

Thank you so much for your interest in Habitat for Humanity! We are so glad you are here. Our hope is that the path toward homeownership will be an informative, smooth and engaging partnership together. We look forward to getting started! Our first step is to have you fill out and submit the following Intake Packet.

As you get started on this path toward homeownership, what service areas are you most interested in? Please check any of the following:

- Financial Coaching (*interested in purchasing a home, want to become stable with finances to pursue life goals*)
- Foreclosure Avoidance Counseling
- Rental Counseling
- Homeless Avoidance Counseling
- Individual HomeBuyer Education Class (*already working with a lender and a realtor*)
- Group HomeBuyer Education Class (*thinking about home ownership and have questions*)
- Financial Management Education Class
- Rural Development Loan Program
- Homeowner Services Counseling (*already a homeowner, but not behind on mortgage*)

## INTAKE FORM

### PERSONAL INFORMATION:

Applicant Name: \_\_\_\_\_ Today's Date: \_\_\_\_\_

Co Applicant Name: \_\_\_\_\_ Relationship to Appl: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Phone Number: \_\_\_\_\_  Home  Cell  Work

Other Contact Number: \_\_\_\_\_  Home  Cell  Work

Email address: \_\_\_\_\_ Household Language: \_\_\_\_\_

Were you referred by someone?  Yes  No

If yes, Name and Phone Number: \_\_\_\_\_

Are you interested in Financial Coaching?  Yes  No

Are you interested in Home Ownership?  Yes  No

Are you currently working with a local Habitat Office?  Yes  No

If yes, Habitat Office, Contact Name and Phone Number: \_\_\_\_\_

Applicant Marital Status:  Married  Single  Separated  Divorced

### MILITARY SERVICE: (please check)

Applicant is a veteran  Applicant is Active Military

Co-Applicant is a veteran  Co-Applicant is Active Military

### RACE OF APPLICANT: (please check)

American Indian/Alaskan Native

Asian

Black/African American

Native Hawaiian/Pacific Islander

White

Multi-Racial

Choose not to respond

### RACE OF CO-APPLICANT: (please check)

American Indian/Alaskan Native

Asian

Black/African American

Native Hawaiian/Pacific Islander

White

Multi-Racial

Choose not to respond

**EDUCATION INFORMATION:** (for statistical purposes only; check all that apply)

**Applicant Education:**

High School Diploma/ GED  Yes  No

Associate's Degree  Yes  No

Some College  Yes  No

Bachelor's Degree  Yes  No

Master's Degree  Yes  No

Educational or vocational training  Yes  No  
If 'yes', what training? \_\_\_\_\_

If 'yes', date you completed training: \_\_\_\_\_

**Co-Applicant Education:**

High School Diploma/ GED  Yes  No

Associate's Degree  Yes  No

Some College  Yes  No

Bachelor's Degree  Yes  No

Master's Degree  Yes  No

Educational or vocational training  Yes  No  
If 'yes', what training? \_\_\_\_\_

If 'yes', date you completed training: \_\_\_\_\_

**RENTAL INFORMATION:**

Are you a current homeowner?  Yes  No

Are you a first-time home buyer?  Yes  No If 'no', what years were you a homeowner? \_\_\_\_\_

Do you currently rent?  Yes  No What is your monthly rental payment? \_\_\_\_\_

Do you currently live in a rural area?  Yes  No

How long have you lived at your current residence? (in years / months) \_\_\_\_\_

Do you have a Section 8 Housing Choice Voucher or do you live in Public Housing?  Yes  No

**HOUSEHOLD INFORMATION:** (Include all family members)

Name	Date of Birth	Social Security # (adults only)	Male or Female	Disabled Y/N	Hispanic Y/N
1.					
2.					
3.					
4.					
5.					
6.					

\*additional family members should be discussed and will be added to your intake form at the initial phone appointment.

