



Housing Counseling Program Intake Forms

For Office Use:

Date Received:	_____
Date Entered:	_____

The Housing and Redevelopment Authority of Cumberland County (CCHRA), in partnership with the Pennsylvania Housing Finance Agency (PHFA), provides Housing Counseling services and workshops free of charge to our local community.

Our mission is to expand homeownership opportunities for low and moderate-income residents throughout Cumberland and surrounding counties by providing homebuyer education and counseling.

To better understand the populations we serve, PHFA requires that each participant complete the following forms. The information you provide will be used to identify and understand the demographic populations we serve. Your responses will help us continue to provide free services for others in the future.



We thank you for your interest and support!

Client Information

Name: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Email address: _____

Telephone Number: _____ **Type:** Home Cell Work

Best time to call: Morning Afternoon Evening Anytime

Last four digits of your social security number: XXX - XX - _____

Date of birth: _____ **Gender:** Male Female Prefer not to answer

Marital Status:

Single Married Separated Divorced Widowed Choose not to respond

Household Type:

Single adult Married without dependents Married with dependents
 Female-headed single parent Male-headed single parent
 Two or more unrelated adults Other

Are you in the military? Yes No
If yes, how long? _____

Are you a veteran? Yes No

Are you disabled? Yes No Prefer not to answer



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RETURN TO: Housing Counselor, 114 N Hanover St, Carlisle, PA 17013 or **EMAIL:** jclagett@cchra.com

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Are you a U.S. citizen? Yes No

If not, are you a permanent resident? Yes No

If not, what is your immigration status? _____

Race:

- | | |
|--------------------------------------------------------------------|------------------------------------------------|
| <input type="checkbox"/> American Indian or 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: Are you Hispanic or Latino? Yes No Prefer not to answer

Are you in need of translation services? Yes No

(If yes, we require 3 business days' notice prior to appointment/workshop.)

Preferred Language: _____

Highest education level?

- | | |
|------------------------------------------------------|------------------------------------------------------|
| <input type="checkbox"/> Elementary | <input type="checkbox"/> Some College |
| <input type="checkbox"/> Junior High | <input type="checkbox"/> Associate's Degree |
| <input type="checkbox"/> Some High School | <input type="checkbox"/> Bachelor's Degree or higher |
| <input type="checkbox"/> High School Diploma | <input type="checkbox"/> Graduate Degree |
| <input type="checkbox"/> GED | <input type="checkbox"/> Doctoral Degree |
| <input type="checkbox"/> Trade School/Apprenticeship | <input type="checkbox"/> Other _____ |

What is your current living situation?

- Own my home Rent Live with parents Live with friends Shelter/homeless
 Homeless Other _____

Have you owned a home in the last three years? Yes No

How many people live in your household? _____ **How many are children?** _____

Are you planning on purchasing a home with someone else?

- Yes No

If yes, please include the name & relationship of the other individual:

(Please note: If attending the workshop together, both individuals must complete a separate registration form.)

Name: _____

Relationship to you: _____

Total gross household income: _____ Monthly or Yearly

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What is your current credit score?

- Below 580
- 580 – 669
- 670 – 739
- 740 – 799
- 800 or above

How close are you to a home purchase?

- 0-3 months
- 4-6 months
- 7-12 months
- 1 year or more

Please let us know where you are in the process:

- I am just getting started.
- I have reached out to a lender/Realtor, but do not currently have pre-approval for a mortgage.
- I have received pre-approval from a lender.
- I've made an offer on a home and it has been accepted by the Seller.
- Not sure

Please check the items you feel might be an obstacle in purchasing a home:

- Not enough \$ for down payment/closing costs
- Not enough income to afford mortgage payments
- Housing prices too high
- Do not like type of housing available
- Cannot decide what community to live in
- Mortgage interest rates are too high
- Credit problems
- Too much debt
- Other _____

How did you hear about us?

- Website
- Social media
- Lender
- Real estate agent / broker
- Friend / family member
- Other organization or business

Referred by: _____

Please let us know of any questions or concerns:

**** Please attach a copy of your driver's license or government-issued photo ID to this form.**

By signing this form, you are verifying that all information contained herein is accurate and true.

