

HELP CDC PROGRAMS APPLICATION & DISCLOSURES



STEP 1: SELECTION

Please select the Program or Service from choices on Page 1

- **HOME BUYERS TRAINING CLUB:**

Work with an Advisor to reach your goal of homeownership.

- **"COMMIT TO SIX!" PROGRAM:**

Ready to work on your Credit, Debt, or a Realistic Budget.

- **eHOME AMERICA or FRAMEWORK:**

Application required to receive your Course Completion Certificate.

- **OTHER PROGRAM**



STEP 2: COMPLETE THE ENTIRE APPLICATION

Please enter ALL information and sign the application (electronically).

Return the application to HELP CDC.



STEP 3: SCHEDULE YOUR 1ST APPOINTMENT

Our Client Services Specialist will make 3 attempts to contact you by phone, text, and email to schedule your first appointment with your NEW Advisor.

PLEASE NOTE:

You must complete the entire registration process to meet with our HUD-Certified Housing Advisors.

We value your time and ours.

We will make every effort to be prepared and on time for your scheduled appointments AND we expect you to have the same commitment for the entire process.

If you are not prepared in advance for an appointment (required documents not submitted, incomplete homework, etc.), we will reschedule your appointment.

Please be sure to read the Counseling Agreement & Disclosure section!



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"Helping Everyone Live Prosperously"



APPLICATION & DISCLOSURES

Select a PROGRAM or SERVICE below:

Form with four checkboxes: Home Buyers Training Club, "Commit to Six!" Financial Education/Management, eHome America or FrameWork Online Education Course, and Other Program.

"FUTURE HOMEOWNER" #1 CLIENT INFORMATION:

FIRST NAME:
LAST NAME:
MIDDLE INITIAL:

HOME ADDRESS:

APT/UNIT#
CITY: ZIP CODE: STATE:

MAILING ADDRESS (if different than HOME ADDRESS above):

APT/UNIT#
CITY: ZIP CODE: STATE:

HOME PHONE:
CELL PHONE:
EMAIL ADDRESS:

DEMOGRAPHICS: (Select One)

RACE:
IS HISPANIC?:

HOUSEHOLD INFORMATION:

NUMBER OF PEOPLE IN HOUSEHOLD:
NUMBER OF HOUSEHOLD MEMBERS UNDER 18:

GENDER:

DO YOU HAVE A BASIC KNOWLEDGE OF THE ENGLISH LANGUAGE?:

BIRTHDATE (mm/dd/yyyy):

SOCIAL SECURITY #: XXX - XX -

EDUCATION:

ARE YOU A VETERAN? :

IS THERE A HOUSEHOLD MEMBER WITH A DISABILITY? :

COUNTY:

CURRENT RESIDENCE:

INCOME/FINANCIAL INFORMATION:

EMPLOYER NAME #1:
MONTHLY FROM EMPLOYER

EMPLOYER NAME #2:
MONTHLY FROM EMPLOYER

OTHER INCOME SOURCES:

\$
\$
\$
TOTAL ANNUAL INCOME

"FUTURE HOMEOWNER" #2 CLIENT INFORMATION:

FIRST NAME:
LAST NAME:
MIDDLE INITIAL:

Check this box if same HOME ADDRESS as Client #1 and SKIP to MAILING ADDRESS OR HOME PHONE

HOME ADDRESS:

APT/UNIT#
CITY: ZIP CODE: STATE:

MAILING ADDRESS (if different than HOME ADDRESS):

APT/UNIT#
CITY: ZIP CODE: STATE:

HOME PHONE:
CELL PHONE:
EMAIL ADDRESS:

DEMOGRAPHICS: (Select One)

RACE:
IS HISPANIC?:

HOUSEHOLD INFORMATION:

NUMBER OF PEOPLE IN HOUSEHOLD:
NUMBER OF HOUSEHOLD MEMBERS UNDER 18:

GENDER:

