



# NID HOUSING COUNSELING AGENCY INTAKE FORM

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## Dear NID Client:

We are dedicated to assisting you in making the right decisions. We provide counseling services and education to the community at no cost. Please complete the application using the following guidelines:

- All NID Disclosures must be signed before the Housing Counselor be able to schedule any appointment
- Only use Black or Blue ink
- It is important to disclose all pertinent information, so we can have a complete and accurate picture of your situation and assist you in the best way possible.
- Let us know if you are now or have previously worked with another agency.
- Be advised that appointments are prioritized based on Housing Counselor schedule.

**Submit the following supporting documentation prior to your appointment (originals not accepted):**

### First Time Home Buyers Clients:

**Documents need to be current, not more of 90 days old.**

- \_\_\_\_\_ Proof of Income
- \_\_\_\_\_ Copy of ID
- \_\_\_\_\_ Current Bank Statements (All pages)
- \_\_\_\_\_ Tax Returns & W-2 (\_\_\_\_\_)
- \_\_\_\_\_ Copy of all bills (include utilities, credit statements, etc.)
- \_\_\_\_\_ Copy of Credit Report
- \_\_\_\_\_ Copy of Current Lease agreement (if applicable)

### Homeowner Clients:

- \_\_\_\_\_ Current Mortgage Statement
- \_\_\_\_\_ Property Taxes and Property Insurance
- \_\_\_\_\_ Proof of Income
- \_\_\_\_\_ Current Bank Statements (All pages)
- \_\_\_\_\_ Tax Returns & W-2 (\_\_\_\_\_)
- \_\_\_\_\_ Copy of all bills (include utilities, credit statements, etc.)



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For a file to be considered (**under the HUD/ NID-HCA guidelines**) complete file, a housing counselor must perform and document each of the following activities. Each of the following “MUST” be in each client’s file (paper or electronic)....**WITHOUT EXCEPTION.**

- **Budget/Financial Analysis:** A detailed review of the client's income, expenses, spending habits, and use of credit in order to evaluate their unique financial situation relative to their housing needs.
- **Housing Analysis:** A review of the client’s housing needs, current housing quality, and housing affordability relative to their financial capability.
- **Action Plan:** must establish an action plan that outlines actions of client’s housing goals
- **Discuss Alternatives:** FHA programs and products if applicable, relevant to the specific housing need.
- **Third Party Authorizations/Privacy Policy Statement**
- **Follow up after one-to-one appointment form**
- **Follow up:** Documented efforts by the Branch Office Counselor(s) to have follow-up communication with the client(s) to ensure that client is progressing toward his or her housing goals(s), to modify or terminate housing counseling services, and to determine and report outcomes.
- **Home Inspection Materials for Pre-Purchase Clients:**
  - **For Your Protection Get a Home Inspection**
  - **Ten Important Questions to Ask a Home Inspector**
- **NID- Client 30 days’ Notice**
- **Supporting Documents:** Pay stubs, Bank Statements, Credit Report, etc.
- **NID-HCA Client Survey**

I, \_\_\_\_\_ Certified that all this documents are included in this file.

Today is \_\_\_\_\_.

**\*\*This information is required in order to do a complete analysis of your current situation\*\***



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## APPLICANT INFORMATION

### How did you hear about NID-HCA?

- Internet Search
- HUD/Fannie Mae
- My Lender
- Media (television, radio)
- Real Estate Agent
- Other: \_\_\_\_\_

### Education Group Session:

- Home Buyer Education Class
- Know Before You Go Assessments
- Down Payment Assistance Course
- Reverse Mortgage Workshop
- Credit Improvements Course
- Other: \_\_\_\_\_

### Counseling Types (check all that apply):

- Home Buyer
- Credit
- Budget
- Rental
- Post Counseling
- Mortgage Delinquency
- Down Payment Assistance
- Other: \_\_\_\_\_



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Please print clearing, using black or dark blue ink. Complete all sections

## APPLICANT INFORMATION:

Date: \_\_\_\_\_ Email Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Name: \_\_\_\_\_ D.O.B. \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Gender: Female/Male: \_\_\_\_\_

