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First Time Homebuyer Program Intake Form

Participant

Last Name Mr. Mrs. Ms.	First Name	Middle
Address	City, Zip	Rent Amount Paid
Home Phone	Work Phone	Cell Phone
Email Address	Previous Address, City, Zip	How long at this address?

Preferred method of contact? Home Work Cell E-mail

Co-Participant

Last Name Mr. Mrs. Ms.	First Name	Middle
Address	City, Zip	Rent Amount Paid
Home Phone	Work Phone	Cell Phone
Email Address	Previous Address, City	How long at this address?

Preferred method of contact? Home Work Cell E-mail

Household Members: Information about yourself and all who will be moving in with you:

Name	Marital Status	Social Security # (if over 18 yrs)	Date of Birth	Relation to participant
1.				SELF
2.				
3.				
4.				
5.				
6.				
7.				

Employment Income: Past two year's employment for every employed household member.

Name	Company Name, title and Address	Phone	Start & End Dates	Gross Annual Income

More employment? Check here and list on a separate page.

Other Income: SSI, AFDC, child support, interest income, etc. rec'd by any household member.

Household Member	Source of Income	Gross Annual Income



There are 3 pages to this intake form. Please fill it out as completely as possible.

Total Household Gross Annual Income from All Sources:

2017 (year to date)	
2016	
2015	

Assets:

Cash Assets:	Amount/Value	Bank Name/Description of Asset:
Checking Account		
Savings Account		
Monetary Gifts		
Stocks/Retirement Accounts		
Other		

Please answer the following questions as applicable to the Participant / Co-Participant

Are you interested in a particular property? If so, which one? _____

How did you hear about this program? _____

Have you owned any real estate in the last three years Yes No

Demographic Information:

1. Gender? Female Male
2. Head of Household: Are you the head of the household? Yes No
3. If not the head of household, is the head of the household female? Yes No
4. Do you receive income from any of the following sources? CalWORKS Food Stamps
 General Assistance Social Security Medi-cal Other _____
5. Marital Status: Married Single
6. Education: College Vocational High School/GED Primary None
7. Are you a U.S. Citizen? Yes No
8. Are you a Permanent Resident Alien? Yes No
9. Are you a Non-Permanent Resident Alien? Yes No
10. Foreign Born? Yes No
11. What is your primary language: _____
12. Are you permanently disabled? Yes No
13. Are you a Veteran? Yes No
14. Race (check only one):
 American Indian/Native Alaskan American Indian/Black Asian
 Native Hawaiian/Pacific Islander White Asian/White
 American Indian/White Black Black/White
 Hispanic Ethnicity (Please also check one of the racial categories if you select this category)
 Other (specify): _____ Decline to State
15. Are you of Hispanic/Latino Ethnicity? Yes No
16. Are you Active Military? Yes No

HOUSING COUNSELING AGENCY DISCLOSURE STATEMENT

Community Housing Development Corporation (CHDC) rents, manages, and sells properties. CHDC currently works in financial partnership with the following agencies: City of Antioch / Bank of America / Citibank / Contra Costa County / City of Emeryville / Mechanics Bank / City of Vallejo / City of Richmond / Wells Fargo Bank / City of Walnut Creek / East and West Contra Costa County SparkPoint Centers.

By signing below, I certify that the information I provide in this intake form is true and correct. I authorize Community Housing Development Corporation (CHDC) to verify this information for the purpose of qualifying me for the First Time Homebuyer Program.

I authorize CHDC to obtain my credit report, and share this and other information I provide in my intake form with potential mortgage lenders, government agencies, and first-time homebuyer assistance programs for statistical purposes.

By accepting the First Time Homebuyer Program services, I acknowledge that I am in no way obligated to purchase or rent CHDC's properties or services and properties or services owned by agencies partnering with CHDC.

Participant's Signature _____ Date _____

Co-Participants's Signature _____ Date _____

⇒ **You must submit COPIES of your documentation with this intake form. We will not accept original documents. Your intake form to the First Time Homebuyer Program cannot be accepted without the following:**

- Legible, current, government issued, photo ID for each applicant. (driver's license, state ID card, passport, resident alien card, etc.)
- A non-refundable one- time fee of \$155.00 which includes ONE \$30.00 credit check fee and the \$30.00 material fee. Additional participants needing a credit report must also pay a \$30.00 fee. (There is a \$25.00 returned check fee).
- Most recent consecutive paycheck stubs for each household member over 18 years old, covering the most recent full calendar month, plus any checks received since the last full calendar month.
- Most recent three months bank statements for all bank accounts. All pages/sides.
- Most recent three years of **Federal Tax Return with schedules and W2s** for each household member over 18 years old.
NO STATE RETURNS PLEASE!

