

Please answer the questions below as accurately as possible.
This information will help us to better meet your needs.



Affordable Housing
COMMUNITY DEVELOPMENT CORPORATION



Date _____ Time _____

CLIENT INFORMATION		
YOUR Full Name:	Date of Birth: / /	SSN: ___ - ___ - ___
Is anyone buying/renting the home with you? (Check one): <input type="checkbox"/> YES <input type="checkbox"/> NO If YES, fill out the following:		
HIS/HER Full Name:	Date of Birth: / /	SSN: ___ - ___ - ___
Total Household Size:	Adults (18 and older):	Children (18 or younger):

CONTACT INFORMATION			
Phone Number:		Email Address:	
Address:		County:	
City:	State:	Zip:	When did you move in?
Which housing situation best describes you now? (Check One): <input type="checkbox"/> I rent <input type="checkbox"/> I own the home <input type="checkbox"/> Other:			

INCOME INFORMATION	
Combined Monthly Household Income (Before Taxes): \$	
Source(s) of Income:	

	YES	NO
Do you speak English?		
If NO, list the preferred language:		
Does anyone in your household have a disability, as defined by Social Security?		
Are you a single parent?		
Are you 62 years old or older?		
Are you a U.S. Citizen?		
Are you a Veteran?		

ETHNICITY (Check One):
<input type="checkbox"/> Hispanic
<input type="checkbox"/> Non-Hispanic

SEX (Check One):
<input type="checkbox"/> Female
<input type="checkbox"/> Male

EDUCATION (Check highest level completed):
<input type="checkbox"/> No High School Diploma
<input type="checkbox"/> Finished High School
<input type="checkbox"/> GED
<input type="checkbox"/> Some College
<input type="checkbox"/> 2 year degree
<input type="checkbox"/> Professional License
<input type="checkbox"/> 4 year degree
<input type="checkbox"/> Master's degree
<input type="checkbox"/> Doctoral degree

RACE (Check all that apply):
<input type="checkbox"/> American Indian
<input type="checkbox"/> Asian
<input type="checkbox"/> Black/African American
<input type="checkbox"/> Pacific Islander/ Hawaiian
<input type="checkbox"/> White

MARITAL STATUS (Check One):
<input type="checkbox"/> Unmarried
<input type="checkbox"/> Married
<input type="checkbox"/> Separated
<input type="checkbox"/> Divorced
<input type="checkbox"/> Widowed

I came here today seeking information on:		
<input type="checkbox"/> Buying a home	<input type="checkbox"/> Obtaining a business loan	<input type="checkbox"/> Needing home repairs
<input type="checkbox"/> Renting a home or apartment	<input type="checkbox"/> Starting a business	<input type="checkbox"/> Other
<input type="checkbox"/> Foreclosure prevention	<input type="checkbox"/> Reverse Mortgage Counseling	



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Name _____ Date _____

Income	
Paycheck	
Social Security	
Child Support	
Total Income	

Saving	
Emergency	
Replacement/Repairs	
Long Term	
Total	

Spending	
<i>Household</i>	
Groceries	
Liquor/Tobacco	
Toiletries/Cosmetics	
Diapers/Formula	
Clothing	
Health Insurance	
Medical/Prescriptions	
Total	

Spending	
<i>Housing</i>	
Mortgage (PITI)/Rent	
Rental/Home Insurance	
Electric	
Gas	
Water	
Telephone	
Cell Phone	
Cable/ Satellite	
Internet	
Total	
<i>Debt</i>	
Credit Card 1	
Credit Card 2	
Credit Card 3	
Credit Card 4	
Credit Card 5	
Student Loans (Total)	
Personal Loans	
Payment Plans	
Total	
<i>Vehicles</i>	
Car Payment 1	
Car Payment 2	
Gas/Oil	
Car Insurance	
Maintenance	
Total	