Current Street Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Employer Name/Address \_\_\_\_\_ Start Date \_\_\_\_\_ Job Title \_\_\_\_\_

## CO- APPLICANT/SPOUSE INFORMATION (if applicable):

Name: \_\_\_\_\_ D.O.B. \_\_\_\_\_ Phone \_\_\_\_\_

Current Street Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Gender: Female/Male: \_\_\_\_\_ Employer \_\_\_\_\_

Start Date \_\_\_\_\_ End Date \_\_\_\_\_ Job Title \_\_\_\_\_ Marital Status \_\_\_\_\_

## MORTGAGE INFORMATION (if applicable):

Lender: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Monthly Mortgage Payment: \$ \_\_\_\_\_ Taxes included: Y/N Insurance included: Y/N

If Not included what is the amount \_\_\_\_\_ Past Due Amount: \$ \_\_\_\_\_

How Many Months Behind? \_\_\_\_\_ Missed Payments: 30\_\_ 60\_\_ 90\_\_ 120+\_\_

Interest Rate: \_\_\_\_\_ Term: \_\_\_\_\_ Months Remaining on Mortgage: \_\_\_\_\_ Year Mortgage Financed \_\_\_\_\_

Type of Loan: Fixed\_\_ ARM\_\_ Other (please explain): \_\_\_\_\_

Have you Had a Loan Modification in last 5 years? Y/N If Yes, When and explain outcome: \_\_\_\_\_



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**Ethnicity:**    Hispanic                      Non Hispanic                      Choose not to respond

**Race:** (please check only one)

- |  |  |
|--|--|
| <input type="checkbox"/> American India/Alaskan Native       | <input type="checkbox"/> Native Hawaiian or other Pacific Islander |
| <input type="checkbox"/> Asian                               | <input type="checkbox"/> White                                     |
| <input type="checkbox"/> Black or African American           | <input type="checkbox"/> Choose not to respond                     |
| <input type="checkbox"/> Black or African-American and White | <input type="checkbox"/> Other_____                                |

**Marital Status:**    Married    Single    Divorced    Separated    **Children**\_\_\_\_\_    **Ages**\_\_\_\_\_

**Family Size** \_\_\_\_\_                      **Are you Disabled?**    Yes                      No                      **Are you a US Citizen?** \_\_\_\_\_

**Have you filed bankruptcy?** \_\_\_\_\_    If Yes, when was your bankruptcy discharged? \_\_\_\_\_                      **Chapter 7 or 13?** \_\_\_\_\_

**Highest Level of Education (please check only one):**

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> No High School Diploma        | <input type="checkbox"/> Masters Degree         | <input type="checkbox"/> Choose not to respond |
| <input type="checkbox"/> Some College, didn't graduate | <input type="checkbox"/> Vocational Certificate | <input type="checkbox"/> Bachelors Degree      |
| <input type="checkbox"/> Associates Degree             | <input type="checkbox"/> Doctorate              | <input type="checkbox"/> GED                   |
|  | <input type="checkbox"/> High School Diploma    |  |



