



## Housing Counseling Application

**OFFICE USE ONLY**

DATE: \_\_\_\_\_

CASE NUMBER: \_\_\_\_\_

MORTGAGE COUNSELING  
 RENTAL COUNSELING  
 FIRST-TIME HOMEBUYER  
 FINANCIAL FITNESS

<b>Client Name:</b>							
Last		First		Middle			
<b>Social Security Number:</b>				<b>Date of Birth:</b>			
<b>Address</b>							
Street Address						Apartment/Unit #	
City		State		Zip Code			
<b>Home Telephone Number:</b>		<b>Cell Telephone Number:</b>		<b>Email Address:</b>			
<b>Gender</b>	<b>Marital Status</b>		<b>Race</b>	<b>Age</b>	<b>Military Status</b>		<b>Are you Employed?</b>
Male Female	Single Married Separated	Divorced Widow Female HoH			Not a Veteran Veteran	Retired Veteran Spouse of Veteran	Yes No
<b>No. of Employed Household Members (+18)</b>		<b>No. in Household</b>		<b>Total Household Income</b>		<b>Highest Grade Completed</b>	
						No Diploma Some College BS or BA Deg.	GED Master's Deg. Associate's Deg. / Vocational Diploma PhD
<b>Questionnaire</b>							
Applicant previously owned or foreclosed on a home within the last (3) three years?						Yes	No
Applicant previously file Chapter 7 or Chapter 13 Bankruptcy within the last two years?						Yes	No
If so, were the Applicant's Bankruptcy discharge?						Yes	No
						Discharge Date: _____	

### Employment History

Employer	Date	Still Employed?	Contact Number	Physical Address
	From: /	Yes	( )	
	To: /	No		
	From: /	Yes	( )	
	To: /	No		

# Household Budget Worksheet

Enter your estimated monthly income and expenses to better understand what changes you should make to live within a budget that works best for you.

## PART 1: MONTHLY INCOME

Estimated

Gross monthly wages for all full & part time jobs (Before taxes) 1		
Gross monthly wages for all full & part time jobs (Before taxes) 2		
Unemployment Insurance (if applicable )		
SSA/SSI Benefits		
Pensions		
Other: Child Support/Alimony		
Other: Tax Credits		
Other: Incoming Rent for rental property		
Other: SNAP/ FITAP		
Other: Contributions		
Other: Income not reported on this worksheet		
Other: Income not reported on this worksheet		
<b>TOTAL</b>		

## PART 2: MONTHLY EXPENSES

Client's Estimated

Counselor's  
Recommendation

Mortgage / Rent		
Home / Rental Insurance		
Heating / Gas Bill		
Electric Bill		
Water Bill		
Cable /Satellite TV		
Internet Access		
Phone /Mobile Phone Bill(s)		
Groceries		
Restaurant & Event Outing		
Personal Care / Salon/ Haircuts		
Car Payment		
Car Insurance		
Gasoline & Vehicle Maintenance		
Health / Life Insurance		
Credit Card #1		
Credit Card #2		
Credit Card #3		
Other: Expense not reported on this worksheet		
Other: Expense not reported on this worksheet		
Other: Expense not reported on this worksheet		
<b>TOTAL</b>		

## PART 3: CALCULATING INCOME VS. EXPENSES

Client's Estimated

Counselor's  
Recommendation

Total Monthly Income		
Total Monthly Expenses		
<b>REMAINING INCOME</b>		



## Jefferson Community Action Programs Housing Counseling Program

### CLIENT & COUNSELOR AGREEMENT

Jefferson Community Action Housing Program and its Housing Counselors agree to provide the following services:

- Development of a budgetary spending plan and credit report analysis.
- Provide a home affordability analysis.
- Analysis of the mortgage/ rental default, including the amount and cause of the default.
- Presentation and explanation of reasonable options available to the homeowner and potential homebuyer.
- Assistance client with communicating with their mortgage server or landlord/property mortgage.
- Development of an action plan to help the client complete their primary objective.
- Explanation of collections and foreclosure process
- Identification and referrals to housing and non-housing related resources.
- Counselors will ensure confidentiality, honesty, and professionalism in all services.

