



# Intake Application

PRE-PURCHASE / RENTAL

## CLIENT:

Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City & Zip Code: \_\_\_\_\_, NC County: \_\_\_\_\_  
Phone: HOME: ( ) CELL: ( )  
Email Address: \_\_\_\_\_ Highest Level of Education: \_\_\_\_\_  
Date of Birth: / / Social Security No.: \_\_\_\_\_

**Gender:** Male / Female **Ethnicity:** Hispanic / Non Hispanic  
**Race:** American Indian or Alaskan Native / Asian / Black or African American / White / Hawaiian or Pacific Islander  
Other: \_\_\_\_\_  
**Disabled:** Yes / No **Veteran:** Yes / No

## CO-CLIENT:

Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State & Zip Code: \_\_\_\_\_  
Phone: HOME: ( ) CELL: ( )  
Email Address: \_\_\_\_\_ Highest Level of Education: \_\_\_\_\_  
Date of Birth: / / Social Security No.: \_\_\_\_\_

**Gender:** Male / Female **Ethnicity:** Hispanic / Non Hispanic  
**Race:** American Indian or Alaskan Native / Asian / Black or African American / White / Hawaiian or Pacific Islander  
Other: \_\_\_\_\_  
**Disabled:** Yes / No **Veteran:** Yes / No

## Household Type:

<input type="checkbox"/>	Single Adult	<input type="checkbox"/>	Married (NO Children)
<input type="checkbox"/>	Widow / Widower	<input type="checkbox"/>	Married (WITH Children)
<input type="checkbox"/>	Single Parent (Female-Headed)	<input type="checkbox"/>	Two Unrelated Adults
<input type="checkbox"/>	Single Parent (Male-Headed)	<input type="checkbox"/>	Other: _____



**Dependents:**

Name: _____	Date of Birth: ____/____/____
Name: _____	Date of Birth: ____/____/____
Name: _____	Date of Birth: ____/____/____
Name: _____	Date of Birth: ____/____/____
Name: _____	Date of Birth: ____/____/____
Name: _____	Date of Birth: ____/____/____

**Residential Information:**

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

If less than two years, please provide prior address:

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

City, State & Zip Code: \_\_\_\_\_

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**Employment Information:**

Applicant's Income:

Amount **(Gross/Net)**: \$ \_\_\_\_\_ GROSS / \$ \_\_\_\_\_ NET

Per (circle one): Week / Month / Year

Hours Worked Per Week: \_\_\_\_\_

Overtime: ☐ YES ☐ NO

Job Title: \_\_\_\_\_ Date Employment Began: \_\_\_\_/\_\_\_\_/\_\_\_\_

Employer Name: \_\_\_\_\_

Address of Personnel Dept.: \_\_\_\_\_

City, State & Zip Code: \_\_\_\_\_

Phone: ( ) \_\_\_\_\_

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Co-Applicant's Income:

Amount **(Gross/Net)**: \$ \_\_\_\_\_ GROSS / \$ \_\_\_\_\_ NET

Per (circle one): Week / Month / Year

Hours Worked Per Week: \_\_\_\_\_

Overtime: ☐ YES ☐ NO

Job Title: \_\_\_\_\_ Date Employment Began: \_\_\_\_/\_\_\_\_/\_\_\_\_

Employer Name: \_\_\_\_\_

Address of Personnel Dept.: \_\_\_\_\_

City, State & Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_



Other Income Sources (**Monthly Gross/Net**):

<input type="checkbox"/>	Unemployment	\$	GROSS	/	\$	NET
<input type="checkbox"/>	Pension	\$	GROSS	/	\$	NET
<input type="checkbox"/>	Social Security	\$	GROSS	/	\$	NET
<input type="checkbox"/>	Disability	\$	GROSS	/	\$	NET
<input type="checkbox"/>	Alimony	\$	GROSS	/	\$	NET
<input type="checkbox"/>	Child Support	\$	GROSS	/	\$	NET
<input type="checkbox"/>	Other:	\$	GROSS	/	\$	NET (specify) _____

TOTAL Income From All Sources (**Gross/Net**):

