



HOUSING AMERICA CORPORATION HOMEOWNERSHIP INTAKE APPLICATION

APPLICANT INFORMATION

Last Name:		First Name:		Middle Name:
Date of birth:		SSN:	Phone Number:	
Current address:			Do you live in a rural area: <input type="checkbox"/> Yes <input type="checkbox"/> No	
City:		State:	Zip Code:	
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Other	Monthly payment or rent amount: \$	Years: _____ Months: _____
Mailing address/PO Box:				
City:		State:	Zip Code:	
<i>If residing at present address for less than two years, complete the following:</i>				
Address:				
City:		State:	Zip Code:	
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Other	Monthly payment or rent amount: \$	Years: _____ Months: _____
Head of Household: <input type="checkbox"/> Yes <input type="checkbox"/> No Household Size: _____ Dependents: _____		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated	
Education: <input type="checkbox"/> College <input type="checkbox"/> Graduate School <input type="checkbox"/> High School Diploma/GED <input type="checkbox"/> Junior College <input type="checkbox"/> Junior High School <input type="checkbox"/> None <input type="checkbox"/> Other			Are you a first time homebuyer: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you a <input type="checkbox"/> U.S. Citizen or <input type="checkbox"/> Permanent Resident Are you foreign Born: <input type="checkbox"/> Yes <input type="checkbox"/> No English Proficient: <input type="checkbox"/> Yes <input type="checkbox"/> No		Disabled: <input type="checkbox"/> Yes <input type="checkbox"/> No Disabled Dependent: <input type="checkbox"/> Yes <input type="checkbox"/> No	Veteran: <input type="checkbox"/> Yes <input type="checkbox"/> No Active Military: <input type="checkbox"/> Yes <input type="checkbox"/> No	

RACE AND ETHNICITY

Race:	
<input type="checkbox"/> American Indian/Alaskan Native	<input type="checkbox"/> White
<input type="checkbox"/> Asian	<input type="checkbox"/> More than one race
<input type="checkbox"/> Black or African American	<input type="checkbox"/> Choose not to respond
<input type="checkbox"/> Native Hawaiian or other pacific Islander	
Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic <input type="checkbox"/> Other	

EMPLOYMENT INFORMATION

Current employer:		Self-Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Farm worker: <input type="checkbox"/> Yes <input type="checkbox"/> No
Employer address:		Dates(from-to):	
City:	State:	Zip Code:	
Phone:	E-mail:	Fax Number:	
Position/Title:	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary Hourly Rate: \$ _____	Annual income: \$	
Former/Other employer:			
Address:		Dates(from-to):	
Phone Number:	E-mail:	Fax Number:	
City:	State:	Zip Code:	
Position/Title:	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary Hourly Rate: \$ _____	Annual income: \$	





HOUSING AMERICA CORPORATION HOMEOWNERSHIP INTAKE APPLICATION

CO-APPLICANT INFORMATION

Last Name:		First Name:		Middle Name:
Date of birth:		SSN:	Phone:	
Current address:			Do you live in a rural area: <input type="checkbox"/> Yes <input type="checkbox"/> No	
City:		State:	Zip Code:	
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Other	Monthly payment or rent amount: \$	Years: _____ Months: _____
Mailing address/PO Box:				
City:		State:	Zip Code:	
<i>If residing at present address for less than two years, complete the following:</i>				
Address:				
City:		State:	Zip Code:	
<input type="checkbox"/> Owned	<input type="checkbox"/> Rented	<input type="checkbox"/> Other	Monthly payment or rent amount: \$	Years: _____ Months: _____
Head of Household: <input type="checkbox"/> Yes <input type="checkbox"/> No Household Size: _____ Dependents: _____		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated	
Education: <input type="checkbox"/> College <input type="checkbox"/> Graduate School <input type="checkbox"/> High School Diploma/GED <input type="checkbox"/> Junior College <input type="checkbox"/> Junior High School <input type="checkbox"/> None <input type="checkbox"/> Other			Are you a first time homebuyer: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you a <input type="checkbox"/> U.S. Citizen or <input type="checkbox"/> Permanent Resident Are you foreign Born: <input type="checkbox"/> Yes <input type="checkbox"/> No Are you English proficient: <input type="checkbox"/> Yes <input type="checkbox"/> No		Disabled: <input type="checkbox"/> Yes <input type="checkbox"/> No Disabled Dependent: <input type="checkbox"/> Yes <input type="checkbox"/> No		Veteran: <input type="checkbox"/> Yes <input type="checkbox"/> No Are you currently active in the military: <input type="checkbox"/> Yes <input type="checkbox"/> No