I/We, \_\_\_\_\_ agree to the following terms of services:

- I/We will always provide honest and complete information to my/our counselor, whether verbally or in writing.
- I/We will provide all necessary documentation and follow-up information within a timely manner as requested.
- I/We will be on time for appointments and understand that if we are late for an appointment, the appointment will still end at the scheduled time.
- I/We will call within 24 hours of a scheduled appointment if I/we will be unable to attend an appointment.
- I/We understand that breaking this agreement will cause the counseling organization to sever its service assistance to me/us.

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

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

\_\_\_\_\_  
**Co-Client Signature**

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

\_\_\_\_\_  
**Counselor Signature**

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



## Jefferson Community Action Programs Housing Counseling Program

### HOMEBUYER AKNOWLEDGEMENT OF HOME INSPECTION DOCUMENTATION

Hereafter, I/ We \_\_\_\_\_ acknowledges that  
(Print Name / Names)  
Jefferson Community Action Programs a HUD Certified Housing Counseling Agency has provided the Home Inspection Documentation that reiterates the important of obtaining a home inspection.

Furthermore, I understand that home & termite inspections must be performed licensed inspector at the homebuyer's expense. Home inspections are not mandatory, but it is a good idea to outline deficiency within the seller's home. The cost of a home inspection within the metropolitan area is projected between \$400-\$600 dollars. If I forfeit obtaining a home inspection, I will be responsible for any housing repair cost incurred after the Act of Sale.

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

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

\_\_\_\_\_  
**Co-Client Signature**

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

\_\_\_\_\_  
**Counselor Signature**

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

# 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

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# **Difference Between an Appraisal & an Home Inspection**

## **Appraisals And Home Inspections Differ In Several Aspects:**

### **What Is A Home Appraisal?**

According to the Appraisal Institute, the role of the home appraiser is to "provide a professional opinion, usually an estimate of market value, to be used in making real estate decisions. Typically, appraisers are employed by lenders to estimate the value of real estate involved in a loan transaction." An appraiser hired by a lender works in the best interest of their client, the lender.

### **What Is A Home Inspection?**

A home inspection is an objective visual examination of the physical structure and systems of a house. Home inspectors are usually employed by the prospective homebuyer. A home inspector hired by a buyer works in the best interest of their client, the homebuyer.

### **An appraisal is not a home inspection and a home inspection is not an appraisal.**

Keep in mind that the approval / acceptance of a home by a lender is not an endorsement of the home's physical condition. Real Estate Industry And U.S. Department Of Housing And Urban Development (HUD) Stress Need For Home Inspections: A major effort to increase public awareness of the need for homebuyers to get a professional home inspection before purchasing any property, has been launched by the real estate industry and HUD. The comprehensive consumer and industry-wide education effort is spelled out in a Memorandum of Understanding among HUD, the Mortgage Bankers Association of America (MBA) and the National Association of Realtors (NAR) to support the Homebuyers Protection Initiative announced June 10, 1999 by HUD Secretary, Andrew Cuomo.

### **HUD Emphasizes Value Of Home Inspections**

HUD said its initiative will improve home appraisals for more than 1 million families who purchase homes each year with mortgages insured by the Federal Housing Administration (FHA) and is designed to protect consumers from buying homes with major undetected defects. It specifies that homebuyers will sign and date a "Consumer Notice" a new informational form, before they purchase a home with an FHA mortgage. The form advises them to get a home inspection in addition to an appraisal.

## **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.



## Jefferson Community Action Programs Housing Counseling Program

### CLIENT CONFLICT OF INTEREST DISCLOSURE STATEMENT

**Services Offered:** Our agency provides the following HUD one-on-one housing counseling services: rental topics, pre-purchase/home buying; non-delinquency post-purchase; home maintenance, and financial management for homeowners; reverse mortgage; and resolving or preventing mortgage delinquency or default counseling.

