



HOUSING OPPORTUNITIES, INC.



This form will be treated under CONFIDENTIALITY REQUIREMENTS as set forth in the FEDERAL SOCIAL SECURITY ACT.

PLEASE ANSWER ALL QUESTIONS AS COMPLETELY AND ACCURATELY AS POSSIBLE.

Please check program that you are applying for:

- Pre Purchase Counseling, Home Buyer Education, Budget Counseling, Credit Repair Counseling, New Construction

What class/location do you want to attend:

Name (First Adult) Social Security Number

Disability: Date of Birth:

US Citizen Yes No Veteran Yes No Hispanic Yes No

Race/ National Origin:

- Black /African American, White, Asian, American Indian /Alaska Native, Native Hawaiian/Other Pacific Islander, American Indian/Alaskan Native & Black/African American, Black/African American & White, Asian & White, American Indian/Alaskan Native & White, other multi-racial

Language Spoken: Language Read:

Name (Second Adult) Social Security Number

Disability: Date of Birth:

US Citizen Yes No Veteran Yes No Hispanic Yes No

Race/ National Origin:

- Black /African American, White, Asian, American Indian /Alaska Native, Native Hawaiian/Other Pacific Islander, American Indian/Alaskan Native & Black/African American, Black/African American & White, Asian & White, American Indian/Alaskan Native & White, other multi-racial

Language Spoken: Language Read:

List all other family members:

Table with 5 columns: Name, Relationship, Date of Birth, Race, Gender

Current Address

Move in date

City, State, ZIP Code

Email address

Cell Phone

Area Code/Home Phone

Work Phone Number

Is it ok to call you at work? YES NO

How did you hear about us? _____

WHERE ARE YOU AT WITH THE HOME BUYING PROCESS: (if applicable)

- _____ I have been preapproved by a bank/mortgage company and have a purchase agreement
- _____ I have been preapproved by a bank/ mortgage company. **Which bank/ mortgage company?**
- _____ I am ready to buy a home and this is the first step
- _____ I am going to be ready to buy a home in 6 months.
- _____ I am going to be ready to buy a home in the next 2 years.

CURRENT HOUSING COSTS:

(Rent) \$ _____

(Utilities-Nipsco and water only) \$ _____

Section 8 _____ Yes _____ No

Have you been approved to use the Section 8 for homeownership? _____ Yes _____ No

Are you a part of the self-sufficiency program at the Michigan City Housing Authority? ____ Yes ____ No

EMPLOYMENT

FIRST ADULT

Current Employer _____ **Phone** _____ **Start Date** _____ **Title** _____

Address: _____

Hours per week _____

SECOND ADULT

Current Employer _____ **Phone** _____ **Start Date** _____ **Title** _____

Address: _____

Hours per week _____

SAVINGS HISTORY

Please check one statement

A _____ I already save money on a regular basis and have saved more than \$300 in the past 12 months

B _____ I do not save at this time

BUDGET:

Please check one statement that best describes your budget:

_____ I utilize a budget on a regular basis.

_____ I do not utilize a budget but have no monthly shortfall

_____ I do not utilize a budget and have a monthly shortfall of at least \$100 per month.

CREDIT HISTORY:

Please check one statement that best describe your current credit situation. If you check below average or poor credit, it is recommended that you meet with a Housing Opportunities, Inc. housing counseling prior to taking home buyer education classes.

_____ I have good credit; less than 2 late payments in 12 months and no collections

_____ I have fair credit; 2-4 late payments in 12 months and less than 3 collections totally less than \$2,000

_____ I have below average credit; more than 4 late payment and more than 5 collections totaling less than \$5,000

_____ I have poor credit; judgments, tax liens or collections in excess of \$5,000 or bankruptcy that is less than 2 years old.

SOURCE OF ASSETS

VALUE OF ASSETS

INSTITUTION NAME

Checking Account (6 month average balance)	\$ _____	_____
Cash Value Insurance Policies	\$ _____	_____
Savings/Money Market Balances	\$ _____	_____
Certificates of Deposit	\$ _____	_____
Value of Stocks/Bonds	\$ _____	_____
Equity in Real Estate	\$ _____	_____
Retirement Funds (401K, etc.)	\$ _____	_____

Will you be using any of the above assets towards the purchase of the home? _____ Yes _____ No

If so, how much will be used? _____

PLEASE COMPLETE THE MONTHLY SPENDING PLAN ON PAGE 4.

YOUR MONTHLY SPENDING PLAN

Monthly Income

Salary	\$
Social Security	\$
Child Support	\$
Other (Specify)	\$

TOTAL INCOME (add all monthly income)

\$

Monthly Expenses

Rent	\$
Food	\$
Electric Bill	\$
Gas Bill	\$
Water Bill	\$
Insurance (car, house, life)	\$
Car Payment	\$
Credit card payment	\$
Child Care	\$
Clothing	\$
School/work supplies	\$
Transportation (gas, bus, fare, etc.)	\$
Tuition	\$
Savings	\$
Phone Bill	\$
Cable	\$
Internet Access	\$
Medical Expenses	\$
Alimony/Child Support	\$
Entertainment (movies, restaurants, video rentals, etc.)	\$
Other (Specify)	\$

TOTAL EXPENSES (add all monthly expenses)

\$

CERTIFICATIONS

- a. I understand that this preliminary application is not binding on Housing Opportunities or me in any way and may be withdrawn by Housing Opportunities or me at any time.
 - b. I understand verification of all income and assets is required by federal and state regulations for eligibility and I have no objections to inquiries being made for the purpose of verifying statements made herein, and
 - c. I further certify that all information provided by me on this preliminary application is true to the best of my knowledge.
 - d. I understand I must attend all five classes. (if applicable)
 - e. I understand I must score 80% or better on the written test after completing class five. (if applicable)
 - f. I understand I must contact Housing Opportunities when any of the above information changes.
 - g. I am authorizing Housing Opportunities, Inc. to pull my credit report and to discuss my mortgage with my lender.
 - H. I HAVE ENCLOSED THE APPLICATION FEE OF \$30.00**
 - i. I understand at the time of my intake meeting, I will need to bring:
 - 1) Three pay stubs
 - 2) Driver's license and Social Security Card
 - 3) One month of checking and savings account statements
- J. MEDIA REQUESTS:** Occasionally, Housing Opportunities receives requests from reporters and other media representatives to interview clients for news stories and other press regarding the pre-purchase program. Would you be willing to be placed on a list of possible interviewees? ____ yes ____no

Signature of Applicant (Adult One)

Date

Signature of Applicant (Adult Two)

Date

Please return application to: **HOUSING OPPORTUNITIES, INC.**, 954 Eastport Centre Dr., Suite A, Valparaiso, IN 46383

<p>Office Use Only</p> <p>Funding Source ____ IHCD ____ HUD HOC ____ LaPorte/CDBG ____ MC/CDBG ____ Other _____</p> <p>Payment Received: _____</p> <p>Notes: _____ _____ _____ _____</p>
