



Here is the list of documents you would need to gather before we can meet:

- 4 most current paystubs
- Your last two years full federal tax returns with all W2s, 1099s and all Schedules
- Proof of any other income (pension statement, social security statement, child support agreement with proof of receipt of payments, Section 8 or PA assistance statement, etc.)
- Proof of your assets: 2 months bank statements and most current statement for any other assets (retirement, stocks, savings, etc.)
- I've attached disclosures for you to fill out completely





INHS Intake Questionnaire



All information is confidential.

Please print all items and answer all questions.

Purchase assistance programs are for first time home buyers. Have you owned a home in the last 3 years?

No Yes Explain: _____

Head of Household First Name _____ MI _____ Last Name _____

Social Security Number _____ Date of Birth (DOB): _____ Phone _____

First Name (Participant 2) _____ MI _____ Last Name _____

Social Security Number _____ DOB: _____ Phone _____

Address _____ County _____

City _____ State _____ Zip Code _____ move in date: _____

Prior Address (if less than 5 years) _____

City _____ State _____ Zip Code _____ move in date: _____

E-Mail (1) _____ E-mail (2) _____

- I am comfortable conducting my counseling in English Other: _____
- How did you find out about our office? _____
- Do you currently own or rent? _____ If rent, how much? _____/mo.
- Do you receive Section 8 assistance? Yes No Did you know Section 8 can help with a mortgage? Yes No
- If interested in purchase assistance for a home:
Do you have personal funds that can be put toward a down payment and/or closing costs?
 Yes \$ _____ No
When do you hope to buy a home? ASAP 6 months Year or More Unknown
Where do you prefer to buy? City of Ithaca Tompkins County (outside the City) Other _____
- If you need accommodations related to a disability or impairment please describe _____
- Are you: U.S. Citizen Permanent Resident Other _____

PARTICIPANT 1 Demographic Information (check all that apply)

Gender: Female Male Non-Conforming Active Military Service: Yes No Veteran: Yes No

Race: American Indian or Alaska Native Asian Native Hawaiian or Pacific Islander White
 Black or African American Other

Ethnicity: Hispanic or Latino Non-Hispanic or Latino

Level of Education: Primary Junior High School HS/GED Vocational Junior College College Grad Other

HOUSEHOLD SIZE: __ CURRENT GROSS HOUSEHOLD INCOME: \$ _____ Annual Monthly

Marital Status: Married Unmarried (include single, divorced, widowed) Separated

PARTICIPANT 2

Gender: Female Male Non-Conforming **Active Military Service:** Yes No **Veteran:** Yes No

Race: American Indian or Alaska Native Asian Native Hawaiian or Pacific Islander White
 Black or African American Other

Ethnicity: Hispanic or Latino Non-Hispanic or Latino

Level of Education: Primary Junior High School HS/GED Vocational Junior College College Grad Other

Marital Status: Married Unmarried (include single, divorced, widowed) Separated

Relationship to Participant 1 Spouse Partner Sibling Parent Child Other:

Applicant

Name and address of reference not living with you

Relationship

Phone

Conflict of Interest Acknowledgement

Are you related to, or do you have a business interest with, any NYS Elected Official or their employee, NYS Political Party, NYS HCR employee, Tompkins County employee, the City of Ithaca employee or any officer or employee of INHS or BHTC?

YES NO

If you marked, YES, please explain: _____

Any institution that receives an application from me/us has my/our permission to give a copy of the application and supporting documentation to INHS and to discuss the application with INHS. I/We authorize INHS to provide to any financial institutions I/we have identified for mortgage financing, any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns. I/We authorize INHS to provide similar information to the Department of Housing and Urban Development, NeighborWorks, and any/all Funders of INHS programs. INHS receives funding from governmental, private lending institutions, foundations, and individuals.

Any lending institution I/we receive a loan from also has my/our permission to discuss the loan and any loan delinquency with INHS. If I/we receive a loan from a lending institution and do not make any payment on time, INHS may contact me/us for post-purchase counseling.

