



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

Gender: Male Female Marital Status:

Disability: Date of Birth:

US Citizen Yes No Veteran Yes No Hispanic Yes No

Highest Level of Education:

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

Gender: Male Female Marital Status:

Disability: Date of Birth:

US Citizen Yes No Veteran Yes No Hispanic Yes No

Highest Level of Education:

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** \_\_\_\_\_ **Rate per hour** \_\_\_\_\_ **Salary** \_\_\_\_\_

**SECOND ADULT**

**Current Employer** \_\_\_\_\_ **Phone** \_\_\_\_\_ **Start Date** \_\_\_\_\_ **Title** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Hours per week** \_\_\_\_\_ **Rate per hour** \_\_\_\_\_ **Salary** \_\_\_\_\_

**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)	\$

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**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)	\$

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**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 classes. (if applicable)
- e. I understand I must score 80% or better on the written test after completing classes. (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 (NON-REFUNDABLE)**

- 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

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

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