RACE AND ETHNICITY

Race:
☐ American Indian/Alaskan Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander

☐ White
☐ More than one race
☐ Choose not to respond

Ethnicity:
☐ Hispanic ☐ Non-Hispanic ☐ Other

EMPLOYMENT INFORMATION

Current employer:		Self-Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Farm worker: <input type="checkbox"/> Yes <input type="checkbox"/> No
Employer address:		Dates(from-to):	
Phone:	E-mail:	Fax Number:	
City:	State:	Zip Code:	
Position/Title:	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary Hourly Rate: \$ _____	Annual income: \$	
Former/Other employer:			
Address:		Dates(from-to):	
Phone:	E-mail:	Fax Number:	
City:	State:	Zip Code:	
Position/Title:	<input type="checkbox"/> Hourly <input type="checkbox"/> Salary Hourly Rate: \$ _____	Annual income: \$	





HOUSING AMERICA CORPORATION HOMEOWNERSHIP INTAKE APPLICATION

HOUSEHOLD COMPOSITION

First and Last Name	Relationship	Date of Birth	Monthly Income
			\$
			\$
			\$
			\$

CREDIT CARDS

Credit Card	Current Balance	Monthly Payment
	\$	\$
	\$	\$
	\$	\$

AUTO LOANS

Auto Loans	Account Balance	Monthly Payment
	\$	\$
	\$	\$

OTHER LOANS, DEBTS, OR OBLIGATIONS

Description	Account Balance	Monthly Amount
	\$	\$
	\$	\$

OTHER ASSETS OR SOURCES OF INCOME

Description	Amount per month or value
	\$
	\$

How did you learn about the programs Housing America Corp. offers?

☐TV ☐Newspaper ☐Radio ☐Flyer ☐Friend ☐Other

AUTHORIZATION

By signing below, I represent and warrant that the information provided is true and correct and Housing America Corporation (HAC) may consider such information to be true and accurate unless I submit a written notice of the change to HAC.

If any information on this application is found to be false, such findings, in addition to possible liability under civil and criminal court may also be considered grounds for denial of the requested assistance and may be the basis for termination from participation in any of the programs offered by HAC.

Signature of applicant	Date
Signature of co-applicant	Date





HOUSING AMERICA CORPORATION HOUSING COUNSELING PROGRAM DISCLOSURE

About us and Program Purpose: Housing America Corporation (HAC) is a nonprofit, HUD-approved housing counseling agency. We provide homeownership counseling and education workshops. We manage several multi-family affordable housing complexes, administer the USDA Mutual Self-Help Housing program and develop land for various programs. We administer our program in conformity with local, state and federal anti-discriminatory laws, including the federal Fair Housing Act (42 USC 3600, et seq.).

Agency Conduct: No HAC employee, officer, director or volunteer 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: HAC has a financial affiliation with the United States Department of Housing and Urban Development (HUD), the United States Department of Agriculture – Rural Development and banks.

Clients Freedom of Choice: By initialing below, I acknowledge and agree that the services I receive from HAC do not obligate me in any way to receive, purchase or utilize any other services offered by HAC and its program partners.

Privacy Policy: I acknowledge that I have received a copy of HAC's Privacy Policy.