Return the completed forms, credit check/materials fee, and all documentation to:

**Community Housing Development Corporation
Attn: First Time Homebuyer Program
1535-A Fred Jackson Way
Richmond, CA 94801**



Affiliated Business Arrangement Disclosure Statement

Community Housing Development Corporation (CHDC) rents, manages, and sells properties. We offer down payment assistance loans to first time homebuyers through the State of California's Cal Home program. CHDC currently works in financial partnership with the following agencies: City of Antioch, City of Oakland, City of Richmond, City of Vallejo, Wells Fargo Bank, Bank of America, Mechanics Bank, Citibank, East and West Contra Costa Counties Sparkpoint Centers.

CHDC has several affiliate corporations that could be involved in a real estate transaction. The Board of Directors for these affiliates is appointed by the Board of Directors of Community Housing and Development Corporation. CHDC will not receive any referral fees or other compensation for referring business to affiliates. Please note: You are under no obligation to use our affiliates for the services they offer. You may be able to obtain the services at lower rates by shopping with other providers, but we believe that our affiliates' charges are reasonable and competitive with amounts charged by others for the same services. CHDC does contract with affiliate corporations for some services and may be compensated for those services. We at Community Housing Development Corporation believe our affiliates provide superior service, value and convenience. In this disclosure we inform you of the services of our affiliates and estimated range of their usual charges, and acknowledge that it may be in the financial interest of CHDC to refer business to our affiliates.



Community Assets Realty

Community Assets Realty provides real estate brokerage services for buyers and sellers in the purchase and sale of homes and other real estate transactions. Typically, the seller pays a real estate commission as negotiated. Community Assets Realty will not be paid any referral fees or other compensation for referring business to affiliates. The individual real estate agent with whom you are working with is neither rewarded if you use our affiliated providers, nor penalized if you choose to use other providers.



Community First Lending

Community First Lending provides loan brokerage and origination services to ensure you select the right home loan to fit your needs and budget. A lender is allowed to select an attorney, credit reporting agency or real estate appraiser to represent its interest. Community First Lending will not be paid any referral fees or other compensation for referring business to affiliates. Generally, the lender is allowed to require you to pay the costs of those services. Typical fees: 0-3% of loan amount.

Acknowledgement of Receipt of Disclosure and Notice to Opt Out

/_____/_____/ I/We understand that I/We are under no obligation to purchase or rent CHDC's services and/or properties and/or properties owned by agencies partnering with CHDC.

/_____/_____/ I/We have received the Affiliated Business Arrangement Disclosure of Community Housing Development Corporation and understand that they may refer me/us to the service providers named in this Disclosure Statement and that CHDC may receive a financial or other benefit as a result of the referral. I/We understand the I/We have the right to restrict the sharing of personal and financial information with the named services providers and unless I/We check the statement below, my/our personal information may be shared.

_____/ Please do not share my/our personal and financial information with the named services providers.

Signature _____

Signature _____

Property Address _____

NeighborWorks Common Tool for Financial Capability Customers

1. Please tell us why you are here today.

2. Over the past 3 months, have you followed a personal budget, spending plan or financial plan?
 - Yes
 - No

3. Do you currently have any of the following types of accounts at a bank or credit union? *Check all that apply.*
 - Checking
 - Savings
 - Prepaid debit card

4. **OPTIONAL:** Are you saving for a specific financial goal?
 - Yes
 - No

- If Q4 is answered with **Option 2 "No"** , then Skip to **Q6**

5. If yes, what is that financial goal?

6. Do you currently have an automatic deposit or electronic transfer set up to put money away for a future use such as saving for retirement or education?
 - Yes
 - No

7. **OPTIONAL:** Below is a list of places where people sometimes put money that they set aside as savings. Please indicate whether or not you have set aside money for savings in these places during the past 6 months by answering "yes" or "no" for each one.