**HOUSEHOLD INCOME INFORMATION:**

<i>Income source</i>	<i>Who receives this income?</i>	<i>What is the monthly amount?</i>
Employment		
Employment		
SSI		
FIP		
Food Stamps		
Unemployment		
Veterans		
Child Support		
Other:		

**Household Net Worth:** \_\_\_\_\_  
 [money in checking & savings accounts, auto(s) value, furniture/clothing value, any other item of value] minus [any debt items: car loans, students loans, credit card balances, personal loans, etc] equals **Household Net Worth**

**EMPLOYMENT INFORMATION:**

**Applicant Employment**

Current employer: \_\_\_\_\_ Employer phone number: \_\_\_\_\_  
 How long have you worked at current job? \_\_\_\_\_ Pay Rate: \_\_\_\_\_ Hours/Week: \_\_\_\_\_  
 Start Date: \_\_\_\_\_ Business Type: (ex: construction, health care, education, etc) \_\_\_\_\_  
 What is your job title? \_\_\_\_\_  
 How many years have you been in the above profession? \_\_\_\_\_

**Co-Applicant Employment:**

Current employer: \_\_\_\_\_ Employer phone number: \_\_\_\_\_  
 How long have you worked at current job? \_\_\_\_\_ Pay Rate: \_\_\_\_\_ Hours/Week: \_\_\_\_\_  
 Start Date: \_\_\_\_\_ Business Type: (ex: construction, health care, education, etc) \_\_\_\_\_  
 What is your job title? \_\_\_\_\_  
 How many years have you been in the above profession? \_\_\_\_\_

\_\_\_\_\_  
 Applicant Printed Name  
 I acknowledge my electronic signature and give permission for it to be in place of my written signature

\_\_\_\_\_  
 Co-Applicant Printed Name Date  
 I acknowledge my electronic signature and give permission for it to be in place of my written signature



## AUTHORIZATION AND RELEASE OF INFORMATION

***Confidentiality is important to us and we will always protect your privacy.***

I/We understand that in signing this authorization and release of information, I/We agree to actively participate in the Housing and Education Services of Habitat for Humanity of Michigan. I/We understand that these services are completely voluntary. By signing this form, I/We understand the following:

- I/We authorize Habitat for Humanity of Michigan (HFHM), its agents, employees or Habitat Affiliates to request income and asset information from all income providers, those entities listed on the Intake Form and any other associated application forms. This form also authorizes the gathering of mortgage, credit bureau, landlord and personal information pertinent to the Housing and Education Services of HFHM.
- I/We understand a referral to other services of HFHM or another appropriate agency may be made to assist with particular concerns that have been identified, including housing programs and loan products; I/We will not be obligated to use any of the services offered.
- I/We allow HFHM to provide this information to its agents, employees or Affiliates involved with the Financial Coaching Network for the purposes in this program. The agents, employees or Affiliates involved with the HFHM Financial Coaching Network may also provide information to HFHM.
- This release of information also gives permission to share my information to and from the Affiliate Mortgage Services.
- I/We understand that this agency receives funds through HUD, NeighborWorks and other grantors and as such, is required to share some of my personal information with program administrators or their agents for the purposes of program monitoring, compliance and evaluation.
- I/We allow contact to be made on my/our behalf with representatives from mortgage, attorney, collection and credit bureau companies.
- I/We understand a counselor may provide information and answer questions, but cannot give legal advice. If there is need of legal services, I/we will be referred to an attorney for assistance.
- I/We understand that private companies (collection companies, etc.) may not receive our personal information authorized by this form unless disclosure of such information is required under State or Federal Law.
- Following is the list of people / agencies that I do NOT want to have my personal information:

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

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

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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

Other Household Adult Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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

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

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

# FREEDOM TO CHOOSE DISCLOSURE

Habitat for Humanity of Michigan (HFHM) is a non-profit financial coaching and housing counseling agency that supports a network of Habitat for Humanity Affiliate Offices in Michigan, which are non-profit housing developers and support services agencies.

Our goal in providing financial coaching and housing counseling is to help you make the best decision about your finances, housing and mortgage lending needs.