DO YOU HAVE A BASIC KNOWLEDGE OF THE ENGLISH LANGUAGE?:

BIRTHDATE (mm/dd/yyyy):

SOCIAL SECURITY #: XXX - XX -

EDUCATION:

ARE YOU A VETERAN? :

IS THERE A HOUSEHOLD MEMBER WITH A DISABILITY? :

COUNTY:

CURRENT RESIDENCE:

INCOME/FINANCIAL INFORMATION:

EMPLOYER NAME #1:
MONTHLY FROM EMPLOYER

EMPLOYER NAME #2:
MONTHLY FROM EMPLOYER

OTHER INCOME SOURCES:

\$
\$
\$
TOTAL ANNUAL INCOME



APPLICATION & DISCLOSURES (continued)

HOUSEHOLD BUDGET WORKSHEET

Please take a moment and fill in this Household Budget Worksheet. Do not worry about being exact with the amounts. You DO NOT have to add or total any of the information in this Worksheet.

CLIENT #1

CLIENT #1	
I have completed my Household Budget Worksheet.	
CLIENT INITIALS:	

HOUSING	MONTHLY COST	INSURANCE	MONTHLY COST
Mortgage or rent	\$	Renters	\$
Phone	\$	Health	\$
Electricity	\$	Life	\$
Gas	\$	Other	\$
Water and sewer	\$		\$
Cable	\$		\$
Waste removal	\$		\$
Maintenance or repairs	\$		\$
Supplies	\$		\$
Other	\$		\$
	\$		\$
	\$		\$
TRANSPORTATION	MONTHLY COST	FOOD	MONTHLY COST
Vehicle payment	\$	Groceries	\$
Bus/taxi fare/UBER	\$	Dining out	\$
Insurance	\$	Other	\$
Fuel	\$		\$
Maintenance	\$		\$
Other	\$		\$
	\$		\$
PERSONAL CARE	MONTHLY COST	PERSONAL CARE	MONTHLY COST
Medical	\$	Medical	\$
Hair/nails	\$	Hair/nails	\$
Clothing	\$	Clothing	\$
Dry cleaning	\$	Dry cleaning	\$
Health club	\$	Health club	\$
Organization dues or fees	\$	Organization dues or fees	\$
Other	\$	Other	\$
	\$		\$

CLIENT #2

HOUSING	MONTHLY COST	INSURANCE	MONTHLY COST
Mortgage or rent	\$	Renters	\$
Phone	\$	Health	\$
Electricity	\$	Life	\$
Gas	\$	Other	\$
Water and sewer	\$		\$
Cable	\$		\$
Waste removal	\$		\$
Maintenance or repairs	\$		\$
Supplies	\$		\$
Other	\$		\$
	\$		\$
	\$		\$
TRANSPORTATION	MONTHLY COST	FOOD	MONTHLY COST
Vehicle payment	\$	Groceries	\$
Bus/taxi fare/UBER	\$	Dining out	\$
Insurance	\$	Other	\$
Fuel	\$		\$
Maintenance	\$		\$
Other	\$		\$
	\$		\$
PERSONAL CARE	MONTHLY COST	PERSONAL CARE	MONTHLY COST
Medical	\$	Medical	\$
Hair/nails	\$	Hair/nails	\$
Clothing	\$	Clothing	\$
Dry cleaning	\$	Dry cleaning	\$
Health club	\$	Health club	\$
Organization dues or fees	\$	Organization dues or fees	\$
Other	\$	Other	\$
	\$		\$

CLIENT #2	
I have completed my Household Budget Worksheet.	
CLIENT INITIALS:	

REFERRAL INFORMATION:

HOW DID YOU HEAR ABOUT US? #1 _____ #2 _____



APPLICATION & DISCLOSURES (continued)

CREDIT REPORT AUTHORIZATION

(TransUnion-Experian-Equifax Merged Report with Credit Score)

Authorization is hereby granted to H.E.L.P. Community Development Corporation, (hereinafter “HELP CDC”) to obtain a consumer credit report through a credit reporting agency chosen by HELP CDC. I understand and agree that HELP CDC intends to use the consumer credit report for the purpose of evaluating my finances.