# NID HOUSING COUNSELING AGENCY INTAKE FORM

## HOUSEHOLD INCOME

Base Gross Monthly Salary \$ \_\_\_\_\_ \$ \_\_\_\_\_ Co Owner/Spouse

\$ \_\_\_\_\_ \$ \_\_\_\_\_ Co Owner/Spouse  
**Expenses** **Balance**

Mortgage/Rent Payment \$ \_\_\_\_\_

2<sup>nd</sup> Mortgage/Rent Payment \$ \_\_\_\_\_

Property taxes & insurance (If not escrowed) \$ \_\_\_\_\_

Housing: Utility (gas) \$ \_\_\_\_\_

Housing: Utility (electric) \$ \_\_\_\_\_

Housing: Utility (water/sewage) \$ \_\_\_\_\_

Housing: Utility (Cable/Other) \$ \_\_\_\_\_

Telephone (cellular, land line) \$ \_\_\_\_\_

Auto: Car note \$ \_\_\_\_\_

Auto: Gas \$ \_\_\_\_\_

Auto: Parking, Maintenance \$ \_\_\_\_\_

Insurance (auto, life, rental) \$ \_\_\_\_\_

Food (groceries) \$ \_\_\_\_\_

Credit Cards \$ \_\_\_\_\_

Child Support \$ \_\_\_\_\_

Health care (of pocket) \$ \_\_\_\_\_

Personal Loans \$ \_\_\_\_\_

Child Care \$ \_\_\_\_\_

Tuition/Books \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**TOTAL EXPENSES** \_\_\_\_\_

Client \_\_\_\_\_

Date \_\_\_\_\_

Client \_\_\_\_\_



## Calculate Front-End Ratio and Back-End Ratio

### The Front-End Ratio:

This is calculated by taking the total monthly housing costs by income before tax. This means you don't only include debt repayments for housing, but also look at associated costs such as insurances, property taxes and others.

### The Back-End Ratio:

The back-end DTI ratio looks at all debt repayments, not just those linked to housing. This may be credit cards, student loans, car loans or a personal loan, etc.

Client Front-End Ratio: \_\_\_\_\_%

Client Back-End Ratio: \_\_\_\_\_%

Improving your debt-to-income ratio:

\_\_\_\_\_  
\_\_\_\_\_

\*36% or less: This is an ideal debt load to carry for most people. Showing that you can control your spending in relation to your income is what lenders are looking for when evaluating if you are credit-worthy.

\*37-42%: Your debts still may seem manageable, but start paying them down before they begin to spiral out of control. At this level, credit cards still may be easy to obtain, but acquiring loans may be more difficult.

\*43-49%: Your debt ratio is high and financial difficulties may be looming unless you take immediate action.

\*50%+: Seek professional help to make plans for drastically reducing your debt before it becomes a real problem.

\_\_\_\_\_ Initial(s)



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**NID-HCA SERVICES:** NID-HCA is an HUD-approved provider of housing counseling and education services. Through grant partnerships with federal and local governments and private industry partners, NID-HCA offers no-cost counseling and education on a wide variety of housing matters. If your counselor's office does not provide the service that you require, this agency will do its best to refer you to an agency that may be able to assist you.

NID-HCA is a not-for-profit organization. Your counselor has an obligation to provide you with information that will support your housing goal with the utmost care, integrity, and honesty.

**SERVICES WE PROVIDE:** Our services are delivered in two categories: counseling and education. Counseling is delivered in a confidential, one-on-one setting between you and the housing counselor. The counseling session is specific to your needs. A course of action is developed to help guide both you and the counselor to reach your determined housing goal.

The education component is delivered in a classroom setting where an instructor, usually a housing counselor and/or a professional from the home-buying process, can educate the participants on the applicable course. Each education component is usually followed by a counseling session.

Our agency provides many of our services free of charge. You will be notified at the beginning of the counseling session if a service carries a fee. Here is brief description of all the types of services we provide.

**Pre-Purchase Counseling and Education:** These services include information on selecting a home and a neighborhood; financial literacy and real estate terminology; preparing for a mortgage and home purchase; down payment assistance programs; how to select a real estate professional: special veterans counseling; a complete explanation of standard purchase procedures, property inspections, insurance, escrows; laws and regulations covering your purchase including fair housing laws, predatory lending laws, laws prohibiting mortgage modification scams, and the like; financing alternatives; conventional mortgage products; purchasing REO properties, short sale properties and NSP program properties; budget counseling; credit counseling; how to maintain your home and protect your investment; home energy counseling; and discussion of closing costs and the HUD-1.

**Educational Workshops: First-Time Homebuyers:** NID-HCA provides monthly 8-hour and 4-hour workshops, usually on a Saturday, and provides detailed information for the participant on how to become mortgage ready, shop for a loan, select a real estate professional and how to maintain his or her home. After the workshop a confidential one-on-one-session is scheduled to determine the client's specific course of action leading to homeownership, and to issue the first-time homebuyer certificate.