In signing this statement, I/We grant Ithaca Neighborhood Housing Services full authority to check and verify any information provided and also to obtain credit reports in connection with my/our application for credit or for counseling purposes. I/We acknowledge receipt of the Equal Credit Opportunity Act Notice and the New York State Fair Credit Report Act Notice.

Head of Household (Borrower) Date

Borrower Date

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

New York State Fair Credit Reporting Act

A consumer report may be requested in connection with your initial application for a loan, or for update or renewal purposes, should an account be opened. Upon your request, you will be informed whether or not a consumer report was requested and if such a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

Trans Union Credit Report: CBCInnovis, 875 Greentree Rd., 8 Parkway Ctr., Pittsburgh, PA 15220.

Home Purchase & Repair Consultation; Services & Fees; Release of Information Disclosure Statement



The undersigned certify the following:

I/We understand that the purpose of the home purchase financial consultation and advocacy services offered by Ithaca Neighborhood Housing Services (INHS) is to advise me regarding my financial affairs and obtaining a mortgage loan.

I/We understand that pre-approval from INHS, for any program, does not constitute a guarantee of funding. Each program has limited slots and funding is not guaranteed to me/us until an official commitment has been issued. All mortgage assistance programs require completion of a home buyer education course.

I/We understand that INHS has no authority to approve or deny a loan application for another institution and is not an agent for any lending institution. I/We understand that even if INHS believes that I/we may not qualify for a loan, I/we have a right to submit an application to any lending institution.

Any institution that receives an application from me/us has my/our permission to give a copy of the application and supporting documentation to INHS and to discuss the application with INHS. I/We authorize INHS to provide to any financial institutions I/we have identified for mortgage financing, any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns. I/We authorize INHS to provide similar information to the Department of Housing and Urban Development and any/all Funders of INHS programs.

Any lending institution I/we receive a loan from also has my/our permission to discuss the loan and any loan delinquency with INHS. If I/we receive a loan from a lending institution and do not make any payment on time, INHS may contact me/us for post-purchase counseling.

Home Purchase and Home Repair Counseling	
No fee	\$0

Home Buyer Education	
eHomeAmerica	\$99
Home Buyer U	\$75
Home Inspection Class	\$10-\$20

Loan Product Fees – collected at loan closing and can be deducted from the loan amount. Fees vary based on the loan product and loan amount	
Application Fee	\$0-\$100
Loan Processing Fee	\$0-\$650
Mortgage Tax	\$0-1% of the loan amount
Document Recording	\$0-\$125.50
Construction Management	Up to a maximum of 5% of the loan amount

I/We acknowledge receipt of the above Services & Fees information and agree to pay for services received. Waivers for class fees can be requested. Clients with Section 8 or Habitat may receive reduced education fees upon request. All other hardship inquires will be evaluated after receipt of proof of income and household budget.

I/We understand that participation in and completion of INHS program does not constitute a commitment by any other lending institution to give me/us a loan, and that only the lending institution can make such a commitment. I/We understand that any loan commitment must be in writing.

INHS, an affordable housing resource, has a multi-part mission. That mission includes:

1. Rehabilitating deteriorated existing housing and building new housing for purchase
2. Providing pre and post purchase education and counseling for prospective and current homeowners
3. Lending funds for the purchase, repair and rehabilitation of existing housing
4. Offering affordable rental units.

I/We understand that receiving any service or services related to one aspect of INHS mission, places me under no obligation to accept additional services or to make any purchase or enter any other agreement with INHS nor am I/we in any way obligated to choose any particular loan products or housing program.

CAUTION

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



OMB Approval No: 2502-0538
(exp. 05/31/2014)

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.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- ✓ Estimate the market value of a house;
- ✓ Make sure that the house meets FHA minimum property standards/requirements; and
- ✓ Make sure that the property is marketable.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. 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

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. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.



HUD-92564-CN (6/06)



CAUTION

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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.

A photograph of the Statue of Liberty, showing her head with the crown and her right arm raised holding the torch. The background is a clear blue sky.

EQUAL

OPPORTUNITY

FOR ALL

In accordance with federal laws and U.S. Department of the Treasury policy, this organization is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability.