In addition to our counseling services, HFHM offers the following programs and services:

- Down Payment Assistance Programs (through HOME, FHLBI or others)
- Neighborhood Revitalization and Neighborhood Improvement Programs
- Habitat for Humanity Michigan Fund, a wholly owned subsidiary of HFHM
- Rural Development Loan Packaging Program
- Affiliation with sixty-two Habitat for Humanity offices in Michigan
- Michigan Regional Distribution Center for Habitat for Humanity ReStores

You may hear about or be referred to these and other programs during discussions about our services.

You have the right to work with any financial coaching and housing counseling agency and any mortgage company; you have the right to apply for any housing program or to use any mortgage product that you choose. Please see the attached list of resources and programs in your area. We encourage you to shop around for the best program, product and services that fit your circumstances. Please see page two of this form for a brief description of the services we offer.

Agency Relationships: HFHM has financial affiliation or professional affiliations with HUD, NeighborWorks America, USDA Rural Development, and the State of Michigan; insurance companies like Allstate and State Farm, and banks including Bank of America, Flagstar, Comerica, Fifth Third, Huntington, Wells Fargo and JP Morgan Chase. As a housing counseling program participant, you are not obligated to use the products and services of HFHM or our industry partners.

**You have the freedom to choose any program or product you wish; you are not obligated to work with Habitat for Humanity of Michigan or any Affiliate agency.**

Your signature below indicates you have read and understand these statements. Regardless of your decision, we are pleased to offer our services to you.

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Signature

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Date

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Printed Name

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

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Signature

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Date

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Printed Name

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

Revised 4/2020



# FREEDOM TO CHOOSE DISCLOSURE

**The following services are offered by Habitat for Humanity of Michigan:**

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

**Pre-Purchase Home Buyer Education Workshops.** Our workshops include information on various home ownership options and programs to assist first time home buyers. We provide information about **Fair Housing and Fair Lending, as well as Predatory Lending Avoidance** as a part of the pre purchase education workshops, thru individual counseling or as a stand-alone workshop.

**Resolving or Preventing Mortgage Delinquency or Default.** HFHM offers foreclosure avoidance 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:** HFHM educates homeowners on a variety of topics individualized to their personal needs. We also help homeowners determine necessary repairs and obtain access to home repair grants and/or loans available through community, state and federal resources

**Locating, Securing, or Maintaining Residence in Rental Housing.** We provide information on HUD rental and rent subsidy programs, other federal, state or local rental assistance. We provide information on landlord tenant laws, budgeting for rent payments and providing assistance with locating alternative housing.

**Financial Management, Budget and Credit Workshops:** HFHM offers the following financial management topics during the following two- to three-hour group workshops: Budgeting, Credit Repair, Debt Reduction, Saving and Investing, Insurance and Long Term Planning, and Consumer Protection.

**Financial Management, Budgeting and Credit Counseling:** HFHM 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.

**Homeless Assistance:** We provide referrals to emergency shelters, coordinated assessment providers, homeless services and programs available in their communities, other emergency services and transitional housing programs.

Revised 4/2020



# Monthly Budget

DATE \_\_\_\_\_

INCOME	ESTIMATED	ACTUAL	DIFFERENCE +/-
Wages (NET – TAKE HOME)			
Other household wages			
Child Support Income			
Social Security/SSI/Disability			
Food Stamps			
<i>Other Income</i>			
<b>TOTAL MONTHLY INCOME</b>			

## FIXED EXPENSES

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>			
<b>TOTAL MONTHLY FIXED EXPENSES</b>			

## FLEXIBLE EXPENSES

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			
Movies/Movie Rental			
Laundry/Dry Cleaning			
Pets			
Ongoing Medical Expenses ~ out of pocket			
Dues/Subscriptions			
Money Orders or Cashiers Checks			
Overdraft, ATM Fees, Check Cashing fees			
Hair Care/Nail Care			



