

Habitat for Humanity of Lee and Hendry Counties, Inc. is a non-profit, HUD-approved housing counseling agency. We provide education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention and non-delinquency post-purchase counseling.

Our **Housing Advisors** are experienced, trained professionals who will provide one-on-one housing counseling and guidance to help you make the right choices based on your needs, and on your current and future financial capability.

If you would like to open a Housing Counseling file, please fill out the Housing Counseling Intake Form and additional forms; and submit them along with the following documentation:

- \$25 - Credit report fee (per individual)**
 - Personal check or Money Order, we do not accept cash
 - Soft inquiry, it will not impact your credit score
- Copies of Photo IDs (Driver's License)**
 - Please provide a legible copy of your photo ID in color
- Proof of Income**

If employed:

 - Copies of last 3 months of paystubs
 - Copies of two most recent tax returns (including W2 forms)

If self-employed:

 - Copies of two most recent tax returns (including 1099 forms and Schedule C)
 - Current year-to-date Profit & Loss Statement

Benefits (Social Security, Disability, Retirement), if applicable:

 - Copy of updated award letter stating the monthly benefit

Alimony/Child Support (if applicable):

 - Copy of court order showing amount awarded
 - Copy of case history showing amounts disbursed
 - If not court ordered, 6 months of payment history
- Bank Statements**
 - Copies of last 3 months of bank statements for all bank accounts

Additional Forms:

- **Monthly Household Spending Plan:** please fill it out as accurate as possible to the best of your abilities. It will be reviewed during the one-on-one counseling session.
- **Housing Counseling Program Disclosure Form:** please make sure to read and sign the form.
- **Privacy Statement and Notice:** please make sure to read and sign the form.
- **Note:** If we do NOT receive a complete Intake Form along with required documentation and credit report fee, we will NOT be able to schedule an appointment with a Housing Advisor.

+ Other documentation may be requested during the housing counseling process

You can drop-off your Intake Form along with all required documentation and credit report fee during regular business hours (Monday – Friday from 9:00 am - 5:00 pm), using the drop box located in our North Fort Myers office; or, you can mail it to our office (address below).

After we have reviewed your case, you will receive a phone call to set up an appointment with one of our Housing Advisors. If you have questions related to the Intake Form and how to open a counseling file, please contact **Abby Roman** by calling at 239-652-1675 or by e-mail: AbbyR@habitat4humanity.org

FOR INTERNAL USE

Date Received: _____

CM#: _____

Housing Advisor: _____



HOUSING COUNSELING INTAKE FORM

This is NOT an application for the Habitat Homeownership Program



Please print clearly and complete the required information as accurate as possible

CLIENT 1	CLIENT 2
Name: _____	Name: _____
_____	_____
Birth Date (MM/DD/YYYY) _____ Social Security Number _____	Birth Date (MM/DD/YYYY) _____ Social Security Number _____
Phone: _____	Phone: _____
Email: _____	Email: _____
_____	_____
Address	Address
_____	_____
City _____ State _____ Zip Code _____	City _____ State _____ Zip Code _____
Time at current address: _____	Time at current address: _____
Race (please select):	Race (please select):
Ethnicity (please select "yes" or "no"). Hispanic:	Ethnicity (please select "yes" or "no"). Hispanic:
You should select both a "Race" category and a "yes" or "no" for Hispanic origin	You should select both a "Race" category and a "yes" or "no" for Hispanic origin
Are you a U.S. citizen or a Permanent Resident?	Are you a U.S. citizen or a Permanent Resident?
Marital Status (please select):	Marital Status (please select):
Gender (please select):	Gender (please select):
Handicapped (please select) ?	Handicapped (please select) ?
Education (please select):	Education (please select):

List last 2 years of employment history

EMPLOYMENT - CLIENT 1	EMPLOYMENT - CLIENT 2	
Current Employer: _____		
Title _____ Hire Date _____ Phone: _____	Title _____ Hire Date _____ Phone: _____	
Address _____		
City _____	State _____	Zip Code _____
Please select: # Hours per week: _____		
Pay Rate: \$ _____		
Is this amount paid: _____		
If you have a second job, please specify:		
Other Employer: _____		
Title _____ Hire Date _____ Phone: _____	Title _____ Hire Date _____ Phone: _____	
Address _____		
City _____	State _____	Zip Code _____
Please select: # Hours per week: _____		
Pay Rate: \$ _____		
Is this amount paid: _____		
If less than 2 years at current employment:		
Previous Employer: _____		
Title _____ Hire Date _____ Phone: _____	Title _____ Hire Date _____ Phone: _____	
Address _____		
City _____	State _____	Zip Code _____
Please select: # Hours per week: _____		
Pay Rate: \$ _____		
Was this amount paid: _____		

Continue listing previous employers on a separate sheet of paper (if needed)

HOUSEHOLD INFORMATION

Current Housing Arrangement (please select):

Are you a first Time Buyer? (please specify):

(you do not currently own a home and have not owned a home in the past 3 years)

Annual Family or Household Income : \$ _____

Household Type (please select the most accurate)?

