon such information. **Mortgage lenders may share the information I provide to the lender with the counseling agencies**. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying HOTH in writing.

Counseling Applicant's Name (Print)

Counseling Co-Applicant's Name (Print)

Counseling Applicant's Signature

Counseling Co-Applicant's Signature

Social Security Number

Social Security Number

Date

Date

Counseling Applicant's Date of Birth

Counseling Co-Applicant's Date of Birth

Counseling Applicant's Address

Counseling Co-Applicant's Address



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Date: ____/____/20____

Name: _____

ACTION PLAN

Confirm budget: Look over household finances and confirm budget. Brainstorm ideas to decrease expenses and increase income.

Establish and/or increase general savings. My goal is to save \$____SS_in ____ month(s).

Establish and/or increase credit scores.

Counseling Applicant Signature*

Counselor Signature

Counseling Co-Applicant Signature*

***Please sign before submitting; your counselor will tailor your plan to fit your needs and goals and review it with you during your meeting.**