INITIALS INITIALS

Errors and Omissions and Disclaimer of Liability: I agree that HAC, 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 HAC's counseling; and I hereby release and waive all claims of action against HAC and its affiliates. I have read this document, understand that I have given up substantial rights by signing 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 compliance with grant funding requirements, HAC or one of its partners may contact you during or after the completion of your housing counseling service. You may be required to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with HAC grantors such as HUD or USDA Rural Development.

SIGNATURES

By signing below I acknowledge that I have received, reviewed and agree to HAC's program disclosures.

Signature of applicant

Date

Signature of co-applicant

Date





HOUSING AMERICA CORPORATION CLIENT AUTHORIZATION FOR RELEASE OF INFORMATION

I hereby authorize and instruct Housing America Corporation (HAC) and/or its assigned agents to:

- Obtain and review my credit report, and
- Request verifications of my income and rental history, and any other information deemed necessary for improving my housing situation (for example, verifying my annual wages, benefits, and rental history)

HAC can obtain my credit report from credit reporting agencies of their choice. I understand and agree that HAC intends to use the credit report to evaluate my financial readiness to purchase or rent a home and/or to engage in homebuyer education counseling activities. I hereby authorize HAC to share my credit report and any information that I provided (including any computations and assessments produced) with the entities listed below in order to help HAC determine my viable financial options.

- | | | |
|---------------------------------|----------------------------|------------------------------|
| ▪ Lenders | ▪ Banks | ▪ Mortgage Servicers |
| ▪ Debt Collectors | ▪ Landlords | ▪ Public Housing Authorities |
| ▪ Property Management Companies | ▪ Social Security Agencies | ▪ Counseling Agencies |
| ▪ Government Agencies | ▪ Insurance Agencies | ▪ Utility Companies |

Entities such as mortgage lenders and/or counseling agencies may contact my HAC counselor to evaluate the options for which I may be eligible. In connection with such evaluation, I authorize the credit reporting and/or financial agencies to release information and cooperate with my HAC counselor. Information about me will not be discussed with entities not directly involved in my efforts to improve my housing situation.

I hereby authorize the release of my information to program monitoring organizations of HAC, including but not limited to, Federal, State and non-profit partners for program review, monitoring, auditing, research, and/or oversight purposes. Also, I authorize HAC to have my credit report pulled two additional times to conduct program evaluations. I also agree to keep HAC informed of any changes in address, telephone number, job status, marital status, or other conditions which may affect my eligibility for a program I have applied for or a counseling service that I am seeking.

I understand that I may revoke consent to these disclosures by notifying HAC in writing.

A copy of this authorization may be accepted as an original.

Client's Name (Printed)

Client's Name (Printed)

Social Security Number

Social Security Number

SIGNATURES

Signature of applicant

Date

Signature of co-applicant

Date





HOUSING AMERICA CORPORATION PRIVACY POLICY

Housing America Corporation (HAC) is committed to assuring the privacy of individuals and households who have contacted us for assistance. We realize that the concerns you bring to us are highly personal. We assure you that all personal information shared orally and in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

What is non-public, personal information?

- Information that identifies an individual personally and is not otherwise publicly available information, such as your social security number or demographic data such as your race and ethnicity.
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial obligations.

What personal information does HAC collect about you?

We collect personal information from the following sources:

- Information that you provide on applications, forms email or verbally
- Information about your transactions with us, our affiliates or others
- Information we receive from your creditors or employment references
- Credit reports

What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies providing home mortgages), Federal, State and nonprofit partners for program review, monitoring, auditing, research and/or oversight purposes and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- The information you provide on applications/forms or other forms of communication. This information may include your name, address, social security number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transaction with us, or affiliates, or other; such as your account balance, monthly payment, payment history and method of payment.
- Information we receive from a consumer credit report agency, such as your credit bureau reports, your credit and payment history, your credit scores and creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. It is necessary to provide case information to evaluate our program, gather valuable research information and design future programs.
- We may also disclose personal information about you to third parties as permitted by law.