If other, explain: _____

Family/Household Size : _____ *How many dependents?* _____ *What ages are they?* _____

Are there non-dependents who will be living in the home? *If yes, list below:*

Relationship	Age	Relationship	Age
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Referred to by (please select all that apply):

If you were referred by a bank, which one? _____

If referred by another source not listed above, which one? _____

INCOME	Please Print Clearly	
<i>Type of Income</i>	CLIENT 1 <i>Monthly Amount \$</i>	CLIENT 2 <i>Monthly Amount \$</i>
Primary Employment		
Other Employment (if applicable)		
Self-employment Income		
Social Security		
Retirement Pension		
Alimony/Child Support		
Public Assistance		
Other Income		

Please answer the following questions:

CLIENT 1

CLIENT 2

Can you document your child support/alimony income?

If yes, how long will it continue? _____

If your child or a family member receives SSI, how many more years will the payments continue? _____

If you receive disability income, is it for a permanent disability?

LIABILITIES/DEBT**Please Print Clearly**

Please list any debts you have, including credit cards, auto loans, student loans, personal loans and child support.
Do NOT include rent or utilities.

Paid To	CLIENT 1		CLIENT 2	
	Monthly Payment \$	Current Balance	Monthly Payment \$	Current Balance
1. Auto Loan				
2. Credit Card 1				
3. Credit Card 2				
4. Credit Card 3				
5. Credit Card 4				
6. Student Loan				
7. Personal Loan				
8. Furniture Store				
9. Child Support				
10. Other				

Please use additional sheets if necessary.

Please answer the following questions:

CLIENT 1**CLIENT 2**

Do you make payments on time?

Are you currently in Chapter 13 bankruptcy?

Have you had a Chapter 7 bankruptcy?

If yes, when was it discharged? _____

Within the past 3 years, have you had a property foreclosed? If yes, specify the date. _____

ASSETS / SAVINGS / INVESTMENTS**Please Print Clearly**

Please list the approximate value of the following:

Current balance in \$

	CLIENT 1	CLIENT 2
Checking account		
Savings account		
Cash		
CDs		
Securities (stocks, bonds, etc.)		
Retirement accountS (e.g. 401k or IRA)		
Other Liquid Funds		

Are you about to receive additional funds (e.g., tax refunds, property sales, etc.)? (select)

If yes, how much? \$ _____

Please complete **Spending Plan** (Attachment #1)

REQUIRED DOCUMENTATION (Please include)

You are required to submit the documentation listed in the "Checklist for your One-on-One Counseling Session"

MY HOUSING GOAL IS TO... (CHECK ALL THAT APPLY)

- | | |
|---|---|
| Buy a home (pre-purchase counseling) | Receive financial management counseling |
| Prevent foreclosure | Maintain a home |
| Discuss a fair housing rights violation | Obtain rental housing counseling |
| Transition from homelessness | Other |

ADDITIONAL INFORMATION

CLIENT 1

CLIENT 2

Have you owned a home in the last three (3) years?

Are you a Veteran?

Do you have a contract on a house at this time?

Are you currently working with a real-estate agent?

Most convenient time for an individual appointment?

AUTHORIZATION

I authorize the Housing Advisors to:

- (a) pull my/our credit report to review my/our credit file for housing counseling in connection with my pursuit on a loan to purchase real property;
- (b) pull my/our credit report and review my/our credit file for informational inquiry purposes; and
- (c) to share my/our personal and financial information with my lender in connection with my pursuit of a loan to purchase a home.

I/We understand that the Housing Advisor provide confidential pre-purchase & post-purchase housing counseling after which I will receive a written **action plan** consisting of recommendations for handling my credit and finances, possibly including referrals to other agencies as appropriate;

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

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

Client 1

Date

Client 2

Date

Monthly Household Spending Plan

Attachment # 1

A good budget is a Spending Plan that includes everything you will spend money on and stays within your income. If we don't budget, we lose control of our expenses, and can't even figure out where the money went.