\_\_\_\_\_ Initial(s)





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**Money Smart:** NID-HCA provides a monthly 2-hour financial literacy workshop. It is comprehensive financial education curriculum designed to help individuals enhance their financial skills. After the workshop each participant meets one-on-one with a housing counselor to establish a plan of action specific to the client's needs.

**Resolving or Preventing of Mortgage Delinquency Counseling and Education:** These services include: helping you effectively work with lender/servicers including drawing up documents for loan modification and submission of modification documents; fair lending/mortgage fraud identification, referral and reporting; loan modification procedures and programs; work-out plans; loan refinance; deed-in-lieu; deed-in lease; short sale; working with investors; using "hardest hit" funding; review of financials and how to modify living expenses to increase retained household income; what to do if your hardship application is denied by your lender/servicer; explaining what a foreclosure is, the foreclosure process and important timelines, alternatives to foreclosure; mortgage rate reduction programs; loss mitigation strategies; property retention and disposition options; hands-on counseling in delinquency; and bankruptcy information.

**Educational Workshops: Making Your Home Affordable:** NID-HCA provides monthly 2 - 4 hour foreclosure prevention and homeownership preservation workshops, usually on a Wednesday. We provide detailed information for the participant on how to avoid foreclosure, mortgage default/delinquency issues, how to submit a hardship application to a lender/servicer, how to effectively communicate with a lender/servicer, homeownership retention and disposition options. After the workshop each participant meets one-on-one with a housing counselor to develop a plan of action specific to the client's needs.

**Home Equity Conversion Mortgage Counseling and Education:** These services include: detailed information on the reverse mortgage, loan exit strategies, options other than a reverse mortgage, overview of the reverse mortgage loan application process, information regarding the financial implications of entering into a reverse mortgage and explaining and issuing the certificate of counseling.

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**Rental Counseling and Education:** These services include but are not limited to providing information and direct help with: renting with impaired credit; rentals for low, low income persons; excessive deposits; budget and debt counseling; financial literacy counseling and class-type education; rights of children who have been displaced due to foreclosure; rental scams; fair housing awareness, discrimination, health and safety repairs, filing complaints; NID-HCA Tenant Wise program consisting of information and direct assistance with tenant rights, responsibilities and remedies; eviction mitigation; mobility counseling; resources on HUD rental programs and rent subsidy programs; lease and rental agreements; and post-occupancy matters.

**Home Improvement and Rehabilitation:** These services include helping our clients obtain loans and grants for home rehabilitation and providing information on hiring contractors and housing codes.

**Displacement and Relocation Counseling and Education:** These services include: helping our clients with relocation benefits, obtaining alternative housing and bankruptcy information.

Client \_\_\_\_\_ Date \_\_\_\_\_

Client \_\_\_\_\_ Date \_\_\_\_\_



# NID HOUSING COUNSELING AGENCY INTAKE FORM

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## Credit Report Authorization & Privacy Disclosure Form

I hereby authorize & instruct **NID- Housing Counseling Agency** hereinafter to obtain and review

My credit report. My credit report will be obtained from a credit-reporting agency chosen by NID-HCA. I understand and agree that **NID-HCA** intends to use the credit report to evaluating my financial readines to purchase a home, credit counseling, and/or to engage in post-purchase counseling

My signature below also authorizes the release to credit reporting agencies of financial or other Information that I have supplied to **NID-HCA** in collection with such evaluation. Authorization Is further granted to the credit-reporting agency to use a copy of this form to obtain any Information he credit reporting agency deems necessary to complete my credit report.

In addition, in connection to determine my ability a loan:

I, \_\_\_\_\_ ( please check one)  
Your Name

\_\_\_\_\_ Authorize

\_\_\_\_\_ Do Not Authorize

**NID-HCA** to share with potential mortgage lenders and/or counseling agencies my credit report And any information that I have provided, including any communication & computations & Assessments that have been produced based upon such information. These lenders may contact Me to dicuss loans for which I may be eligible, and these counseling agencies may contact me to Discuss counseling services.

