

HOUSING "PRE-INTAKE" FORM

EMAIL ADDRESS: _____

Date _____ Customer # _____

Please provide information about yourself for customer tracking purposes. Thank you.

1. First Name _____ MI _____ Last Name _____
(Primary Applicant)

2. First Name _____ MI _____ Last Name _____
(Co-Applicant)

3. Address _____ City _____ State _____ Zip Code _____

4. Home Phone () _____ Work Phone () _____ Cell Phone or Pager _____

5. S/S Number _____ Birthday _____ Age _____

Please check all that apply:

6. Ethnicity African-American Hispanic Asian Native American White Other: _____

7. Marital Status Single Married Divorced Separated Widowed

8. Gender M F Female Head of Household? Education: Diploma / GED
 Degree

9. Are you a first-time homebuyer? Disabled? Senior (over 55)? Some college

10. Family Size _____ Any special needs _____
 military
 other

11. Annual Gross Income (before taxes)
\$ _____ + \$ _____ = \$ _____

12. Current Rent or Mortgage Payment \$ _____

13. How Did You Hear About Our Organization?

Newspaper Bank Government Walk-in Staff Member Previous Customer
 Friend/Relative Realtor Flyer TV/Radio Homebuyer Fair Other: _____

FOR OFFICE USE ONLY

1. Customer # _____ Census Tract _____

2. Type of Service: _____ Dates/Hours: _____

- Pre-purchase education
- Pre-purchase counseling
- Post-purchase education
- Post-purchase counseling
- Other

3. Income Level Moderate Low Very Low

4. Referred To: Real Estate Agent Lender Nonprofit Other _____

Reason: _____

5. Notes: _____

HOUSING COUNSELING DISCLOSURE STATEMENT:

Rocky Mount Housing Authority

DESCRIPTION OF SERVICES

- ✓ **Pre-Purchase Counseling**
Addresses issues that may prevent or delay affordable mortgage financing, while offering specific steps to help the client achieve their goal of homeownership.
- ✓ **Pre-Purchase Homebuyer Education Workshops**
In a group education setting workshops will offer information to clients how to help them reach their goal of homeownership. Informing about affordable mortgage products.
- ✓ **Mortgage Delinquency and Default Resolution Counseling**
A personalized Foreclosure Prevention Counseling session will reveal your overall financial picture and explain possible alternatives to foreclosure. Determining the best course of action can be difficult to do on your own, especially with the large number of programs and options available.
- ✓ **Financial Management /Budget Counseling**
After getting an overview of a client's financial picture by taking inventory of credit cards, income and expenses, a counselor will discuss the financial goals of the client and create an action plan to help them meet those goals. Financial goals may include surviving a financial crisis—such as a job loss, divorce or death; getting out of debt; saving for a down payment on a home; building an emergency savings cushion. Personalized plans include prioritizing debt repayment, use of household budget, addressing credit issues, and possibly a debt management plan. Credit score is assessed to get a clearer snapshot of the client's credit standing.
- ✓ **Home Improvement and Rehabilitation**
Provide technical assistance on routine maintenance of your home of equipment serving, roofing gutter clean-out, plumbing, (clogs), floor care, smoke detector testing, remove sediment from the bottom of the tank, care of major appliances, and more.
- ✓ **Non-Delinquency Post-Purchase Counseling for Homeowners**
This service is for those who have recently completed the home-buying process. People who are new to owning a house need to make sure that they are prepared for the new costs they will incur. We provide information of what to expect and how to manage your finances effectively. This session also covers the specifics of the mortgage and its features.
- ✓ **Rental Housing Counseling**
Explanation of tenant's rights, lease and rental agreements. Customers are also informed of HUD Section 8/Housing Choice Voucher Subsidy Program, landlord tenant mediation, landlord grievances and Fair Housing Laws.

I/We understand that it is my/our right and responsibility to decide whether to engage in any course of Housing Counseling with the Rocky Mount Housing Authority (RMHA) and determine whether counseling is suitable for my/our housing problem.

I/We understand that we are not obligated to receive, purchase, or utilize any other services offered by Rocky Mount Housing Authority (RMHA), or its exclusive partners, in order to receive housing counseling.

I/We understand that the Rocky Mount Housing Authority (RMHA) does not currently charge a fee for any counseling services. However, I/We understand that the Rocky Mount Housing Authority (RMHA) has the discretion to charge reasonable fees for some counseling services in the future, and that these fees will be explained to me prior to any counseling. I further understand that fees will not be charged if they create a financial hardship, and that I will not be denied counseling if I cannot pay the fees.

I/We understand that the Rocky Mount Housing Authority provides information on a broad range of housing programs and products, and that the housing counseling I receive from the Rocky Mount Housing Authority (RMHA) in no way obligates me to choose any particular loan product or housing program discussed in my counseling sessions.

I/We understand that the Rocky Mount Housing Authority does not guarantee that I/We will receive mortgage financing from any lender and/or other mortgage financing entity.

I/We may be referred to other housing services of the organization or to another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of these services offered to me.

I/We understand that a counselor may answer questions and provide information but cannot give legal advice. If I want legal advice, I will be referred for appropriate assistance.

I have reviewed and understand the above Counseling Services Disclosure Statement.

Client Signature _____ *Date* _____

Client Signature _____ *Date* _____

Counselor Signature _____ *Date* _____

Telephone Counseling: Disclosure Statement Read to Client? **Yes** **No**

Housing Authority Of The City Of Rocky Mount, North Carolina

NON-EXCLUSIVE/DISCLOSURE NOTIFICATION

By executing this notice, I have hereby acknowledge that I understand and agree that I have complete discretion concerning the selection of any services needed, recommended, or required in regards to my pursuit of homeownership including, but not limited to; lenders, lending products, and home choice.

I further acknowledge that I understand and agree that I am receiving "Counseling Services" regarding "Homeownership Relations" from RMHA HUD-Certified Counselors; and I understand and agree that I am not bound and/or restricted by any opinions, recommendations, or advice provided to me by any employee(s) of the Housing Authority of the City of Rocky Mount, North Carolina, its agents, or its housing program partners.

I, hereby, acknowledge my understanding and agreement of the above by my legal signature below:

Client's Printed Name (Please print clearly.)

Client's Legal Signature

Date

Counselor's Signature

Date