	Yes	No
Someplace at home	<input type="radio"/>	<input type="radio"/>
Savings account	<input type="radio"/>	<input type="radio"/>
Checking account	<input type="radio"/>	<input type="radio"/>
A Certificate of Deposit, sometimes called a CD, for a set period of time at a bank or credit union	<input type="radio"/>	<input type="radio"/>
United States savings bond	<input type="radio"/>	<input type="radio"/>
Individual Development Account, sometimes called an IDA, where the money deposited for homeownership or education is matched with additional funds	<input type="radio"/>	<input type="radio"/>
Retirement Account [IRA, 401(k), or 403(b)]	<input type="radio"/>	<input type="radio"/>

8. Have you set aside funds that would cover your expenses for 3 months if you or someone in your family lost a job, got sick, or had another emergency?

- Yes
- No

9. Below is a list of ways in which people sometimes pay for their expenses. Please indicate whether or not you regularly use these methods to pay for your expenses by answering "yes" or "no" for each one.

	Yes	No
Cash	<input type="radio"/>	<input type="radio"/>
Prepaid debit card (not to obtain cash)	<input type="radio"/>	<input type="radio"/>
Credit card	<input type="radio"/>	<input type="radio"/>
Personal check	<input type="radio"/>	<input type="radio"/>
Money order	<input type="radio"/>	<input type="radio"/>
Electronic, online, or automatic transfer of funds	<input type="radio"/>	<input type="radio"/>
Other : _____	<input type="radio"/>	<input type="radio"/>

10. **OPTIONAL:** If you rent your home, which payment method do you use most often to pay your rent?

- If Q10 is not blank , then Skip to **Q12**

11. **OPTIONAL:** If you own your home, which payment method do you use most often to pay your mortgage?

12. Below is a list of ways in which people sometimes obtain cash that they want or need. Please indicate whether or not you have used the following activities during the past 6 months by putting a check next to the way you obtained cash. *Check all that apply.*

- I obtained cash using a debit card
- I obtained cash from a payday loan in anticipation of an upcoming pay check
- I used a check cashing store where I paid a fee to get cash in exchange for a check
- I sold something to a pawn shop
- I obtained a loan that required me to transfer the title of my automobile
- I obtained a tax refund on the same day I filed my income tax return
- I over-withheld income taxes throughout the year so that I would get a big refund when I filed my tax return

13. Below is a list of ways in which people sometimes pay for things they purchase. Please indicate whether or not you have used each of the following methods during the past 6 months by answering "yes" or "no" for each one.

	Yes	No
Rented something from a rent-to-own store	<input type="radio"/>	<input type="radio"/>
Purchased a money order	<input type="radio"/>	<input type="radio"/>
Used a layaway plan at a retail store	<input type="radio"/>	<input type="radio"/>

14. What does the term "financial security" mean to you?

15. Using this definition, how secure do you feel your financial situation is right now?

- Very secure
- Secure
- Somewhat secure
- Not very secure
- Not at all secure

Thank you for completing the survey!

For Staff to Complete

16. Age

17. Gender

- Male
- Female

18. Race

- Black/African American
- Caucasian/White
- American Indian/Aleut/Eskimo/Alaska Native
- Asian
- Native Hawaiian/Pacific Islander
- Mixed Race

19. Ethnicity

- Yes, Hispanic/Latino/Latina
- No, not Hispanic/Latino/Latina

20. Client Credit Score

21. Date of Credit Score

MM/DD/YYYY:

22. Types of Debt

	Has debt?	Balance owed (\$)
Store and credit card debts	<input type="checkbox"/>	
Student/Educational loans	<input type="checkbox"/>	
Unpaid medical bills not covered by insurance	<input type="checkbox"/>	
Unpaid legal bills	<input type="checkbox"/>	
Unpaid taxes	<input type="checkbox"/>	
Money owed to private individuals	<input type="checkbox"/>	
Home improvement loans	<input type="checkbox"/>	
Money owed on lines of credit	<input type="checkbox"/>	

Other : _____	<input type="checkbox"/>	
		Total Sum

23. Total Debt
(\$)

24. Total Savings:
(\$)

25. Is this person participating as part of an eviction prevention program?

- Yes
- No

26. Notes:

27. Which financial capability services has this client participated in? *Check all that apply.*

- Workshops
- Coaching or counseling
- Other : _____



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.



CAUTION

CAUTION

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.