

COUNSELING & EDUCATION APPLICATION CHECKLIST

Include COPIES of each of the following required documents with your application:

- Completed & Signed Application
- Nonrefundable Service Fee(s) (Check or Money Order) See attached "Schedule of Fees"
- Signed Disclosures
- Signed Counseling & Education Client Contract
- Driver's License or Photo ID
- Completed Household Budget Sheet
- Proof of Household Income
 - One (1) month of current paystubs (Showing YTD income)
 - Statement from SSI and/or Social Security (Cannot be over 90 days old)
 - Child Support Print-out (Cannot be over 90 days old)
 - Welfare Agency; K-TAP Print-out (Cannot be over 90 days old)
 - Workers Compensation
 - Unemployment Compensation
 - 1099 tax form if you are self-employed
- Copy of Last (2) Bank Statements
- Copy of Last (2) Income Tax Returns (Include W2's)
- Copy of Assets/Savings Statements (401K, IRA, etc. most recent statement)
- Copy of Bankruptcy Paperwork
- Copy of Divorce Decree (If applicable)

Questions: Tiffany Jacobs at TJacobs@WeAreHPI.org
(502) 882-8932

RETURN COMPLETED PACKET TO:

The Housing Partnership, Inc.
Community Resource Center
1126 Berry Blvd. | Louisville, KY 40215
Phone: 502-882-8924 | Fax 1-877-721-2851
www.WeAreHPI.org

HPI Counseling & Education Schedule of Fees

Effective: 2/1/17

The following fee schedule is applicable to HPI Counseling & Education Programs:

Service Type	Description of Services	Fee
Pre-Purchase Services		
Home Buyer Orientation / New Resident Orientation	During this FREE orientation session we will teach you the basics steps to becoming a successful resident/homeowner, and explain all of the products and services currently available through the HPI Home Ownership Center, as well as an overview of the schedule of fees. Individual appointments can be scheduled Monday - Thursday 9:00 am – 4:00 pm. New Resident /Home Buyer Orientations are scheduled Monthly. Please call 502-585-5451 to request a HomeOwnership Counseling and Education Application packet. ***Mandatory for all HPI Lease-Purchase Program Participants***	Free
Budget Education	(1) 2-Hour classroom education course covering the basics of home budgeting, plus (1) 1-hour individual counseling session with your assigned counselor. Course materials include Bank On Louisville Start Fresh curriculum. Budget education must be taken prior to credit education. All Budget Education classes are held on Monday evenings from 6-8:00 pm ET.	\$25 per person \$35 per couple
Credit Education	(1) 2-Hour classroom education course covering the basics of building and improving your credit report profile, and up to (3) 1-hour individual counseling sessions in a six-month period with your assigned counselor. Fee also includes (1) Tri-Merge credit report (see Fee Schedule for additional credit reports). Course materials include Bank On Louisville Credit As An Asset™ curriculum. Completion of the Credit Counseling is required prior to enrolling in the Home Buyer Education-Realizing the American Dream workshop series. All Credit Education classes are held on Monday evenings from 6-8 pm ET.	\$25 per person \$35 per couple
Pre-Purchase Home Buyer Education <i>Realizing the American Dream</i>	The Home Buyer Education Course is a series of (5) 2-Hour classes totaling 10 hours. Completion of a budget AND credit class is a prerequisite to register. This course covers the many steps involved in becoming a new homeowner, and is encouraged for all first time Home Buyers. All Home Buyer classes are held on Thursday evenings from 6-8 pm ET. Guest instructors include licensed loan officers, real estate agents, insurance agents, closing agents, and home inspectors. Participants will receive a Graduate letter upon successful completion of counseling and education classes. It is possible to complete the Home Buyer Education program in as few as two months.	\$150 per couple (Guests & children are not permitted)
Individual Planning Sessions	This option is available to customers who would like a single appointment. Appointments can be scheduled on an as needed basis. Appointments can be scheduled Monday - Thursday 9:00 am – 4:00 pm	\$40 per Appointment
eHome America (Online Home Buyer Education)	eHome America® is a comprehensive Home Buyer Education online course. Please note, you are only eligible to register for eHome America Online once you are mortgage-ready as determined by your assigned Housing Counselor.	\$99 per person
Norton Healthcare Employer Assisted Housing (EAH) Program – Home Buyer Preparation Package	Open to eligible Norton Healthcare Employees. Participants receive one-on-one Home Buyer counseling and group education. This service includes an overview of the program, minimum of (2) 1-Hour individual appointments with a certified housing counselor, and 10 hours of group education. At the end of the counseling program, The Housing Partnership, Inc. will provide a Graduate Letter verifying completion.	Sliding Fees <i>See your counselor.</i>
Post-Purchase Services		
Post-Purchase Workshop	(3) 2-Hour workshops. Topics Home maintenance and financial management for homeowners, including, but not limited to: escrow funds, budgeting, refinancing, home equity, home improvements, and HOAs. Free and open to the public. Pre-registration is required. Workshops are scheduled quarterly. Please call 502-585-5451 to confirm workshop schedule & availability.	Free
Other Services		
Kentucky Unemployment Bridge Program	The Kentucky Unemployment Bridge Program (UBP) is a forgivable loan option for eligible applicants to assist them in making their mortgage payments. To be eligible, the applicant must have experienced a loss of income due to unemployment or a reduction in income due to substantial underemployment or a qualifying disability within the previous three-year window. Assistance is based on availability of funding.	Free
Financial Management/ Budget Counseling	FREE to HPI Rental Residents. If you are struggling to pay your rent on time or need assistance managing your money, HPI offers one-on-one financial skills coaching and rental counseling sessions to help you get back on track! Please contact HPI Resident Services at 502-814-2707.	Free
Administrative Fees		
Additional Credit Reports (Individual Tri-Merge)	A credit report is pulled from the three main credit reporting bureaus: TransUnion, Equifax, and Experian. This "soft inquiry" will not impact or affect your credit score.	\$19.90 per person \$39.80 per couple
Returned Check Fee	Customers will be subject to a small fee for each returned check.	\$35 per check
Missed Appointment Fee	Customers who missed scheduled appointments will be charged a missed appointment fee. Subsequent appointments will not be scheduled until after the fee is paid.	\$10 per appointment