Spending	
<i>Giving</i>	
Donations/Tithe	
Total	
<i>Entertainment</i>	
Lunches/Fast Food	
Restaurants	
Coffee	
Movies/Events	
Hobbies/Lessons	
Total	
<i>Miscellaneous</i>	
Child Care/Babysitting	
Allowances	
Gifts/Parties	
Barber/Beauty	
Other	
Total	

Totals	
Total Income	
Less Planned Saving	
Less Total Expenses	
Surplus/Shortage	

Projections	
Housing Ratio (Net)	
Debt Ratio (Net)	
Savings after 1 year	



812 South Washington Street
Marion, IN 46953-1967

765.662.1574
Fax: 765.662.1578
www.ahcindiana.org

Agency Disclosure

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

Counseling Services Offered-

Affordable Housing Community Development Corporation (AHCDC) is a HUD-approved local housing counseling agency. We provide education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, non-delinquency post-purchase, reverse mortgage, rental and homeless counseling.

I understand that it will not be the responsibility of the counselor to “fix” the problem, but rather to provide guidance and education to enable me to resolve my personal financial challenges. I understand that it is my responsibility to work with the housing counselor and actively participate in the process. Failure to do so will result in the discontinuation of my counseling.

Agency Conduct-

We administer our programs in conformity with local, state, and federal antidiscrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. Employees of AHCDC are not attorneys. Any information provided is to be used as a resource and is based solely on the experiences and training of the counselors. No information provided should be regarded as legal advice.

I understand that AHC will not provide me with legal advice, and that when making legal decisions, I should consult with an attorney or a legal advisor. I will not hold AHCDC, its employees, agents, and directors liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in AHCDC counseling; and I hereby release and waive all claims of action against Smith HCA and its affiliates. I understand that in the event I am dissatisfied, I can request a copy of the Complaint Process, which is available upon request.

Agency Relationships-

AHCDC has financial and professional affiliations with HUD, Indiana Housing and Community Development Authority, USDA Rural Development, the City of Marion, and the Grant County Economic Growth Council. We also partner with lenders, real estate agents, and other housing professionals to provide accurate information to clients and increase access to down-payment assistance programs. AHC may give information about a variety of professional services available in the area. While not always required by mortgage lenders, AHC highly recommends that all clients purchasing a home obtain a home inspection.

I understand that I am not obligated to use the products and services of AHC or its partners. I am free to choose among lenders, lending products, and homes regardless of recommendations made by counselors. I have received a copy of the HUD Publications “For Your Protection Get a Home Inspection” and “Ten Important Questions to Ask a Home Inspector”.

Other Services Offered-

AHCDC offers various services as funding allows, including: building, rehabilitating and selling properties; administering Individual Development Accounts; managing rental properties; packaging USDA Direct loans; and more.

I understand that I am not required to use any of AHC’s other services in order to receive housing counseling.

Fees-

AHCDC charges fees for credit reports and some types of counseling. There is no charge for foreclosure or homeless prevention counseling. The fee schedule is posted in AHCDC’s office, and a copy is attached to this form. Clients will not be turned away because of a documented inability to pay.

I understand that AHC charges fees for service, and that I will be responsible for paying those fees.

(Form continues on next page)



Privacy Policy

Affordable Housing and Community Development Corporation (AHCDC) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publically available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts

What personal information does AHCDC collect about you?

We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

What categories of information do we disclose and to whom?

We may disclose the following personal information to Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others; such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency; such as your credit bureau reports, your credit and payment history, your credit scores, and/or your creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.
- We may also disclose personal information about you to third parties as permitted by law.

How is your personal information secured?

We restrict access to your nonpublic personal information to AHCDC employees who need to know that information in order to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

I acknowledge that I received, reviewed, and agree to AHCDC's Program Disclosures and Privacy Policy.

Name 1 (Printed)

Signature

Date

Name 2 (Printed)

Signature

Date



Affordable Housing
COMMUNITY DEVELOPMENT CORPORATION



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812 South Washington Street
Marion, IN 46953-1967

765.662.1574
Fax: 765.662.1578
www.ahcindiana.org

Thank you for contacting AHC for information on buying a home!