Monthly: \$ GROSS / \$ NET OR Annually: \$ GROSS / \$ NET

**Asset(s) Information:**

APPLICANT & JOINT ACCOUNTS			
Account Type	Name of Bank, etc.	Account Number	Account Balance
Checking/Debit			\$
Savings/Money Market/CD			\$
Retirement (401k, IRAs, Roth, etc.)			\$
Other:			\$
<b>TOTAL Applicant &amp; Joint Accounts:</b>			\$

CO-APPLICANT ACCOUNTS			
Account Type	Name of Bank, etc.	Account Number	Account Balance
Checking/Debit			
Savings/Money Market/CD			
Retirement (401k, IRAs, Roth, etc.)			
Other: _____			
<b>TOTAL Co-Applicant Accounts:</b>			\$



## HOME BUYER BUDGET & SAVINGS PLAN

(MONTHLY)

### EXPENSES

Category	Amount
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#### *Housing Expenses / Utilities*

Rent	
Lot Rent	
Dues or Fees	
Renter Insurance	
Solid Waste Fee	
Tax	
Electricity	
Heat (Gas / Oil)	
Water / Sewer	
Cable / Internet / Phone	
Cell Phone(s)	
<b>SUBTOTAL:</b>	

#### *Food*

Groceries	
Restaurants	
School Lunches	
<b>SUBTOTAL:</b>	

#### *Medical*

Health Insurance Premiums	
Dental Insurance Premiums	
Doctor / Dentist Visits	
Prescription Medications	
<b>SUBTOTAL:</b>	

#### *Education*

Tuition	
Books	
<b>SUBTOTAL:</b>	

Category	Amount
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#### *Transportation (Car / Transit)*

Gasoline	
Insurance	
Parking	
Registration & Taxes	
Repairs / Maintenance	
Transit	
<b>SUBTOTAL:</b>	

#### *Personal*

Alimony Paid	
Child Support Paid	
Childcare	
Charity / Church / Etc.	
Clothing / Dry Cleaning / Etc.	
Entertainment	
Life Insurance	
Memberships	
Pet Care	
<b>Retirement</b>	
<b>Other Savings</b>	
<b>SUBTOTAL:</b>	

#### *Monthly Debt*

Car Loans or Leases	
Credit Cards	
Installment Loans	
Student Loans	
Other Debts	
<b>SUBTOTAL:</b>	

**TOTAL NET INCOME (after taxes):** \$ \_\_\_\_\_  
(for ALL adults in household)

**TOTAL MONTHLY EXPENSES:** \$ \_\_\_\_\_  
**POSSIBLE MONTHLY SAVINGS:** \$ \_\_\_\_\_

**Your Savings Goal:** \$ \_\_\_\_\_

When do you plan to reach your savings goal to buy a home? \_\_\_\_\_

How much do you plan to save each month? \_\_\_\_\_



## ACTION PLAN

Client Name: \_\_\_\_\_

Co-Client Name: \_\_\_\_\_

Please describe your housing goal(s): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

When do you hope to reach your goal(s)? \_\_\_\_\_

What barriers, if any, are preventing you from reaching your goal(s)? \_\_\_\_\_

\_\_\_\_\_

What are you doing NOW to reach your goal(s)? \_\_\_\_\_

\_\_\_\_\_

### **COUNSELOR USE ONLY**

**Counselor Observations:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Client Action Plan, with proposed dates for completion:**

1) \_\_\_\_\_

2) \_\_\_\_\_

3) \_\_\_\_\_

**COUNSELOR'S SIGNATURE**

**Date**

\_\_\_\_\_  
**Client / Co-Client Signature(s)**

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



## OUR PRIVACY POLICY

Reinvestment Partners is committed to ensuring the privacy of individuals and families who contact 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, 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 Counseling Authorization & Disclosure. 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 we gather about you:**

- \* Information we receive from you orally, on applications, or on 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 credit reporting agencies, such as your credit history.