Name:
Address:
E-mail:

Date:
CMS#:
Phone #:

Income	Employment	
	Overtime	
	Interest & Dividend	
	Net Rental Income	
	Bonuses	
	Commissions	
	Social Security	
	Child Support	
	Alimony	
	Retirement Pension	
	Unemployment	
	Other	
	Withholding	()
Net Income:		

Fixed Expenses	Auto Insurance	
	Auto Loan	
	Auto Repairs / Maint	
	Gasoline	
	Child Support / Alimony	
	Credit Card Min Payments	
	Credit Collections	
	Housing Payment	
	Payday Loan	
	Personal Loan	
	Student Loan	
	Medical Bills	
	Medications	
	Savings/Emergency Fund	
	Tax	
	Internet	
	Cable TV	
	Cell Phone	
	Electricity	
	Water/Sewer	
	Land Line	
	Miscellaneous	
	Discretionary Expenses	Charity
Dining		
Food and Groceries		
Gifts		
Public Transportation		
Pet Expenses		
Child Care		
Clothing		
Fitness Membership		
Laundry / Cleaning		
Entertainment		
Miscellaneous		
Total Expenses:		

Net Income:	<input type="text"/>
Total Expenses:	<input type="text"/>
Net Surplus (Deficit):	<input type="text"/>
Savings Balance:	<input type="text"/>

Stick to your budget and track your expenses each month

Client 1- Signature

Client 2- Signature

Housing Advisor



Habitat for Humanity of Lee and Hendry Counties, Inc.
Housing Counseling Program
1288 N. Tamiami Trail, N. Fort Myers, FL 33903
Ph: (239) 652-4663 / Fax: (239) 652-0386



HOUSING COUNSELING PROGRAM DISCLOSURE FORM

NOTE: *If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about our housing counseling program, please inform our housing counselor program staff so alternative accommodations may be arranged*

Agency Description and Program Purpose: Habitat for Humanity of Lee and Hendry Counties, Inc. is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention and non-delinquency post-purchase counseling. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.).

Services Offered

Pre-purchase Homebuyer Counseling – One-on-one counseling for workshop participants is provided on all topics covered in the workshops, and will offer assistance in developing an action plan to help homebuyers reach their home buying goal.

Fair Housing Pre-Purchase Education Workshops – Group workshops on topics to help homebuyers understand Fair Housing, identify discrimination and steps to take if you think you are a victim of housing discrimination. Taught in conjunction with the Predatory Lending Education Workshop.

Predatory Lending Education Workshop – Group workshops on topics to help homebuyers identify predatory lenders and tips to avoid becoming a victim of a predatory lender. Taught in conjunction with the Fair Housing Pre-Purchase Education Workshop.

Pre-Purchase Homebuyer Workshops – HUD approved 8-hour group workshop on topics that will prepare the homebuyer to make informed home purchase decisions. Topics include homebuyer readiness, managing money, understanding credit, obtaining a mortgage loan, shopping for a home and protecting your investment.

Mortgage Delinquency and Default Resolution Counseling – One-on-one counseling designed to help homeowners get current on their mortgage payments, work out a payment agreement with their lender, or navigate the sale or foreclosure process.

Resolving/Preventing Mortgage Delinquency Workshops – Group workshops on topics to help homeowners avoid becoming delinquent on their mortgage and information on how to resolve delinquent mortgage payments.

Financial Management/Budget Counseling

One-on-one counseling designed to help individuals create and manage a budget, manage household debt and learn ways to reach financial goals.

Financial, Budgeting and Credit Workshops

Group workshops to prepare individuals to make wise financial decisions. Topics include preparing and managing a budget, managing and reducing debt, and tips and tools for managing and saving money.

Home Improvement and Rehabilitation Counseling

One-on-one counseling designed to assist in developing an action plan to help homeowners reach their home improvement or home rehabilitation goals.

Post-Purchase Homeowner Workshops – Group workshops on topics to prepare homeowners for the opportunities and challenges brought about by buying a new home. Topics include benefits of homeownership, money matters, maintaining your home and community involvement.

Additionally, Habitat for Humanity of Lee and Hendry Counties, Inc. has homebuyer program, an owner-occupied repair program and a rental program for residents of Lee and Hendry Counties. You are not obligated to participate in this or other Habitat for Humanity programs and services while you are receiving housing counseling from our agency.

As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.