**No Client Obligation:** It is your right and responsibility to decide whether to engage in any course of counseling with **Jefferson Community Action Program** and to determine whether the counseling is suitable for you. Please understand that you are free to choose whether to accept rental or mortgage financial assistance products or agency's counselor recommendations. The individualized action plan and direction of our counseling sessions will be based on the case management plan that we will develop together. The means to accomplish the outcomes and goals of your plan will evolve mutually between us and should be reviewed regularly during our counseling sessions. You have the option to terminate the counseling program at any time. The individualized action plan and direction of our counseling sessions will be based on the case management plan that we will develop together. The means to accomplish the outcomes and goals of your plan will evolve mutually between us and should be reviewed regularly during our counseling sessions. You have the option to terminate the counseling program at any time.

I/We \_\_\_\_\_ certify that I have read and understand the above statement.  
(Print client name)

Any questions I may have had were previously discussed with **Craig Henry I.** and answered to my satisfaction.  
I have been supplied with a copy of this disclosure statement.

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

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

\_\_\_\_\_  
**Co-Client Signature**

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

\_\_\_\_\_  
**Counselor Signature**

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



## Jefferson Community Action Programs Housing Counseling Program

### AUTHORIZATION OF RELEASE FORM

Borrower: \_\_\_\_\_ Last (4) Digits of Social Security #: \_\_\_\_ \_

Co-Borrower: \_\_\_\_\_ Last (4) Digits of Social Security #: \_\_\_\_ \_

Property Address: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Email: \_\_\_\_\_

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

Loan Type:      Conventional              FHA              USDA – Rural Development              VA

Certified HUD Agency: **Jefferson Community Action Programs**

HUD Certified Housing Counselor: **Craig Henry I**

Telephone Number: **(504) 736 - 6158**

Email: **[chenry@jeffparish.net](mailto:chenry@jeffparish.net)**

*Authorization Terms:*

I/we authorize that Jefferson Community Action Programs (JeffCAP) and its representatives to speak with my/our lender and with whoever have servicing responsibilities for my/our loan or rental property and to provide to such parties documentation on my/our behalf regarding my/our loan.

I/we also authorize the lender and/or servicer handling my/our loan to discuss my/our loan with JeffCAP, including notification of loan modification status or future default or delinquency.

I/we are aware of the privacy act of 1974, JeffCAP agrees to maintain the confidentiality of borrower(s) information; however, I/we also authorize JeffCAP and/or lender and/or servicer handling my/our loan to submit my/our personal information to the entities funding this program or their agents for the sole purposes of program evaluation and monitoring.

I/we further authorize JeffCAP and/or lender and/or servicer handling my/our loan to access my/our credit report files(s) for debt/expense verification in conjunction with my/our foreclosure counseling or qualification for a loan refinance or modification.

I authorize the Jefferson Community Action Programs (JeffCAP) to pull and review my credit report, and I understand that JeffCAP will not issue a copy of this report to me; however, the Housing Counselor will discuss this report in its entirety with me.

I also authorize JeffCAP to discuss my credit report with any potential lender on my behalf and hereby request any such lenders to cooperate fully with JeffCAP including, furnishing JeffCAP with information bearing on my credit and loan processing.

I have furnished JeffCAP with reasonable identification.

**Disclosure:** I can choose the loan products, loan terms, lender, and real estate agent, anyone in the home buying process I want to do business with, regardless of the housing counselor's recommendation.

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

*This authorization will not be valid unless signed below by all borrowers and co-borrowers named above and will only remain valid until revoked in writing by any borrower or co-borrower named above.*

\_\_\_\_\_  
**Borrower**

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

\_\_\_\_\_  
**Co-Borrower**

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

\_\_\_\_\_  
**Housing Counselor**

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