My signature below authorizes the release to the credit reporting agency of financial information which I have supplies to HELP CDC in connection with such evaluation. Authorization is further granted to the credit reporting agency to use an electronic copy of this form if required to obtain any information necessary to complete my consumer credit report.

Table with 2 columns: CLIENT #1 and CLIENT #2. Rows include: CLIENT FULL NAME (PRINT), CLIENT SIGNATURE, DATE SIGNED, STREET ADDRESS, CITY, ZIP CODE, PRIMARY PHONE NUMBER, PRIMARY EMAIL ADDRESS, SOCIAL SECURITY NUMBER, DATE OF BIRTH.

THIRD PARTY AUTHORIZATION FOR ALL CLIENTS

I/We authorize H.E.L.P. CDC to share, release, discuss, and otherwise provide to and with each other, and/or their agents or other authorized representatives, public and non-public personal information contained in or related to my/our file. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income documentation and government monitoring information. I/We also understand and consent to the disclosure of public and non-public personal information by and between, H.E.L.P. CDC, HomeFree-USA, and the United States Department of Housing and Urban Development (“HUD”) and/or its agents or other authorized 3rd party representatives.

CLIENT #1: _____ I have read and received a copy of this 3rd Party Authorization

CLIENT #2: _____ I have read and received a copy of this 3rd Party Authorization



APPLICATION & DISCLOSURES (continued)

COUNSELING AGREEMENT & DISCLOSURE

I, _____ (Client #1) and I, _____ (Client #2),

understand that H.E.L.P. CDC provides Homeownership Advice & Counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other Housing Agencies and programs as deemed appropriate. Those services may include, but are not limited to mortgage default, home buyer, financial literacy, and/or reverse mortgage counseling.

I understand that H.E.L.P. CDC may have a financial relationship with certain industry partners, and as such may share my progress with those partners. Should I not want certain information disclosed, I must inform my Counselor/Advisor in writing to that fact.

I give permission for H.E.L.P. CDC program administrators and/or their agent to follow-up with me for the purposes of program evaluation and will provide them with honest and truthful information.

I understand that I may be referred to other housing agencies as appropriate that may be able to assist with concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.

I understand that it is vitally important that I honor my commitment to appointment dates and times, and further understand that if I am more than 15 minutes late I may not be able to be seen by a Counselor/Advisor. Should I need to cancel or reschedule I will do so at least 24 hours ahead of time and may be asked to supply all requested documents prior to my new appointment date or time. Continual cancelations are prohibited.

A Housing Counselor/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 further understand that violations of this agreement are grounds for file closure.

CLIENT #1: _____ I have read and understand this Counseling Agreement & Disclosure

CLIENT #2: _____ I have read and understand this Counseling Agreement & Disclosure

STATEMENT OF UNDERSTANDING AND RELEASE

I/We understand and accept that H.E.L.P. CDC Homebuyers Workshop/Program makes no promise or guarantee that I will become a homeowner or obtain a mortgage loan or any other financing for the purchase of a house, as a result of my attendance at a Workshop or my participation in the Program. In consideration of my participation in the H.E.L.P. CDC Homebuyers Workshop/Program, I agree to release the program, its staff, volunteers, and directors from liability for any claims I may have related to Workshop/Program operation and activities.