How is your personal information secured?

We restrict access to your nonpublic personal information to HAC employees who need to know that information to perform their housing counseling duties. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to protect client information and prevent unauthorized access, disclosure, or use.

Opting Out of Certain Disclosures:

You may direct HAC to not disclose your nonpublic information to third parties (other than disclosures made to project partners and those permitted by law). However, if you choose to opt out, we will not be able to answer any questions from your creditors which may limit HAC's ability to provide services. If you decide to opt-out, please sign below under the "Opt-Out" clause. By signing the "Release" clause, you select to release your information as stipulated in this Privacy Policy. You may change your decision any time by contacting our agency.

OPT-OUT: I request that HAC make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that HAC will NOT be able to answer any questions from my creditors. I am aware that I may change my decision any time by contacting HAC.

INITIALS INITIALS

RELEASE: I hereby authorize HAC to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understood the above privacy practices and disclosures.

INITIALS INITIALS

SIGNATURES

Signature of applicant

Print Name

Date

Signature of co-applicant

Print Name

Date



HOUSING AMERICA CORPORATION

Program Fee Disclosure

130 North State Avenue
P.O. Box 600
Somerton, AZ 85350
P: (928) 627-4221
F: (928) 627-4213
TTY: 711



Prospective clients that are seeking assistance from Housing America Corporation receive the Program Fee Notice to ensure accurate information on fees charged for the programs and services provided by Housing America Corporation.

CREDIT REPORT:

- \$25.24 Individual
- \$50.48 Joint (married)

COUNSELING PROGRAM:

- \$70.00 Lien release
- \$70.00 Subordination

HOMEBUYER EDUCATION AND COUNSELING PROGRAM:

- **FREE OF CHARGE**

MUTUAL SELF-HELP HOUSING PROGRAM:

- **FREE OF CHARGE.** Clients that are pre-eligible must pay a credit report fee to the lender, house appraisal cost (may include in the loan), tax on the loan services (may include in the loan).

502 LOAN APPLICATION PROGRAM – APPLICATION PREPARATION:

- \$1,525.00 application processing fee

MULTIFAMILY HOUSING:

- A monthly rent (based upon your income), security deposit will apply if you qualify to move into one of our rental units.
- Late fees may be applied to your monthly rent.
- Any damages or repairs caused by occupants will be charged to the tenant.

IMPORTANT INFORMATION:

- **NO CASH IS ACCEPTED** (only checks or money orders made payable to HAC).
- Should you be asked to pay fees other than the ones listed above, please contact the Interim Executive Director Elizabeth Ayala Roldan immediately at (928) 627-4221.
- This form must be signed and returned to HAC to be considered for our services.

By signing this document I hereby acknowledge I have read and agreed to this program fee notice.

Print Name

Signature

Date

Print Name

Signature

Date

USDA RD Self-Help Program, Homeownership Counseling, Foreclosure Prevention Counseling, Multi-Family Housing
Senior Housing, Farm Labor Housing, Neighborhood Revitalization



Housing America Corporation does not discriminate on the basis of disability, actual or perceived sexual orientation, gender identity, or marital status in the admission access, treatment, or employment in any programs or activities.

Interim Executive Director, Elizabeth Ayala Roldan has been designated to coordinate Limited English Proficiency and compliance with the nondiscrimination requirements contained in the Department of Housing and Urban Development's Section 504 (24 CFR, part 8 dated June 2, 1988).

Revised 010124



CAUTION—Your Action is Required Soon

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



OMB Approval No: 2502-0538
(exp. 06/30/2021)

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 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 EnergyStar 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 (circle one) 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 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. Your lender may not perform a home inspection and neither FHA nor your 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

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 1-800-627-1000 to get information on where to send comments or suggestions about this form.



HUD-92564-CN (expiration)

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.