Customers with gross household incomes at 30% AMI (see Income Charts) or below may not be charged any fee(s) for services. See your assigned Housing Counselor. All service fees are non-refundable and cash will not be accepted. Fees can be made by check or money order made payable to: The Housing Partnership, Inc.

APPLICANT INFORMATION

Applicant: _____ Social Security #: _____ - _____ - _____ Date of Birth: _____

Co-Applicant: _____ Social Security #: _____ - _____ - _____ Date of Birth: _____

Street Address: _____ City: _____ State: _____ Zip: _____

Years at Current Address: _____ Monthly Rent/Mortgage Payment: \$ _____ Section 8 Voucher: \$ _____

Email: _____ Cell: _____ Home : _____ Work : _____

Household Size: _____ Number of Dependents: _____ Marital Status: Single Married Divorced Widowed

Do you require special accommodations due to a disability? _____

Check all that apply:

Yes No Are you a participant of the Family Self Sufficiency Program? _____

Yes No Have you filed bankruptcy in the last 10 years? _____

Yes No Have you owned a home in the last 3 years? _____

Yes No Are you currently under sales contract on a home? _____

Yes No Do you receive a Section 8 Voucher? _____

Are you a Resident of HPI? Yes No For Appointment & Event Reminders: Call Email Text

Additional Information:

INCOME INFORMATION

Applicant's Employer: _____ Employer Phone: _____ Start Date: _____

Position/Title: _____ Frequency of Pay: _____ Gross Annual Income: \$ _____

Employer Address: _____ City: _____ State: _____ Zip: _____

Co-Applicant's Employer: _____ Employer Phone: _____ Start Date: _____

Position/Title: _____ Frequency of Pay: _____ Gross Annual Income: \$ _____

Employer Address: _____ City: _____ State: _____ Zip: _____

If you receive other income, such as Unemployment, Social Security, SSI, Disability, Child Support, or Alimony, please list below:

Monthly Amount: \$ _____ Frequency: _____ Description: _____

Monthly Amount: \$ _____ Frequency: _____ Description: _____

ASSET INFORMATION

Check all that apply:

Checking Balance: \$ _____ Stocks/Bonds Balance: \$ _____ IRAs Balance: \$ _____

Savings Balance: \$ _____ Money Market Balance: \$ _____ CDs Balance: \$ _____

Pension Balance: \$ _____ 401K Plan Balance: \$ _____

PROGRAM MONITORING

The following information below is for program monitoring purposes, you are not required to furnish this information.

How did you hear about our program? _____

Gender: Female Male

Ethnicity: Hispanic or Latino Non-Hispanic or Latino

Race: American Indian or Alaska Native Asian Black or African American

Native Hawaiian or Other Pacific Islander White Other

Are you a U.S. Military Veteran? Yes No Are you Active Duty? Yes No

Highest Level of Education Completed? High School/GED Some College Bachelor's Degree Master's Degree

Country of Origin: _____ Preferred Language: _____

APPLICATION CERTIFICATION

By signing below, I certify I/We certify that the above information is true and correct.