# Monthly Budget

	Estimated	Actual	Difference +/-
Clothing			
Toiletries/Cosmetics			
Cigarettes and/or Alcohol			
Activities & Entertainment			
Dining Out – Lunches & Dinner			
Charity or Tithing			
Education Expenses			
Kids’ School Lunch Expenses			
Allowance/Children’s Activities			
<i>Other Flexible Expenses</i>			
<b>TOTAL MONTHLY FLEXIBLE EXPENSES</b>			

## OCCASIONAL EXPENSES

Medical			
Dental			
Vision			
Water Bill			
Vacation			
Birthdays			
Christmas/Holidays			
<b>TOTAL MONTHLY OCCASIONAL EXPENSES</b>			

## DEBT REDUCING EXPENSES

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>			
<b>TOTAL MONTHLY DEBT REDUCING EXPENSES</b>			

## COMPARE INCOME AND EXPENSES

Total Monthly Income	\$ _____
Total Monthly Expenses	\$ _____
<b>DIFFERENCE ~ GAIN/(LOSS)</b>	<b>\$ _____</b>
 Money to put toward further Debt Reduction Items	 \$ _____



# 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:

- ü Evaluate the physical condition: structure, construction, and mechanical systems;
- ü Identify items that need to be repaired and
- ü 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](http://www.HUD.gov); Energy Efficiency -- see the DOE EnergyStar Program at [www.energystar.gov](http://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](http://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.





## 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. Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I have money left over at the end of the month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. I am behind with my finances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. My finances control my life	<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

# **Privacy Notice**

## **Habitat for Humanity of Michigan**

This privacy notice discloses the privacy practices for Habitat for Humanity of Michigan. This privacy notice applies solely to information collected in person via documents you provide to us in person or through our website. It will notify you of the following:

1. What personally identifiable information is collected from you through the website or directly, how it is used and with whom it may be shared.
2. What choices are available to you regarding the use of your data.
3. The security procedures in place to protect the misuse of your information.
4. How you can correct any inaccuracies in the information.

### **Information Collection, Use, and Sharing**

We are the sole owners of the information we collect. We only have access to and collect information that you voluntarily give us via email or other direct contact from you. We will not sell or rent this information to anyone.

We will use your information to respond to you regarding the reason you contacted us. We will not share your information with any third party outside of our organization, other than as necessary to fulfill your request.

Unless you ask us not to, we may contact you via email in the future to tell you about new products or services, or changes to this privacy policy.

### **Your Access to and Control Over Information**

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting us via the email address or phone number given on our website:

- See what data we have about you, if any.
- Change/correct any data we have about you.
- Have us delete any data we have about you.
- Express any concern you have about our use of your data.

### **Security**

We take precautions to protect your information. When you submit sensitive information to us via our website or directly, your information is protected both online and offline.

Wherever we collect sensitive information (such as credit card data), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a lock icon in the address bar and looking for "https" at the beginning of the address of the Web page.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, counseling and coaching, billing or other customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

### **Registration**

In order to use this website, a user must first complete the registration form. During registration a user is required to give certain information (such as name and email address). This information is used to contact you about the products/services on our site in which you have expressed interest. At your option, you may also provide demographic information (such as gender or age) about yourself, but it is not required to receive services.

### **Sharing**

We share aggregated demographic information with HUD and other funders or Rural Development and Down Payment Assistance programs. We partner with these partners to provide specific services. When the user signs up for these services, we will share names, or other contact information that is necessary for the third party to provide these services. These parties are not allowed to use personally identifiable information except for the purpose of providing these services.

### **Surveys & Program Evaluations**

From time-to-time we directly or via our site request information via surveys. Participation in these surveys is completely voluntary and you may choose whether to participate or not, and therefore disclose this information. Information requested may include contact information and demographic information (such as zip code, age level). Contact information will be used to respond to concerns about our services. Survey information will be used for purposes of monitoring or improving the use and satisfaction of our services.

**If you feel that we are not abiding by this privacy policy, you should contact us immediately via telephone at 517-485-1006 X 115 or email [aaustin@habitatmichigan.org](mailto:aaustin@habitatmichigan.org)**