



Habitat University

Habitat University Intake Packet - Required Documents

Submission of the following forms will allow you to set your first Habitat University Appointment (please check off items if complete):

- Completed Habitat University Intake Form on (pages 2-4 of this packet)
- Completed Demographics (pages 5-6)
- Signed Credit Report Authorization Form (page 7)
- Signed Authorization of Release Form (page 8)
- Signed Freedom to Choose Disclosure (page 9)
- Complete Budget worksheet (pages 11-12)
- Completed CFPB Financial Well-Being Questionnaire on (page 13)

Please submit the following documents at time of application submission:

- 1-2 Months Paystubs for All Household Incomes
- Proof of Fixed Income (i.e. Social Security, Child Support, Pension, etc.)

Please return your completed packet via email, fax or mail:

Email habitu@habitatoakland.org

Fax (248) 338 – 1361

Office 150 Osmun St., Pontiac MI
48342

Phone (248) 338 – 1843

M - F 9am - 5pm

PARTICIPANT INFORMATION

<p>1. Participant 1 Name: _____</p> <p>2. Address: _____ City: _____ State: __ Zip: _____</p> <p><input type="checkbox"/> Rural <input type="checkbox"/> Non-Rural</p> <p>3. Phone: _____</p> <p>4. Email Address: _____</p> <p>Preferred Method of Contact:</p> <p><input type="checkbox"/> Email <input type="checkbox"/> Phone <input type="checkbox"/> Mail</p> <p>5. Marital Status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p> <p>6. Social Security Number: ____-____-____</p> <p>7. Date of Birth: ____/____/____</p> <p>8. Military Veteran: <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>1. Participant 1 Name: _____</p> <p>2. Address: _____ City: _____ State: __ Zip: _____</p> <p><input type="checkbox"/> Rural <input type="checkbox"/> Non-Rural</p> <p>3. Phone: _____</p> <p>4. Email Address: _____</p> <p>Preferred Method of Contact:</p> <p><input type="checkbox"/> Email <input type="checkbox"/> Phone <input type="checkbox"/> Mail</p> <p>5. Marital Status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p> <p>6. Social Security Number: ____-____-____</p> <p>7. Date of Birth: ____/____/____</p> <p>8. Military Veteran: <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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FINANCIAL INFORMATION

Household Income:

Number of in the Household: Adults: _____ Children (under 18): _____

Participant 1: Name of Current Employer: _____ Full time Part-time

Participant 1 Wages: \$/hour \$ _____, Ave hours/week _____, or Gross Annual Income:
\$ _____

Participant 2: Name of Current Employer: _____ Full time Part time

Participant 2: Wages: \$/hour \$ _____, Ave hours/week _____, or Gross Annual Income:
\$ _____

Other Sources of Income: (Enter *monthly* dollar amounts for all that apply. Unemployment and Financial Aid do not qualify)

Cash Assistance: \$ _____ Food Assistance: \$ _____ Social Security: \$ _____

Disability: \$ _____ Child Support: \$ _____ Alimony: \$ _____

Other (please specify source) - \$ _____

Habitat University – What to Expect:

As a part of the Habitat University Program, you are eligible to participate in the following activities:

- An on-going partnership with Habitat Oakland tailored to fit your own pace
- Customized financial assessments including discussion of any financial options applicable to your situation
- Continued support to help you improve your credit and overall financial situation
- Optional Classes regarding financial, budgeting and credit health

Habitat University Financial Counseling Disclosure

1. I understand that Habitat for Humanity of Oakland County (HFHOC) will provide financial counseling and coaching services, after which I will receive a written action plan consisting of recommendations for improving my financial capability, including referrals as appropriate.
2. I understand that HFHOC can receive funding through various non-profit agencies and grants. As such, HFHOC may be required to share some of my personal information with these organizations for purposes of program monitoring, compliance and evaluation. HFHOC will not disclose any of my personal information to third parties without my consent. I acknowledge that I may access HFHOC's full Privacy Policy by visiting www.habitatoakland.org or upon request.
3. I give permission for the administrators and funders of the Habitat University Program to follow-up with me within the next three years for the purposes of program evaluation.
4. I may be referred to other 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.
5. My financial counselor may answer questions and provide information, but cannot give legal advice. If I want legal advice, I will be referred for appropriate assistance.