CLIENT #1: _____ I have read and understand this Statement of Understanding & Release

CLIENT #2: _____ I have read and understand this Statement of Understanding & Release



APPLICATION & DISCLOSURES (continued)

DISCLOSURE STATEMENT

Housing and Urban Development (HUD)-Required

H.E.L.P. Community Development Corporation (HELP CDC) provides the following services:

- **PRE-PURCHASE HOME BUYER EDUCATION WORKSHOPS:** Designed to determine if homeownership meets the participant’s lifestyle.
- **PRE-PURCHASE COUNSELING:** Provides homeownership counseling to potential home buyers.
- **FAIR HOUSING PRE-PURCHASE EDUCATION WORKSHOPS:** Empowers participants through education of Fair Housing Laws and protected classes covered with them.
- **MORTGAGE DELINQUENCY & DEFAULT RESOLUTION COUNSELING:** Help participants resolve mortgage delinquency and/or prevent foreclosure.
- **RESOLVING/PREVENTING MORTGAGE DELINQUENCY:** Designed to assist homeowners by providing education for those in imminent default or delinquency.
- **FINANCIAL MANAGEMENT/BUDGET COUNSELING:** Assist individuals and/or groups with data and tools to increase self-sufficiency, reduce debt, create a savings plan, increase sustainability and the longevity of financial health.
- **REVERSE MORTGAGE COUNSELING:** Designed to provide elderly clients with the education required to obtain a Home Equity Conversion Mortgage. There is a non-refundable fee of \$135.00 for this service.
- **PRE-PURCHASE 8-HOUR ONLINE HOME BUYER EDUCATION (eHome America and/or FrameWork):** Alternative online delivery method for our Home Buyer Education Workshop.
- **PREDATORY LENDING EDUCATION WORKSHOPS:** Some topics covered are sub-prime loans and their pitfalls such as high interest rates, adding credit insurance or other fees, “bait and switch”, pay day loans and the effects on the client’s inability to save, etc.

HELP CDC employs persons who are qualified to provide the services rendered. To that end, all HELP CDC housing counselors are required to be certified. New counselors employed by HELP CDC have one year to acquire such certification, which can be obtained through the Association of Housing Counselors, the National Federation of Housing Counselors or NeighborWorks.

HELP CDC offers referrals to licensed agents and lending institutions with which we have formed a partnership. These professionals have been thoroughly screened by HELP CDC. As a participant in one of HELP CDC’S programs or services, you are free to choose other agents, and lending institutions to provide these services to you. You are under no obligation to receive, purchase, or utilize any other services offered by HELP CDC or its partners to receive housing counseling services.

I/we have read this DISCLOSURE and understand that HELP Community Development Corporation may in the future refer me/us to licensed professionals with which the program has developed a partnership. I understand that I am under no obligation to accept the referral(s).

CLIENT #1: _____ I have read and understand this Disclosure Statement

CLIENT #2: _____ I have read and understand this Disclosure Statement

HUD INSPECTION DOCUMENTS

By entering your initials, you acknowledge HELP CDC provided you with the following documents:

CLIENT #1	CLIENT #2	DOCUMENT NAME
		“Protect Your Family from Lead in Your Home”
		“For Your Protection: Get a Home Inspection”
		“Ten Important Questions to Ask Your Home Inspector” (HELP CDC HOME BUYERS GUIDE)



APPLICATION & DISCLOSURES (continued)

PRIVACY STATEMENT

H.E.L.P. CDC, a HomeFree-USA sub-grantee, is committed to assuring the privacy of individuals and/or 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 H.E.L.P. CDC 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 programs.

Types of information we gather about you:

- Information we receive from you orally, on application 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 your account balance, payment history, parties to transactions and credit card usage.
Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures:

- You can “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.
If you choose to opt-out, we will not be able to answer questions from your creditors. If at any time you wish to change your decision with regard to your opt-out status, you may contact us to do so.

Release of your information to third parties:

- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g. if we are compelled by legal process).
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 personal information.

By making an OPT IN/OUT selection below, you acknowledge that you have read and received a copy of our Privacy Statement.