I authorize The Housing Partnership, Inc. (HPI) to:

- Pull my credit reports to review my credit profile for homeownership counseling in connection with my pursuit of a loan to purchase property. I understand that a soft pull of my credit may be reported to the credit bureau as an inquiry; and
- Verify all household information contained herein; and
- Obtain a copy of the Loan Estimate, Closing Disclosure, and Promissory Note post-closing from the mortgage lender that I utilize for my mortgage loan; and
- I have reviewed and understand all fees that will or may be charged prior to the beginning of counseling services.

I/We understand that the information obtained is to be used in assessing homeownership readiness and that the completion of this form in no way guarantees loan approval or down payment assistance. I/We understand this is an application for homeownership counseling and that this is not an application for a mortgage loan. I/We also certify that I/We have read and signed all of the disclosures in this enrollment packet.

Applicant: _____ Signature: _____ Date: _____

Co-Applicant: _____ Signature: _____ Date: _____

SUBSCRIBE TO OUR MAILING LIST

By voluntarily entering your name and email address below, you opt-in to subscribe to the HPI mailing list. You will automatically receive email notification of important HPI announcements, HPI Newsletters, HPI events, and other HPI housing opportunities. You are not required to join our mailing list.

Name: _____ Email Address: _____

Office Use Only: Intake Date: _____ Fee Paid: \$ _____ Appointment Date: _____

The Housing Partnership, Inc.
1126 Berry Blvd.
Louisville, KY 40215
Main Office Number: 502-585-5451
Fax Number: 502-585-5568
www.WeAreHPI.org

Program Disclosure Form

NOTE: If you have impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: The Housing Partnership, Inc. (HPI) is a nonprofit, an affordable housing developer, and HUD-certified comprehensive housing counseling agency. Our homeownership program provides education workshops and a full spectrum of housing counseling including:

- **Non-Delinquency Post-Purchase Workshops**
- **Pre-Purchase Home Buyer Education Workshops (in person and online)**
- **Financial, Budgeting and Credit Workshops**
- **Mortgage Delinquency & Default Resolution Counseling**
- **Pre-Purchase Counseling**
- **Other Services: Financial Management/Budget Counseling**

We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.).

Program Disclosure Form

(CONTINUED)

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

Agency Relationships: HPI has financial affiliations with HUD, NeighborWorks® America, Housing Partnership Network, Chase Bank, PNC Bank, Citizens Union Bank, and PBI Bank.

___/___
Initials

As a housing counseling program participant, you are not obligated to use the products and services of HPI or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice:

HPI has a Downpayment assistance product developed to be offered to its pre-purchase housing counseling customers. However, you are not obligated to participate in this or other HPI programs and services while you are receiving housing counseling from our agency. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.

___/___
Initials

Completion of the Homeownership program in no way automatically approves or guarantees assistance from HPI. First Mortgage and Second Mortgage Downpayment Assistance financing both have income, credit and other qualifying guidelines that must be met to be approved for these funds separately. If you are interested in our Downpayment Assistance product please consult with your Homeownership Advisor/Counselor.

If you choose to participate in other HPI services, your information may be shared between internal programs only to the extent necessary to coordinate the services for which you have applied.

HPI may recommend other agencies who can assist with your needs. Participation in other programs, or utilization of services provided by or referred by HPI or their partners are your own responsibility based on decisions made of your own free will and choice.

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

Privacy Policy: I/we acknowledge that I/we received a copy of HPI's Privacy Policy.

THE HOUSING PARTNERSHIP, INC. PRIVACY POLICY

The Housing Partnership, Inc. 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 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 programs.

Types of information that we gather about you:

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

You may opt-out of certain disclosures:

- 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.
- If you choose to “opt-out”, we will not be able to answer your questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at (502) 585-5451 and 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.

Referrals:

- In order to address any extraneous needs, clients may be referred to other social programs or services not provided by HPI.
- In some situations, HPI may identify particular providers or services that fit clients’ needs. The identification of such providers is intended for informational purposes only and does not constitute an endorsement of any organization, and HPI does not receive financial benefit through referrals.

Program Disclosure Form

(CONTINUED)

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

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, HPI, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with HPI grantors such as HUD or NeighborWorks® America.

I/we acknowledge that I/we received, reviewed, and agree to HPI's Program Disclosures.

Customer Signature

Date

Customer Signature

Date

Housing Counselor Signature

Date

THE HOUSING PARTNERSHIP, INC. COUNSELING AND EDUCATION CLIENT CONTRACT

HPI will:

- Work with me to help me work toward removing barriers preventing me from obtaining mortgage financing.
- Provide educational classes and materials for me to become a successful homeowner.
- Help me develop an action plan to save for down payment and obtain mortgage financing.
- Provide encouragement and motivation to help me reach my goals.