What are your next steps?

Action Plan

1. Complete Intake Information sheet and Spending Plan, read and sign our Agency Disclosure and Privacy Policy, and return to AHC.
2. Go to annualcreditreport.com for a free copy of your credit report (there is a cost if you also want to see your score) and print it out. AHC can also pull your credit report for a fee.
3. Contact our office at (765) 662-1574 to schedule a “One on One” meeting. This meeting will consist of looking at where your credit stands, your housing affordability, how much you will need to save for a down payment and closing costs, and what other steps you have between your present situation and becoming a homeowner. At the end of this meeting, you will be given a new Action Plan to move yourself closer to your goals.

Potential Homeowner Signature

Date



AHC is a not-for-profit HUD approved and state certified housing counseling agency and a Community Housing Development Organization certified by the Indiana Housing & Community Development Authority



Programs available through:



Thank you for contacting Affordable Housing Community Development Corporation (AHC) about purchasing a home. Here is a list of a few options that AHC may be able to help you connect with. To see what you qualify for, and how it would work, schedule a One on One meeting as soon as possible!

- *FHLBI Homeownership Opportunities Program*
 - Grant matches first time homebuyer's down payment and closing costs by up to \$5,000 for the first \$1,000 spent on buying the home.
- *IHCDA Programs*
 - Various programs providing up to 100% financing and down payment assistance grant of up to 6% of purchase price. Some programs can be combined with Mortgage Credit Certificates.
- *Individual Development Account (IDA) Program*
 - Savings account- homebuyer deposits \$1,500, program matches this at a rate of 3:1. Can be used for home purchase, home rehab, higher education, or small business costs.
- *IHCDA Mortgage Credit Certificate*
 - Federal tax credit that pays homeowner back between 25% of the interest paid on a mortgage each year for the life of the loan. (maximum credit of \$2,000/year)
- *USDA 502 Direct Loan Program*
 - Low interest rate 33 year loan for homes purchased in Rural Areas providing up to 100% financing: Interest rates can be subsidized to as low as 1%. House payment is based on family's income, this includes taxes and insurance.

Call us to see what YOU could use to buy your home!
(765)662-1574

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.

CAUTION—Your Action is Required Soon

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



OMB Approval No: 2502-0538
(exp. 06/30/2021)

For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home 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 and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may 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.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best to do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

(Signed) Homebuyer

Date

(Signed) Homebuyer

Date

Public reporting burden for this collection is estimated to average 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB Internet page at <http://www.whitehouse.gov/library/omb/OMBINVC.html> - HUD If desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

HUD-92564-CN (expiration)





812 South Washington Street
Marion, IN 46953-1967

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Fax: 765.662.1578
www.ahcindiana.org

REQUIRED BROCHURES – RECEIPT CERTIFICATION

I certify that I was given the following information:

- “Protect Your Family From Lead in Your Home”
- “Are You a Victim of Housing Discrimination”
- “For Your Protection: Get a Home Inspection”
- “Ten Important Questions to Ask Your Home Inspector”
- “AHCDC Property Management Supportive Services”

Participant’s Signature

Date



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AHDC Property Management Supportive Services

These services have the potential to decrease stress levels, increase disposable income, and broaden socialization that stimulates a better quality of life. Many, but not all, services are available at no cost to you as long as you qualify under the terms of each program. Monthly activities will be offered to all residents. Please watch for information on your local community bulletin board, coming from your management staff, and your TIP coordinator.