### **You may opt-out of certain disclosures:**

- \* You have the opportunity to "opt-out" of disclosures of your nonpublic information to third parties (i.e., creditors), that is, elect not to make those disclosures.
- \* If you choose to "opt-out," we will not be able to answer questions from your creditors. If at anytime you wish to change your decision with regard to "opting-out," you may call us at (919) 667-1000.

### **Release of your information to third parties:**

- \* So long as you have not "opted-out," we may disclose some or all of the information we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would
- \* We may also disclose any nonpublic personal information about you or former clients to anyone as permitted by law (e.g., if we are compelled by legal process).
- \* Within our 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.

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**Client / Co-Client Signature(s)**

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**Date**



## COUNSELING AUTHORIZATION & DISCLOSURE

Applicant recognizes the need for counseling to solve specific housing and other related problems and pledges to fully cooperate with Reinvestment Partners' Housing Counselor. Applicant pledges specifically to provide honest and complete information; provide all necessary documents within requested or specified time frame(s); and promptly notify Reinvestment Partners (RP) of all changes in the status of the loan, contact info, etc. Regarding appointments, RP's housing counselors see clients **\*BY APPOINTMENT ONLY\*** and reserves the right to cease services after a client misses or reschedules two appointments without 24 hours notices.

Applicant authorizes the Counselor to act on his/her behalf to improve his/her housing situation and to obtain necessary services. Applicant authorizes the Counselor to obtain additional information from outside sources when necessary, including a credit report from one or all three credit reporting agencies. Applicant recognizes the need to exchange and/or pass on information, which will be used to assist Applicant in obtaining his/her housing needs.

Applicant authorizes Reinvestment Partners to share his/her information as required by our funders, and specifically to: (a) submit client-level information to data collection systems for our grants and (b) allow funders to open files to be reviewed for program monitoring and compliance purposes.

The Counselor pledges to preserve strict confidentiality concerning the applicant, and will neither give nor seek information except where others have a right to it. The Counselor will neither make decisions nor take action without the knowledge and consent of Applicant, and will at all times protect and promote the best interest of Applicant.

***Reinvestment Partners offers all of our services for FREE, at no charge to the client, excepting our homebuyer classes: \$99 for online and \$50 for local. Clients demonstrating an inability to pay may have the fee waived for local classes.*** From time to time Reinvestment Partners makes our clients aware of products and/or services that we believe offer good value to our clients. These products and/or services might be available directly from Reinvestment Partners, from lenders, developers, or other agencies with which Reinvestment Partners has a working relationship. You are under no obligation to use the products and/or services identified by Reinvestment Partners, whether from us or from industry partners.

Please understand that you are free to choose any lender, lending/financing product, or home from any entity regardless of the recommendations made by the Reinvestment Partners representative and still participate in our counseling program. It is your right and responsibility to decide whether to engage in any course of counseling with Reinvestment Partners and to determine whether the counseling is suitable for you.

The individual action plan and direction of our counseling sessions will be based on the housing counseling action 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. Additionally, you are under no obligation to obtain a mortgage or purchase a home and have the option to terminate the counseling program at any time for any reason.



## **COUNSELING AUTHORIZATION & DISCLOSURE** **(continued)**

**Services provided by Reinvestment Partners include:**

*Counseling:* Pre-Purchase; Mortgage Delinquency & Default Resolution; Financial Management/Budget; and Rental Housing

*Workshops:* Fair Housing Pre-Purchase Education; Predatory Lending Education; Pre-Purchase Home Buyer Education (\$50 local, \$99 online); Resolving / Preventing Mortgage Delinquency; Financial, Budgeting, and Credit; Non-Delinquency Post Purchase for Homeowners; and Rental Housing

I also certify that as a pre-purchase client I have received the following forms: "HUD Form-92564 For Your Protection Get a Home Inspection" and "Ten Important Questions to Ask Your Home Inspector"

I certify that I have read and understand the above statement(s). Any questions I had were previously discussed with the counselor and answered to my satisfaction.

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**Client Signature**

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**Date**

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**Co-Client Signature**

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**Date**





# 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.





**Reinvestment**  
**PARTNERS**  
PEOPLE • PLACES • POLICY

## 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.

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/insp/inspfaq](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/insp/inspfaq) (10/21/2015)