I understant that I may revoke my consent to these disclosures by notifying **NID-HCA National Office** in writing.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Signature

## CODE OF ETHICS AND STANDARDS OF CONDUCT

**General Statements:** Every officer, employee or agent of the Agency shall perform their duties in good faith, in a manner such persons believe to be in the best interest of the Agency, and with such care, including reasonable inquiry, as an ordinarily prudent person in like position would use under similar circumstances.

Every officer, employee or agent of the Agency must act in a manner that will advance and achieve the Agency's purposes, rather than advance their personal interests.

In performing the duties of an officer, the officer shall be entitled to rely on information, opinions, reports or statements, including financial statements or other financial data, prepared or presented by appropriate agency personnel or Counsel, independent accountants or other persons competent to render services deemed necessary by the Agency.

Every officer, employee or agent of the Agency is responsible for knowing and understanding the application of this Code of Ethics and Standards of Conduct.

Every officer, employee or agent of the Agency is required to consult with appropriate Agency sources regarding any situation about which the officer, employee or agent is unclear regarding the application of these ethical rules and standards of conduct. An officer, employee or agent who violates these ethical rules and standards of conduct cannot defend his or her misconduct based on an asserted "failure to understand" said rules and standards.

**Fraud or Dishonesty:** All officers, employees and agents of the Agency are encouraged to report to appropriate Agency authorities, all acts of fraud or dishonesty encountered in their scope of duties for the Agency.

**Prohibition Against Real or Apparent Conflicts of Interest:** Subject to both the pertinent statutes set forth in the California Corporations Code and the California Common Law, as a general rule, no officer, employee or agent of the Agency shall be materially financially interested, directly or indirectly, in any contract or other transaction with the Agency; no officer, employee or agent shall be materially financially interested, directly or indirectly, in any contract or other transaction with an Agency client.

**Prohibition Against Solicitation of Gratuities:** No officer, employee or agent of the Agency may solicit gifts or gratuities, of any value, from clients of the Agency.

**Acceptance of Gratuities:** No officer, employee or agent of the Agency shall accept unsolicited gifts or gratuities of more than nominal value from any client of the Agency.

\_\_\_\_\_ Initial(s)



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## THIRD PARTY AND LEGAL SERVICES AUTHORIZATION

I authorize NID-HCA, NID Legal Services and (Counselor) \_\_\_\_\_ of NID Housing Counseling Agency located at **3030 Euclid Avenue Suite 412, Cleveland, Ohio 44115**, whom can be contacted at **(216) 752-9264** to:

Do all things necessary and obtain all information necessary to aid with the improvement of my mortgage status, or other matter subject to this counseling, with my lender and other relevant third parties; and share statistical information about my transaction, HUD or other government funders in accordance with the Privacy Act and other applicable law and program regulations.

I grant permission: to NID-HCA to follow-up with me within the next three years for the purposes of program evaluation, to use a photocopy of my/our signature(s) below to obtain necessary information.

I understand that: NID-HCA provides foreclosure mitigation counseling and that I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies, as appropriate; my counselor is not allowed to provide legal advice, and that nothing in this Authorization creates an attorney-client relationship between you and NID-HCA or NID Legal Services; I am not obligated to choose any of the loan products or other housing programs I am counseled about, or may be referred to; NID-HCA receives Congressional funds through HUD program and is required to share some of my personal information with HUD program administrators or their agents for purposes of program monitoring, compliance and evaluation.

I/we acknowledge that I/we have received a copy of NID-HCA's Privacy Policy, a separate document, and that I have been counseled on how to opt-out of personally identifiable information disclosures with a separate form.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Mortgager/Servicer: \_\_\_\_\_

Loan Number: \_\_\_\_\_



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## DISCLOSURE REGARDING AGENCY RELATIONSHIPS

NID-HCA is a not-for-profit organization. When you enter into a discussion with your housing counselor, we want you to understand the nature of the counseling relationship. The Counselor has an obligation to provide you with information that will support your housing goal with the utmost care, integrity, and honesty.