Signature: _____ **Date:** _____





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Disclosure to Client for Housing Counseling Services

The Housing and Redevelopment Authority of the County of Cumberland (CCHRA) offers free housing counseling services in areas such as credit and budgeting, pre-purchase, non-delinquency post-purchase, and default/delinquency. The agency also offers Pre-Purchase Homebuyer Education workshops which include information regarding Anti-Predatory Lending/Foreclosure Prevention, and Fair Housing/Fair Lending topics.



Credit and Budgeting: Clients receive help in understanding and improving their financial health. Counselors assist clients in understanding how to manage and develop good credit, analyze credit reports, improve credit scores, and help develop strategies to reduce debt. The counselor will also assist clients in creating a realistic spending plan, identifying areas of excess spending, developing ways to increase savings, and setting SMART financial goals.

Pre-Purchase: Clients receive one-on-one counseling which covers the entire homebuying process. Counselors will work with clients to evaluate their readiness to buy, improve credit, develop a budget, explore mortgage options, identify down payment assistance programs, and review important considerations such as hiring a licensed and reputable professional to perform a home inspection prior to closing. Clients will receive the knowledge and tools they need to make informed decisions and achieve sustainable homeownership.

Post-Purchase: Clients will receive support in maintaining successful, long-term homeownership. Counselors offer guidance on topics such as home maintenance, budgeting for home expenses, property taxes and insurance, reviewing loan or refinance options for home improvement projects, avoiding predatory lending, and planning for future financial needs.

Pre-Purchase Homebuyer Education Workshop: Attendees will receive information on topics such as homebuyer readiness, the homebuying process, credit and budgeting, mortgage options, working with real estate professionals, maintaining a home, managing home expenses, understanding fair housing laws, avoiding predatory loans, and foreclosure. Participants gain the knowledge and confidence needed to make informed decisions and navigate the path to successful homeownership.

Our agency has a financial relationship with the Pennsylvania Housing Finance Agency (PHFA), through whom we receive funding for Housing Counseling services. CCHRA also adheres to Housing and Urban Development (HUD) rules and regulations regarding housing counseling services. These organizations provide CCHRA with program oversight and guidance. In addition, we partner with many local organizations including realtors, lenders, and community service providers who provide educational information on standard industry practices at our workshops and may offer refreshments and information regarding their services to participants and attendees.



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In addition to providing HUD-Certified Housing Counseling services, CCHRA also manages other Housing and Redevelopment programs, providing services which include Public Family Housing, Permanent Supportive Housing, the Family Self-Sufficiency Program, Rapid Rehousing Rental Assistance, and Section 8 Housing Choice Vouchers for Cumberland County. CCHRA also owns and manages multiple rental properties and offers grant assistance programs such as our Down Payment and Closing Cost Assistance Program. These programs utilize funding from HUD, the Community Development Block Grant (CDBG), along with other federal, state and local funds.



There is **no obligation** to receive, purchase, or use any product or service offered by this agency or any services of its industry partners or other party in exchange for your receiving HUD housing counseling services.

As a condition of our services, and in alignment with meeting our counseling goals, and in compliance with HUD’s Housing Counseling Program requirements, we may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

I have read and received a copy of this disclosure.

Client Signature

Date

Client Name (Print)



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Optional Contact Information Sharing

During CCHRA's *First-Time Homebuyer Workshop*, you'll hear helpful information from different professionals involved in buying a home. These presenters share tips and advice to help you make good decisions.

You do **not** have to use their services. In the past, we have sometimes shared participants' names and contact information with the presenters so they could follow up with you afterward. Some presenters may reach out to you if you agree to share your information.

It is completely up to you if you want us to share your contact information. Your choice will not affect the help or services you receive from us.

You can change your mind at any time. If you decide later that you no longer want your information shared, just let us know in writing and we will stop sharing it.

Please check one box below:

Yes, I agree to have my contact information shared with the workshop presenters.

No, I do not want my contact information shared with the workshop presenters.



Client Signature

Date

Client Name (Print)



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CCHRA’s Workshop Attendance Policy

Due to a high number of no-shows, we now require all participants to firmly commit to attending their scheduled workshop.