To file a complaint of discrimination, write to:

**U.S. Department of the Treasury,
Director, Office of Civil Rights
and Equal Employment Opportunity**

1500 Pennsylvania Avenue, N.W.,
Washington, DC 20220;

call **(202) 622-1160**;

or send an e-mail to:

crcomplaints@treasury.gov.

De acuerdo a lo establecido por las leyes federales y las políticas del Departamento del Tesoro esta organización no puede discriminar por causa de raza, color, origen nacional, sexo, edad, o porque una persona tiene impedimentos.

Para presentar una queja sobre discriminación, escriba a:

**U.S. Department of the Treasury,
Director, Office of Civil Rights
and Equal Employment Opportunity**

1500 Pennsylvania Avenue, N.W.,
Washington, DC 20220;

llame al **(202) 622-1160**;

o envíe un correo electrónico a:

crcomplaints@treasury.gov.



UNITED STATES DEPARTMENT OF THE TREASURY
OFFICE OF CIVIL RIGHTS & EQUAL EMPLOYMENT OPPORTUNITY

Privacy Policy

Facts	WHAT DOES ITHACA NEIGHBORHOOD HOUSING SERVICES, INC. ("INHS") DO WITH YOUR PERSONAL INFORMATION
Why?	Lenders choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reason INHS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does INHS Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> • Call 607-277-4500 x 503 • Email us at info@ithacanhs.org <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent you this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit sharing.</p>
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Questions?	Call us at 607-277-4500 x 503, or email us at info@ithacanhs.org
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Who We Are	
Who is providing this notice?	INHS

What We Do	
How does INHS protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include <u>[computer safeguards, secure files and buildings, procedural safeguards and safe record storage]</u> . We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does INHS collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Apply for a loan or mortgage • Make your loan or mortgage payments <u>[We also collect your personal information from other entities, including credit bureaus or other companies]</u>
Why can't I limit all sharing?	Federal law only gives you the right to limit: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <u>[INHS does not share with non-affiliates so they can market to you]</u>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"> • <u>[INHS does not engage in joint marketing.]</u>

I acknowledge that I received a copy of the INHS Privacy Policy, Home Purchase and Repair Consultation & Release of Information Disclosure Statement, For Your Protection: Get a Home Inspection, Ten Important Questions to Ask Your Home Inspector, Equal Opportunity for All, and agree to the terms therein. I/We further acknowledge receipt of the following disclosures: Your Home Loan Tool Kit, Protect Your Family, and Renovate Right.

Signature

Date

Signature

Date

ELECTRONIC COMMUNICATIONS (eCommunications) DISCLOSURE AND CONSENT

This document is provided in accordance with the Electronic Signatures in Global and National Commerce Act.

Introduction:

You are applying for a loan from us. In connection with your application and any loan that we may make to you, you have the option to receive important information about your application and/or loan electronically. Any and all electronic disclosures and communications are collectively referred to as "eCommunications." eCommunications may include information related to your application for credit, our decisions related to your application, terms and conditions that govern any loan we make to you and all related disclosures, and important information that you would otherwise receive from us through the mail (such as, but not restricted to, notices regarding privacy, changes in terms, and periodic statements, as are required under applicable law). This Electronic Communications Disclosure and Consent form informs you of your rights when receiving these eCommunications.

Consent:

By signing below, you (including any co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent form, and consent to the delivery of eCommunications via the Internet to an e-mail address you will designate to receive such eCommunications. You also confirm that you meet the Hardware and Software Requirements listed below and are able to access and retain eCommunications from us. Your Consent to eCommunications applies only to eCommunications that we provide to you in connection with your loan application and any loan that we may make to you. If you consent to eCommunications, we will send you an e-mail with relevant application or loan information.

Withdrawing Consent:

You can withdraw your consent to eCommunications at any time at no charge by contacting us at 607-277-4500. If you withdraw your consent, the legal validity and enforceability of prior eCommunications will not be affected.