Client and Counselor Roles and Responsibilities in One-on-One Counseling	
Counselor’s Roles and Responsibilities	Client’s Roles and Responsibilities
<ul style="list-style-type: none"> ➤ Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history. ➤ Preparing a Client Action Plan that lists the steps that you and your counselor will take to achieve your housing goal. ➤ Preparing a household budget that will help you manage your debt, expenses, and savings. ➤ Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal. ➤ Neither your counselor nor Habitat for Humanity’s employees, agents, or directors may provide legal advice 	<ul style="list-style-type: none"> ➤ Completing the steps assigned to you in your Client Action Plan. ➤ Providing accurate information about your income, debts, expenses, credit, and employment. ➤ Attending meetings, returning calls, providing requested paperwork in a timely manner. ➤ Notifying Habitat for Humanity or your counselor when changing housing goal. ➤ Attending educational workshop(s) as recommended. ➤ Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.
<p>Termination of Service: Failure to work cooperatively with your housing counselor and/or Habitat for Humanity will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments, failure to provide necessary documents for workout resolution, withholding pertinent information pertaining to your case and failure to inform Habitat for Humanity of assistance received from another agency within the last year.</p>	

Agency Conduct: No Habitat for Humanity of Lee and Hendry Counties, Inc. employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency’s compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships: Habitat for Humanity of Lee and Hendry Counties, Inc’s Counseling Program has professional affiliations with HUD, The State of Florida, Lee County, Hendry County, The City of Fort Myers, The City of Cape Coral, The City of Bonita Springs, the City of Labelle, Florida Housing Coalition and banks including SunTrust Bank, Iberia Bank, Florida Community Bank, BB&T, FineMark, EverBank, Regions, Bank of America and Northern Trust. As a housing counseling program participant, you are not obligated to use the products and services of Habitat for Humanity of Lee and Hendry Counties, Inc. or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice: Habitat for Humanity of Lee and Hendry Counties, Inc. has a first-time homebuyer program. However, you are not obligated to participate in this or other Habitat for Humanity programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Administration (FHA), Lee County Housing Development Corporation, Cape Coral Housing Development Corporation and USDA for first-time homebuyer loan programs. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.

Referrals and Community Resources: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by Habitat for Humanity and its exclusive partners and affiliates

Privacy Policy: I/we acknowledge that I/we received a copy of the following:

- _____ Habitat for Humanity of Lee and Hendry Counties, Inc’s Privacy Policy
- _____ “Know the Signs of Housing Discrimination” sheet
- _____ “For Your Protection: Get a Home Inspection” sheet

Errors and Omissions and Disclaimer of Liability: I/we agree Habitat for Humanity of Lee and Hendry Counties, Inc., its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in Habitat for Humanity of Lee and Hendry Counties, Inc’s. counseling program, and I hereby release and waive all claims of action against Habitat for Humanity of Lee and Hendry Counties, Inc. and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, Habitat for Humanity of Lee and Hendry County, Inc., or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with Habitat for Humanity of Lee and Hendry Counties, Inc. grantors such as HUD or one of our professional affiliates.

I/we acknowledge that I/we received, reviewed, and agree to Habitat for Humanity of Lee and Hendry Counties, Inc's Housing Counseling Program Disclosures.

Client Printed Name

Signature

Date

Client Printed Name

Signature

Date



**Habitat for Humanity of Lee and Hendry Counties, Inc.
Privacy Statement and Notice**

At Habitat for Humanity of Lee and Hendry Counties, Inc., we are committed to keeping your information private. We recognize the importance applicants, partner families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, partner family, tenant, and homeowner data –such as tax returns, pay stubs, credit reports, employment verifications and payment history– internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency;
- Information we receive from you during interviews

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as name, address, social security number, income, age, assets, family size, ethnicity, and other information from the application;
- Information about your transactions with us, our affiliates, or others such as your payment history or amounts due to us;
- Information we receive from a consumer reporting agency such as your credit history;
- Information gathered from interviews with us, such as family size

Habitat for Humanity of Lee and Hendry Counties, Inc., employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents or banks providing loan funding;
- Nonprofit organizations, public sector agencies or governments

We may also disclose nonpublic information about you to nonaffiliated third parties as permitted by law, in connection with our normal operating practices.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

I acknowledge that I have received a copy of Habitat for Humanity of Lee and Hendry Counties, Inc. Privacy Statement and Notice.

Applicant Signature

Date

Co-applicant Signature

Date

Print Name _____

Print Name _____