Counseling is a counselor-to-client or counselor-to-group activity during which the counselor completes some or all of the following activities:

Interviews you to obtain basic information about you, your family and your housing need, problem or goal helps you determine a potentially realizable objective you set for yourself Identifies resources within the Agency (such as loans, grants or rental opportunities), within the community or government agencies, that might assist in meeting the client's need or resolving the client's problem designs and explains a counseling plan that suggests how you can address your need or desire recommends additional private or group counseling sessions conducted by the Agency or by other community organizations.

1. I understand that NID-HCA provides housing counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that NID-HCA receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of personal information with NFMC program administrators or their agents for purposes of program monitoring compliance and evaluation.
3. I understand NID-HCA receives funds through The Department of Housing and Urban Development (HUD).
4. I understand that NID-HCA receives funds through Bank of America Homebuyer Education and Counseling program in the amount of \$300.00 for counseling responsibilities performed.
5. I acknowledge that I have received a copy of NID-HCA's Privacy Policy.
6. I may be referred to other housing services of the organization or 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 the services offered to me.
7. I acknowledged that I received NID-HCA national branch office partnership directory and I'm in no way obligated to use any services.
8. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
9. I understand that NID-HCA provides information and education on numerous loan products and housing programs and I further understand that the housing counseling. I receive from NID-HCA in no way obligates me to use any products/services.

NID-HCA is committed to assuring the privacy of individuals and families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your "nonpublic personal information," such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future program.

\_\_\_\_\_ Initial(s)



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- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as you account balance, payment history, parties to transaction and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

### You may opt out of certain disclosure

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out” of disclosures.

### Release of your information to third parties

Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical electronic and procedural safeguards that comply with federal regulations to guard your nonpublic persona information.

### Counselor Obligations

Your counselor represents your interests and will provide you information and referrals on programs and resources that best meet your needs without regard to any other consideration. Your counselor cannot provide you with legal or financial advice; however your counselor will make recommendations based on his/her knowledge of programs related to your goal. To avoid steering, the recommendation will include competing sources as well. It is up to you to review the recommendation and make a choice about which company and services you want to apply for – whether or not the company was referred by the Counselor. You choose.

### PRIVACY POLICY AND PRACTICES OF NID-HCA

We at NID Housing Counseling Agency -value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

### Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

**I/we acknowledge receipt of a copy of this disclosure and understand that NID-HCA may receive fees or grants in connection with my transaction. I also acknowledge that my counselor will disclose if there is a transaction based grant or fee or other potential conflict related to the services I/we receive.**

Client \_\_\_\_\_ Date \_\_\_\_\_

Client \_\_\_\_\_ Date \_\_\_\_\_



## Disclosure of Information

The U.S Department of Housing and Urban Development (HUD) requires housing counseling agencies (HCAs) participating in its Housing Counseling Program to provide legal disclosures to its counseled clients.

## Client Freedom of Choice

At NID-HCA Agency, some of our Housing Counselors are Real Estate professionals.

However, **\*you are not obligated to participate and/or use their services while you are receiving Housing Counseling from this office.**

**You are entitle to choose whatever Real Estate Professional, Lender and Lending Products you prefer.**

Client Name: \_\_\_\_\_

Date: \_\_\_\_\_

Client signature: \_\_\_\_\_

Counselors please be sure our NID Client acknowledges receipt of this disclosure by signing and date this form



## Disclosure of Information

The U.S Department of Housing and Urban Development ( HUD) requires housing counseling agencies (HCAs) participating in its Housing Counseling Program to provide legal disclosures to its counseled clients.

The NID-HCA Housing Counselor has provided the following information and materials including but not limited to:

- Fair Housing:** include the promotion and protection of civil rights as they relate to ensuring equal opportunity housing. Such educational sessions may include topics such as identifying and reporting discriminatory policies, procedures and practices.
  
- Predatory Lending:** The term “predatory lending” describes unscrupulous actions by lenders, appraisers, mortgage brokers, home improvement contractors and other industry fair lending and predatory.