HPI will NOT:

- Pay my bills for me, nor do any type of bill or debt consolidation or management.
- Require that I remain in the program.
- Make decisions for me.

As an HPI client, I/we agree to: (client must initial each line)

- _____ Pay for all applicable Counseling and Education fees prior to receiving services. See Fee Schedule
- _____ Pay the fees/costs associated with each additional credit report. See Fee Schedule
- _____ Arrive on time for my appointments and attend all individual and group sessions. If I am 15 minutes late for an appointment, I may be asked to reschedule.
- _____ Communicate at least 24 hours in advance if I need to reschedule or cancel my appointment or class.
- _____ \$10 fee for each missed/cancelled appointments and classes without 24 hour advance notice.
- _____ Make every attempt to minimize the number of rescheduled appointments and classes.
- _____ Attend all required education classes as prescribed by my/our Housing Counselor.
- _____ Bring the proper paperwork to appointments when requested.
- _____ Pay all monthly bills on or before the due date
- _____ Incur no new debts without prior consultation with my/our Housing Counselor.
- _____ Report all sources of income and any changes in income or expenses that may affect my/our mortgage eligibility (i.e. employment status, credit, bank accounts, debts, etc.)
- _____ Be accurate about my budget, my purchases, or anything that may hinder my progress.
- _____ Abide by the family budget.
- _____ Ask questions when needed, and speak up if I become overwhelmed or if a big life change takes place.
- _____ Have either a face-to-face or phone appointment with my Housing Counselor approximately every month as needed, but at least every 90 days.

Client's Responsibility:

In consideration for receiving homeownership counseling from HPI, I/We hold them harmless and free from any claims, damages, or liabilities arising from their services. By signing this contract, I/We agree to abide by these terms and recognize that failure to follow these guidelines may result in termination. I understand that if no contact is made within every 90 days, or if I/We do not follow the agreed upon action plan, my participation status will be reviewed by the HPI Housing Counseling Manager for possible termination. If I need to re-enter the program, I am required to write a letter of explanation and request readmission. If permitted to be readmitted, I will be required to pay all applicable fees. I understand that I can withdraw from the program at any time. However, to be readmitted, credit report and any applicable program fees will be due as prescribed in the fee schedule.

Print Name _____ Signature: _____ Date: _____

Print Name _____ Signature: _____ Date: _____

BUDGET WORKSHEET

Date: _____

FIXED EXPENSES

Shelter (Rent/Mortgage) _____
 Gas & Electric _____
 Water _____
 Trash Pickup _____
 Home Telephone _____
 Cellular Telephone _____
 Alternate Heating _____
 Daycare/ Babysitter _____
 Child Support _____
 Medical/Prescriptions _____
 Internet/Home Telephone _____
 Internet **Only** _____

SUBTOTAL 1

FLEXIBLE EXPENSES

Groceries _____
 Lunch @ Work _____
 Lunch @ School _____
 Clothing _____
 Gas/ TARC _____
 Entertainment _____
 Laundry/Dry Cleaning _____
 Newspaper _____
 Cable TV _____
 Church/ Charity _____
 Allowances _____
 Barber/ Beauty Shop _____
 Misc. (Cigs. Postage) _____
 Savings _____
 Other _____

SUBTOTAL 2

Non-MONTHLY EXPENSES

Insurance _____
 Car Insurance _____
 Health (**paying out of pocket**) _____
 Life (**paying out of pocket**) _____
 Homeowners/Renters _____
 Tuition/Books _____
 Taxes/Tags Car _____
 Taxes Personal Property _____
 House Maintenance _____
 Car Maintenance _____

SUBTOTAL 3

Client Name: _____

Counselor: _____

MONTHLY DEBT

Creditors (credit cards, car payments, student loans, Medical bills, etc)

Creditor	Mo. Pmt.	Balance
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

SUBTOTAL 4

NET INCOME

Applicant _____
 Co-Applicant _____
 Child Support _____
 Social Security _____
 SSI _____
 AFDC _____
 Welfare _____
 Pension _____
 Other _____
 Other _____
 Other _____

TOTAL INCOME

EXPENSES

Fixed (Subtotal 1) _____
 Flexible (Subtotal 2) _____
 Non- Monthly (Subtotal 3) _____
 Monthly Debt (Subtotal 4) _____

TOTAL EXPENSES

TOTAL INCOME

less TOTAL EXPENSES

DIFFERENCE (+ or -)