Participant 1 Signature: _____

Participant 2 Signature: _____

Date: _____

Information for Government Monitoring Purposes

Applicant	Co-applicant
<p>Race/National Origin:</p> <p><input type="checkbox"/> I do NOT wish to furnish this information</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Caucasian</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</p> <p><input type="checkbox"/> Asian AND Caucasian</p> <p><input type="checkbox"/> Black/African American AND Caucasian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Black/African</p> <p><input type="checkbox"/> American</p> <p><input type="checkbox"/> Other(specify)</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>Gender Identity:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Non-Binary Other</p> <p>Birthdate: ___/___/_____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (incl. single, divorced, widowed)</p> <p>English is first language in the household:</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Armed Forces Veteran:</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Race/National Origin:</p> <p><input type="checkbox"/> I do NOT wish to furnish this information</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Caucasian</p> <p><input checked="" type="checkbox"/> Asian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</p> <p><input checked="" type="checkbox"/> Asian AND Caucasian</p> <p><input type="checkbox"/> Black/African American AND Caucasian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Black/African</p> <p><input type="checkbox"/> American</p> <p><input type="checkbox"/> Other(specify)</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>Gender Identity:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Non-Binary Other</p> <p>Birthdate: ___/___/_____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (incl. single, divorced, widowed)</p> <p>English is first language in the household:</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Armed Forces Veteran:</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

Information for Government Monitoring Purposes

Applicant	Co-applicant
<p>Disability Status:</p> <p><input type="checkbox"/> Disabled <input type="checkbox"/> Not Disabled</p> <p>Highest Education Level Completed:</p> <p><input type="checkbox"/> Some High School</p> <p><input type="checkbox"/> High School/GED</p> <p><input type="checkbox"/> Some College</p> <p><input type="checkbox"/> 4-Year College Degree</p> <p><input type="checkbox"/> Advanced Degree</p>	<p>Disability Status:</p> <p><input type="checkbox"/> Disabled <input type="checkbox"/> Not Disabled</p> <p>Highest Education Level Completed:</p> <p><input type="checkbox"/> Some High School</p> <p><input type="checkbox"/> High School/GED</p> <p><input type="checkbox"/> Some College</p> <p><input type="checkbox"/> 4-Year College Degree</p> <p><input type="checkbox"/> Advanced Degree</p>

Credit Report Authorization Form

Authorization is hereby granted to Habitat for Humanity of Oakland County (HFHOC) to obtain and review my consumer credit report on an ongoing basis while I participate in HFHOC programs. I understand and agree that the consumer credit report will be used for the purpose(s) of one of the following “housing situations”:

- Review my credit for housing counseling in connection with evaluating my financial readiness to prepare for homeownership, or
- Determining a solution to my current mortgage delinquency

I/We have agreed to participate in housing counseling to review my/our credit, savings, and budgeting situation to ensure that I/we am prepared financially to purchase a home or to resolve mortgage delinquency with a home I/we have already purchased from HFHOC.

I/We authorize HFHOC to discuss information on my/our credit history, financial situation, employment or related matters with representatives of other firms or agencies if those discussions are necessary in assisting me/us with my/our housing issues(s). I understand that my/our personal circumstances will be treated as confidential and no information will be divulged to any party not involved in my housing situation.

I/We understand that this exchange of information is necessary to assist with my housing situation.

Signature: _____ Date: _____

Print Name: _____

Signature: _____ Date: _____

Print Name: _____

Authorization for Release of Information

I authorize Habitat for Humanity of Oakland County (HFHOC) located at 150 Osmun, Pontiac MI 48342 to release/exchange information from my records in order to assist me in the Habitat Homeownership Program. Information will be released to those institutions, companies and agencies that HFHOC believes can provide assistance in the Habitat Homeownership Program. Examples of such entities include financial institutions, other nonprofit organizations or public and government agencies. I further authorize, if necessary, information on file at another entity to be released to HFHOC.

I understand the type of information to be released/exchanged, the need for the information, and that there are statutes and regulations protecting the confidentiality of such information.

I also give permission to Habitat for Humanity of Oakland County to share and distribute my contact information for the purpose of providing that information to other HFHOC homeowners, staff and Board of Directors.

I hereby acknowledge that this authorization is voluntary and binding until revoked by me in writing, but any revocation shall not affect the validity of any prior action taken based on this authorization.

A copy of this form shall be as valid as the original.

Print

Print

Signature

Signature

Date: _____

Freedom to Choose Disclosure

The following services are offered by Habitat for Humanity of Oakland County:

The Homeownership Program: HFHOC helps individuals and families move from sub-standard housing to decent, affordable homes. We build or refurbish homes then sell them to families in need, which they purchase with an affordable mortgage.

Pre-Purchase Counseling: This service is provided individually to consumers and focuses on readiness and preparation for homeownership. We offer goal setting and action planning, and walk with consumers as they remove barriers to their homeownership goals.