Dial **2-1-1** on your phone. **United Way** will make services available through the 2-1-1 information and referral phone system so you can meet a variety of your ordinary and extraordinary needs.
205 S Washington St

(765)664-4759 **Meals on Wheels** reduce the cost of meals in the home setting, and take dietary needs into consideration to assist with your overall health.
624 S Adams St

(765)668-8911 **Work One** offers resume building and computer training to increase confidence for the job market.
850 N Miller Ave

(765)651-9324 **St. Martin Community Center** includes a food pantry that also offers meals (Kay's Kitchen) and opportunities to socialize or volunteer.
901 S Branson St

(765) 662-0988 **Grant County Rescue Mission** offers GED/ESL classes through Tucker and employment training, as well as, a clothing and food pantry on certain days to those who qualify. Open Heart and My Home Apartment residents are welcome to have free meals daily at the GCRM.
423 S Gallatin St

(765)664-4467 **Pregnancy Help Center** offers Medicaid approved pregnancy tests.
326 S Washington St

(765)662-1574 **Affordable Housing & Community Development Corporation**

812 S Washington St

1. Financial Literacy- AHC offers group and individual sessions to assist clients in understanding their financial rights and responsibilities. A state-certified counselor helps clients practice skills including creating and maintaining a budget, keeping track of savings, and reading financial documents such as the Truth in Lending Disclosure. Information is also provided about banking and mortgage products, types of savings accounts, financial terminology and more. If tenant is interested in buying a home, pre-purchase counseling is offered. Group Homebuyer Education workshops are offered periodically based on interest.

2. Credit Counseling-AHC offers credit counseling to clients within its service area to help increase their access to financing options. A certified counselor pulls a tri-merged "soft pull" credit report to help the client gain an accurate understanding of the starting credit profile. The counselor then gives tailored budget and financial recommendations for how to efficiently repay debts and improve credit scores. Follow-up is available as needed to check on progress and take further steps to avoid future difficulties.

3. IDA Program- Matched savings account for asset building. Money is matched \$3 to \$1 towards home purchase, owner occupied rehabilitation, small business, or furthering education. Check with management staff to get more details.



(765) 664-5194
601 S Adams Street

Marion Housing Authority offers the Section 8 housing vouchers for Grant County and a variety of rentals in Marion. They also offer a Family Self Sufficiency program for individuals that receive a Section 8 housing voucher.

(765)662-7289
1251 W Kem Road

Bridges to Health offers screening for high blood pressure, basic dental services with referrals to local specialists, and other health related services.

(765)651-0650
118 W 25th St

Project Leadership The school-based mentoring program matches outstanding community volunteers with local Twenty-first Century Scholars to encourage and guide them throughout their academic high school careers.

(765)662-9961
840 N Miller Ave
Suite C

Vocational Rehabilitation offers placement of the consumer into employment that is consistent with the individual's abilities, capacities, career interests, and informed choice. Quality individualized services to enhance and support people with disabilities to prepare for, obtain or retain employment. The individual will work closely with a VR Counselor throughout the process. Through active participation in their rehabilitation, people with disabilities achieve a greater level of independence in their work place and living environments.

(765)662-6263
305 S Adams St

Community School of the Arts offers Visual Arts classes based on tenant interest.

(765)664-0544
123 Sutter Way

YMCA offers exercise classes based on tenant choice. The class offerings can include ZUMBA, Yoga, Above Barre, KickFit, or H.I.I.T. A certified instructor will teach the classes at \$60.00 per class.

(765)662-9971
101 S Washington St

Family Services Society offers a voluntary program based on the premise that parenting is the toughest job there is. A Family Support Specialist will provide information, referrals, and support to assist expecting or new parents in caring for their children. Visits are in the home and a variety of services may be offered such as: Home Visits, Cradle School, or assessment and referral services. Available to all expecting and new parents with children age birth to 3 years.

Transportation Services

The Marion Area Transit System offers free transportation all over the city. Schedules and routes are available at: <http://www.marionindiana.us/?q=node/24>

**Family & Social Services
Administration**
1-800-299-1627

The Child Care and Development Fund helps families obtain child care so that they can work, attend training, or continue their education. For more information see www.childcareindiana.org

**OTHER ACTIVITIES OFFERED
AT PLAZA GREEN
COMMUNITY SPACE**

Resident Committees, birthday recognition, bingo, board games, holiday carry ins, recycling program, raised bed gardening, and other interesting activities



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