CLIENT #1: _____ I Agree _____ I Choose to Opt Out

CLIENT #2: _____ I Agree _____ I Choose to Opt Out

CLIENT #1 - PRINT NAME CLEARLY

CLIENT #2 - PRINT NAME CLEARLY

CLIENT #1 - SIGNATURE

CLIENT #2 - SIGNATURE

DATE _____

DATE _____





Lead

U.S. Department of Housing and Urban Development • Office of Healthy Homes and Lead Hazard Control



“Despite progress, lead poisoning remains one of the top childhood environmental health problems today.”

President’s Task Force on Environmental Health Risks and Safety Risks to Children

Did you know...

- Many homes built before 1978 have lead-based paint?
- 24 million homes in the United States have peeling or chipping lead-based paint or high levels of lead in dust?
- Infants, children under six, and pregnant women should have their blood tested for lead?
- In the United States, children from low-income families are eight times more likely to get lead poisoned?

What is it?

Lead is a toxic metal used in a variety of products and materials. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves, and blood. Some symptoms of lead poisoning may include headaches, stomachaches, nausea, tiredness, and irritability. Lead can also harm children without causing any obvious symptoms.

Both inside and outside the home, deteriorated lead-paint releases its lead, which then mixes with household dust and soil. Children can become lead poisoned by putting their hands or other lead-contaminated objects into their mouths, by eating paint chips found in homes with peeling or flaking lead-based paint, and from playing in lead-contaminated soil.

continued on back



Lead

In homes built before 1978, treat peeling paint as a lead hazard unless proven otherwise.



What can you do?

1. If your home was built before 1978:

- Mop smooth floors (using a damp mop) weekly to control dust.
- Vacuum carpets and upholstery to remove dust, preferably using a vacuum with a HEPA filter or a “higher efficiency” collection bag.
- Take off shoes when entering the house.
- Pick up loose paint chips carefully with a paper towel; wipe the surface clean with a *wet* paper towel.
- Take precautions to avoid creating lead dust when remodeling, renovating, or maintaining your home.
- Have it checked for lead hazards by a lead professional (including the soil).

2. For your child:

- Frequently wash your child’s hands and toys to reduce exposure.
- Use cold tap water for drinking and cooking.
- Avoid using home remedies (such as *arzacón*, *greta*, *pay-loo-ah*, or *litargirio*) and cosmetics (such as *kohl* or *alkohl*) that contain lead.
- Have your child’s blood lead level tested at age 1 and 2. Children from 3 to 6 years of age should have their blood tested, if they have not been tested before and:
 - They live in or regularly visit a house built before 1950;
 - They live in or regularly visit a house built before 1978 with on-going or recent renovations or remodeling; or
 - They have a sibling or playmate who has or did have lead poisoning.

For more information...

Visit HUD’s website at www.hud.gov/offices/lead for more information about addressing health hazards in homes or to learn if HUD has a Healthy Homes program in your community. From HUD’s website, you can download a copy of “Help Yourself to A Healthy Home” for more practical steps you can take to make your home a lead-safe home.

Other Federal Resources

U.S. Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control
www.hud.gov/offices/lead or call (202) 755-1785

The National Lead Information Center
(800) 424-LEAD (5323)
www.epa.gov/lead/pubs/nlic.htm

Centers for Disease Control and Prevention (CDC)
www.cdc.gov/nceh/lead

Environmental Protection Agency (EPA)
www.epa.gov/lead

U.S. Department of Labor, Occupational Safety & Health Administration
www.osha.gov/SLTC/lead

U.S. Consumer Product Safety Commission (CPSC)
www.cpsc.gov or call (800) 638-2772

Dust created by opening and closing windows is a common lead hazard.



Photo by: January E. Jones, Improving Kids’ Environment

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 single-family 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.

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.



CAUTION

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



OMB Approval No: 2502-0538 (exp. 04/30/2018)



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.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

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

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot 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.

Radon Gas Testing and other safety/health issues

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.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.



HUD-92564-CN (6/14)



CAUTION

CAUTION

CAUTION