By registering, you acknowledge that if you do not attend and fail to provide at least 24 hours’ advance notice, you will be restricted from registering for another workshop for a period of two (2) months. Workshop space is limited, and we strive to make these opportunities available to those who need them. No-shows make it difficult to effectively plan services and programming.



Thank you for your understanding and cooperation.

Please check both boxes below:

I confirm that I am 18 years of age or older, and that I am a first-time homebuyer (I have not owned a home for the last 3 years).

I understand that by registering for this workshop I am committing to attend my scheduled session(s) this month. I further acknowledge that if I am unable to attend for any reason, I will need to provide at least 24 hours' notice to CCHRA's Housing Counselor. I understand that not doing so will restrict me from taking another workshop for the next two months.

Client Signature

Date

Client Name (Print)



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Homebuyer's Self-Assessment Tool

Readiness Statements	Yes	No
Being in debt does not bother me.	<input type="checkbox"/>	<input type="checkbox"/>
The thought of having long-term debt is disturbing to me.	<input type="checkbox"/>	<input type="checkbox"/>
I enjoy working around the house and yard.	<input type="checkbox"/>	<input type="checkbox"/>
I would much rather shop, go out to eat, or read a book than spend any time around the house or yard.	<input type="checkbox"/>	<input type="checkbox"/>
I prefer finding a good job and staying with it.	<input type="checkbox"/>	<input type="checkbox"/>
I prefer changing jobs from time to time, finding excitement in starting all over.	<input type="checkbox"/>	<input type="checkbox"/>
I prefer staying in one place and being committed to one community.	<input type="checkbox"/>	<input type="checkbox"/>
I do not like being limited to one community or location for a long period of time.	<input type="checkbox"/>	<input type="checkbox"/>
I can handle the financial responsibilities of mortgage payments.	<input type="checkbox"/>	<input type="checkbox"/>
I would be better off waiting until I can save more money or my financial situation improves.	<input type="checkbox"/>	<input type="checkbox"/>

Other Questions	Yes	No
Is owning a home important to you?	<input type="checkbox"/>	<input type="checkbox"/>
Are you currently renting? <input type="checkbox"/> Apartment <input type="checkbox"/> Home <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
Are you paying your rent on time?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any outstanding debt?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any forms of credit?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a bank account? <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>
Are you responsible for your utilities? <input type="checkbox"/> Electric <input type="checkbox"/> Gas <input type="checkbox"/> Heating Fuel <input type="checkbox"/> Water/Sewer <input type="checkbox"/> Trash	<input type="checkbox"/>	<input type="checkbox"/>
Do you pay your utility bill on time?	<input type="checkbox"/>	<input type="checkbox"/>

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Mortgage Qualification Checklist & Other Considerations	Please Enter \$ Amount/Info
Current credit score	
Yearly gross (<i>before taxes</i>) income	
Average yearly overtime hours worked	
Total years of employment	
Any recent gaps in employment? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you receive Social Security, Disability, Public Assistance Income? <input type="checkbox"/> Yes (<i>please enter monthly \$ amount</i>) <input type="checkbox"/> No	
Funds available for down-payment or closing costs	
Securities, mutual funds, stocks	
Net (<i>after taxes</i>) monthly income	
Current monthly rent	
Other total monthly debt payments (<i>Ex: car, student loans, minimum credit card payments</i>)	
Do you receive monthly child support income? <input type="checkbox"/> Yes (<i>please enter monthly \$ amount</i>) <input type="checkbox"/> No	
Do you pay monthly court-ordered child support? <input type="checkbox"/> Yes (<i>please enter monthly \$ amount</i>) <input type="checkbox"/> No	
Do you have a Section 8 voucher? <input type="checkbox"/> Yes (<i>please enter monthly \$ amount</i>) <input type="checkbox"/> No	
Do you receive another type of housing assistance? <input type="checkbox"/> Yes (<i>please list type</i>) <input type="checkbox"/> No	
Are you disabled or are you living with persons who are disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Counties of interest	
Home of interest <input type="checkbox"/> Existing home <input type="checkbox"/> New home	
Home purchase price or price range	