Housing Counselor has provided the disclosures and home inspection materials:

- For Your Protection get a Home Inspection**
  
- Ten Important Questions to Ask Your Home Inspector** (for the pre-purchase clients and homebuyer education clients)

Client Name: \_\_\_\_\_

Date: \_\_\_\_\_

Client signature: \_\_\_\_\_

# WHAT'S PREVENTING YOU FROM GETTING A HOME LOAN?



## TAKE ACTION AGAINST LENDING DISCRIMINATION.

Some hurdles are expected in the race to purchase a home. But if you feel that you've been denied financing of a home because of race, color, national origin, religion, sex, familial status or disability, or because of the racial or ethnic composition of your neighborhood, that's against the law. Report it to HUD or your local fair housing center.

Visit [hud.gov/fairhousing](http://hud.gov/fairhousing) or call the HUD Hotline **1-800-669-9777** (English/Español)

**FAIR HOUSING IS YOUR RIGHT. USE IT!**



A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).

\_\_\_\_\_ Initial(s)

It's okay to consider color



...as long as it's green.

Judging you by what you look like instead of your qualifications is discrimination. What matters is your ability to pay for housing. It's illegal to discriminate because of race, color, religion, sex, national origin, disability or familial status in the sale or rental of housing.

If you believe you may be a victim of housing discrimination,  
contact HUD or your local Fair Housing Center:

Visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing) or call the HUD Hotline  
1-800-669-9777 (voice) 1-800-927-9275 (TTY)

*Your Choice. Your Right. Your Home.*



A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).



\_\_\_\_\_ Initial(s)

## Ten Important Questions to Ask Your Home Inspector

### 1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

### 2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

### 3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

### 4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

### 5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical singlefamily house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

### 6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

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## NID HOUSING COUNSELING AGENCY INTAKE FORM

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### **7. What type of inspection report do you provide and how long will it take to receive the report?**

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

### **8. Will I be able to attend the inspection?**

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

### **9. Do you maintain membership in a professional home inspector association?**

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

### **10. Do you participate in continuing education programs to keep your expertise up to date?**

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training

**Client** \_\_\_\_\_

**Date** \_\_\_\_\_

**Client** \_\_\_\_\_

**Date** \_\_\_\_\_

## NID-HCA RESOURCES

### **Rescue Funds**

NCRC  
727 15<sup>th</sup> Street Suite 900  
Washington, DC 20005  
Phone(202) 628-8866  
Fax (202) 628-9802

The Legal Aid Society of Cleveland  
(216) 687-1900

Cleveland Tenants Organization  
(216) 432-0617

Policy Matters of Ohio  
(216) 361-9801

Home Owner Preservation  
Foundation  
(888) 995-HOPE

### **Attorney's**

James Hardiman (216) 502-0800  
Virgil Brown (216) 851-3304  
Mark Weisman (216) 436-2000  
(Cuyahoga County Foreclosure  
Intervention)

### **Real Estate Agents:**

McMullan Realty (216) 991-8100  
AJ Lewis (216) 752-9400  
Century 21 (440) 439-5220  
Ruffin Real Estate (216) 663-0330  
E & D Realty (216) 751-0200  
www.realtor.com

### **Lenders**

American Midwest (440) 882-5403  
Fifth Third (216) 475-5351  
Key Bank (330) 253-0512  
PNC (216) 231-3650

Ohio Housing Finance Agency  
(614) 466-7970  
[ohfa@ohiohome.org](mailto:ohfa@ohiohome.org)

[www.hud.gov](http://www.hud.gov) for lender and  
information regarding  
homeownership foreclosure and  
any other information.

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# CAUTION

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



OMB Approval No: 2502-0538  
(exp. 05/31/2014)

## 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.

### Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- ✓ Estimate the market value of a house;
- ✓ Make sure that the house meets FHA minimum property standards/requirements; and
- ✓ Make sure that the property is marketable.

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

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. 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

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. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

### Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.



HUD-92564-CN (5/05)



# CAUTION

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