Hardware and Software Requirements:

To receive eCommunications, you will need to ensure that you are able to receive information electronically and retain it—this requires a computer system with an Internet Web browser and Adobe Acrobat Reader. Further, you must have a printer capable of printing any disclosure or statement that is emailed to you, and/or have the ability to electronically save and visually display on your computer screen such documents. If you are unsure as to whether you have the necessary components, please contact us before providing your consent.

Copies:

If you wish to obtain a paper copy of any of the eCommunications, you may contact us. We will send a paper copy at your request at no charge to you.

Updating Contact Information:

You are responsible for ensuring that we have your current e-mail address. If your e-mail address changes, contact us to provide us with updated information through which future eCommunications will be received by you. If you fail to notify us of any change in your e-mail address, you agree that we may provide eCommunications to you at the e-mail address maintained in our records and provided by you. Any eCommunications we send will be deemed to have been provided on the date we deliver the e-mail to you.

Please sign and date below and retain a copy of this notice for your records.

Date

Date





115 W. Clinton St. Ithaca, NY 14850
 Phone: (607) 277-4500 ext. 216 / Fax: (607) 277-4536
 Email: pmitchell@ithacans.org

STATISTICAL INFORMATION

The funders of the INHS programs require us to collect the following information for statistical purposes in order to evaluate the level of diversity in the program. Your answers to the following questions are in no way related to your eligibility. Providing this information for yourself or any member of your household is completely optional.

Number of people who live in your house _____.

Is anyone a veteran? Yes _____ No _____

If yes, who (*please circle*)? Head of household _____ Other family member _____

Is anyone in your household Hispanic or Latino? Yes _____ No _____

If yes, who (*please circle*)? Head of household _____ Other family member _____

Is anyone in your household disabled? Yes _____ No _____

If yes, who (*please circle*)? Head of household _____ Other family member _____

Please check the category that applies. If more than one category fits, please check all that apply.	Head of Household D.O.B:	Other family member D.O.B:	Other family member D.O.B:	Other family member D.O.B:	Other family member D.O.B:
White					
Black/African American					
Asian					
American Indian/Alaskan Native					
Native Hawaiian/Other Pacific Islander					
Multi-Racial					
Other					

If you do not wish to answer these questions, please check here: _____

(You are not obligated to answer these questions and not answering will in no way affect your eligibility for this program)

Signature of Applicant

Date

HOUSEHOLD BUDGET

Head of Household's income Before taxes

Spouse/Partner's Income Before taxes

Other Household Income (Child support, SSI for minor, etc.)

Transportation

Gas	<input type="text"/>
Car Insurance	<input type="text"/>
Public Transportation/ Parking	<input type="text"/>

Food

Groceries	<input type="text"/>
Dining Out	<input type="text"/>
Pet Food	<input type="text"/>

Medical

Prescriptions	<input type="text"/>
Doctor Visits	<input type="text"/>
Health Insurance	<input type="text"/>

Education

Child Care	<input type="text"/>
Books and Supplies	<input type="text"/>
Tuition	<input type="text"/>

Debts/Expenses

Student Loan	<input type="text"/>
Credit Cards Personal	<input type="text"/>
Child Support	<input type="text"/>
Car Payments	<input type="text"/>

Entertainment

Movies, Netflix, etc	<input type="text"/>
Memberships (gyms, etc)	<input type="text"/>
Other	<input type="text"/>

Personal

Toiletries	<input type="text"/>
Alcohol/Cigarette	<input type="text"/>
Laundry	<input type="text"/>
Barber/Beauty	<input type="text"/>
Other	<input type="text"/>

TOTAL HOUSEHOLD INCOME

TOTAL HOUSEHOLD DEBT

BALANCE OF INCOME (+/-)

In consideration of the total remaining income listed above what do you feel is affordable for your household in the following categories:

Housing

Monthly mortgage payment (including taxes)	<input type="text"/>
Savings for Home Repairs	<input type="text"/>
Utilities (gas, electric, etc)	<input type="text"/>

Are there expenses listed above that you would like to reduce or eliminate?

If so which ones?

By how much?