Financial Management, Budgeting and Credit Counseling: HFHOC provides individual counseling on financial management, as a follow-up to workshop attendance or as a stand-alone service, in order to further assist consumers in focusing on their unique situation.

Pre-Purchase Homebuyer Education Classes: Our classes include information on various aspects of homeownership. Some of the topics include Checking and Savings Account Basics, Understanding and Improving Credit, Money Management, Home Maintenance, Landscaping, and Fire Safety.

Resolving or Preventing Mortgage Delinquency or Default: HFHOC offers foreclosure prevention strategies and works with consumers as an advocate with their lenders to help navigate the loss mitigation process.

Non-Delinquency Post-Purchase Counseling including Home Repair and Improvement: HFHOC educates homeowners on a variety of topics individualized to their personal needs. We also help homeowners determine necessary repairs and provide information regarding home repair grants and/or loans available through community, state and federal resources.

Budget Worksheet

Income

	Estimated	Actual	Difference +/-
Wages (NET – TAKE HOME)			
Other household wages			
Child Support Income			
Social Security/SSI/Disability			
Food Stamps			
<i>Other Income</i>			
<i>Total Monthly Income</i>			

Fixed Expenses

	Estimated	Actual	Difference +/-
Housing ~ Rent/Mortgage/Land Contract			
Auto Loan			
Auto Insurance			
Student Loan			
Personal Loan / Line Of Credit			
Child Support Payment			
Child Care Expenses			
Savings			
<i>Other Fixed Expense</i>			
<i>Total Monthly Fixed Expenses</i>			

Flexible Expenses

	Estimated	Actual	Difference +/-
Groceries			
In Between Grocery Expenses			
Gas Bill / Propane			
Electric Bill			
Water			
Trash Pick Up			
Home Telephone			
Cell Phone			
Internet Service			
Cable Service			
Automobile Gas, Oil Changes			
Auto Repair/Maintenance			

	Estimated	Actual	Difference +/-
Movies/Movie Rental			
Laundry/Dry Cleaning			
Pets			
Ongoing Medical Expenses - out of pocket			
Dues/Subscriptions			
Money Orders or Cashier's Checks			
Overdraft, ATM Fees, Check Cashing fees			
Hair Care/Nail Care			
<i>Total Monthly Expenses</i>			

Occasional Expenses

	Estimated	Actual	Difference +/-
Medical			
Dental			
Vision			
Water Bill			
Vacation			
Birthdays			
Christmas/Holidays			
<i>Total Monthly Occasional</i>			

Debt Reducing Expenses

	Estimated	Actual	Difference +/-
Credit Card #1			
Credit Card #2			
Credit Card #3			
Credit Card #4			
<i>Other Debt Reducing Expense:</i>			
<i>Other Debt Reducing Expense:</i>			
<i>Other Debt Reducing Expense:</i>			
<i>Total Monthly Debt Reducing</i>			

Compare Income and Monthly Expenses

Total Monthly Income	
Total Monthly Expenses	
Difference - Gain/(Loss)	
Money to put toward further Debt Reduction Items	

CAUTION—Your Action is Required Soon



U.S. Department of Housing and Urban Development - OMB Approval No: 2502-•0538 (exp. 06/30/2021) - Federal Housing Administration (FHA)

For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems;
- Identify items that need to be repaired and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE Energy Star Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I/we have read this document and understand that if I/we wish to get a home inspection, it is best to do so as soon as the inspection is possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. The lender may not perform a home inspection and neither FHA nor the lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

(Signed) Homebuyer

Date

(Signed) Homebuyer

Date

I acknowledge my electronic signature and give permission for it to be in place of my written signature.

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

HUD-92564-CN (expiration)





CFPB FINANCIAL WELL-BEING SCALE

Questionnaire

Part 1: How well does this statement describe you or your situation?

This statement describes me:	Completely	Very well	Somewhat	Very Little	Not at all
1. I could handle a major unexpected expense	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I am securing my financial future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Because of my money situation, I feel like I will never have the things I want in life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I can enjoy life because of the way I'm managing my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I am just getting by financially	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I am concerned that the money I have or will save won't last	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part 2: How often does this statement apply to you?

This statement applies to me:	Always	Often	Sometimes	Rarely	Never
7. I could handle a major unexpected expense	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I am securing my financial future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Because of my money situation, I feel like I will never have the things I want in life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I can enjoy life because of the way I'm managing my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part 3: Tell us about yourself.

11. How old are you?	<input type="checkbox"/> 18-61	<input type="checkbox"/> 62+
12. How did you take the questionnaire?	<input type="checkbox"/> I read the questions	<input type="checkbox"/> Someone read the questions to me