

HOMES ON THE HILL CDC

Who We Are and What We Do

Home on the Hill is a non profit housing agency serving low and moderate income individuals and families in Franklin County.

All services are available in both English and Spanish; Homes on the Hill works to provide all services free of charge.

If you are looking to buy a home, Homes on the Hill offers these services:

- Homeownership classes for first-time home buyers
- Individual counseling for first-time homebuyers, including credit repair and financial management
- Down payment assistance for first-time homebuyers
- Remodeled and rehabbed homes for sale

If you own your home, Homes on the Hill offers these services:

- Homeownership classes for home owners
- Individual counseling for homeowners, including foreclosure prevention counseling

FAQ's

Q. Why do I have to bring my financial information to my counseling session?

A. During your counseling session, a counselor will work with you to complete a monthly household budget. The counselor then uses this information to help determine how much you can afford to pay for your house payment, as well as to develop a spending and saving plan. For homeowners who are behind on their mortgages, lenders will ask for this information before they will approve a workout for your loan.

Q. Will you share my financial information with my lender?

A. Homes on the Hill will not share any personal information, including household financial information, with your lender without your consent.

Q. Do I have to live or buy a house on the West Side to use your services?

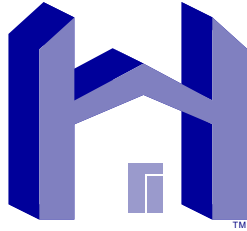
A. No. Homes on the Hill services are available to any Central Ohio resident.

Q. Do you have to pull my credit report?

A. Yes, a tri-merge credit report with scores will be pulled for every individual during their initial counseling session; there is a fee of \$16.00 for this service. If you are able to bring in a tri-merge credit report with scores that was pulled within the last 2 months, we will not pull your credit report and you will not have to pay the fee. This fee will also be waived for post-purchase households in crisis.

Q. Will pulling my credit report affect my credit score?

A. Yes, this will count as an inquiry which may affect your credit score slightly.



Homes On The Hill, CDC
12 S. Terrace Avenue
Columbus, Ohio 43204
Ph: 614/275-4663
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www.hoth-cdc.org

Homes on the Hill CDC AGENCY DISCLOSURE

Homes on the Hill (HOTH) CDC is a not-for-profit community development organization founded to provide decent, affordable housing to low and middle income folks on the Hilltop and to help improve their homes and neighborhoods. As a potential client of this organization, you have the right to know the following:

HOTH is a not-for-profit organization and works to provide all services free of charge. **The only fee** that you will be charged for housing counseling services is a **\$16.00** fee to cover the cost of your credit report. This fee may be waived for households in crisis.

Besides offering housing counseling services, HOTH is also a housing developer and offers new and rehabbed homes for sale. As a HOTH client, you are under **no obligation** to purchase property from HOTH. HOTH will work to assist you in the purchase of any property of your own choice.

HOTH also offers various down payment assistance programs, each with their own restrictions and guidelines, to qualified applicants. As a HOTH client, you are under **no obligation** to participate in our programs. If you wish to pursue any form of down payment assistance, HOTH will work to assist you in determining which program best fits your needs, including but not limited to programs offered by the City of Columbus, Franklin County, MORPC, CNHS, CHP, HOTH, and any others available.

All information submitted to HOTH is considered **confidential** and will be kept confidential unless you consent to the disclosure of such information.

HOTH is certified by the U.S. Department of Housing and Urban Development. HOTH also maintains affiliations, funding sources, partnerships, and working relationships with other public and private community organizations which could create a conflict of interest. These community ties are listed in our brochure.

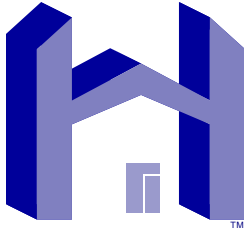
As a client, you have the **freedom of choice** in selecting and engaging in any and all business transactions with persons working in the financial, mortgage, real estate, homeowner education, housing counseling or other homeownership industry professionals. You have the right to make voluntary and informed decisions free of coercion, intimidation, or undue pressure.

If at any time you decide to terminate your relationship with HOTH, you have the right to request an **assessment** of your immediate or long term potential for successfully achieving homeownership and a **description** of the recommended steps to attain your housing goal in the future.

Print

Sign

Date



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Tell Us About Yourself

Please print clearly

Information will not be shared with any third party (e.g. credit agency or lender) without your explicit signed authorization. As a HUD-approved Housing Counseling Organization, we are required to collect the following information about each participant.

General Information

Last Name: _____

First Name: _____

Middle Name: _____ Suffix (Sr., Jr., etc.): _____

Social Security Number: _____ - _____ - _____

Birth Date: _____ Gender (check one): ___ Female ___ Male

Marital Status (check one): ___ Married ___ Separated ___ Unmarried

Home Phone: (_____) _____ - _____ Work Phone: (_____) _____ - _____

Cell Phone: (_____) _____ - _____ Best time to call? _____

E-mail Address: _____

Please check all that apply:

- ___ Single Male Head of Household
- ___ Single Female Head of Household
- ___ First Time Home Buyer
- ___ US Veteran
- ___ Owned Home in Last 3 Years
- ___ Disabled

Race:

- ___ American Indian/AK Native
- ___ Asian/Pacific Islander
- ___ Black/Non-Hispanic
- ___ Hispanic
- ___ White/Non-Hispanic
- ___ Other

Please check here if foreign-born: _____

If foreign-born, birth country: _____ Preferred Language: _____

Citizenship (check one):

US Citizen Permanent Resident Alien Non-Resident Alien

Please check your highest level of education:

No high school diploma Associate's degree
 High school diploma Bachelor's degree
 GED Master's degree
 Vocational certificate Doctoral degree
 Some college/never completed

Household Information

Street Address: _____

City: _____ State: _____ Zip: _____

Residency Status (check one): Own Rent

County: _____

Length of Occupancy: _____ Years _____ Months

Number of Adults in Household: _____ Number of Children in Household: _____

Income

Monthly household income, before taxes: \$ _____

If employed, how long have you been at your current job? _____ Years _____ Months

Name of employer: _____

How much does your household spend per month on the following?

Credit card payments: \$ _____ Mortgage loans: \$ _____

Student loans: \$ _____ Personal loans: \$ _____

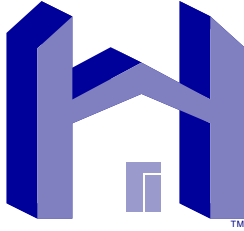
Auto loans: \$ _____

How did you hear about Homes on the Hill? _____

Signature

Date

Thank you!



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CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct Homes on the Hill CDC (hereinafter "HOTH") **to obtain and review my credit report.** My credit report will be obtained from a credit reporting agency chosen by HOTH. I understand and agree that HOTH intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home.

My signature below also **authorizes the release to credit reporting agencies of financial or other information** that I have supplied to HOTH in connection with such evaluation. Authorization is further granted to the credit reporting agency to **use a copy of this form to obtain any information the credit reporting agency deems necessary** to complete my credit report.

In addition, in connection with determining my ability to obtain a loan, I

- authorize
- do not authorize

HOTH to share with potential mortgage lenders and/or counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. **Mortgage lenders may share the information I provide to the lender with the counseling agencies.** These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying HOTH in writing.

 Client's Name (Print)

 Spouse's Name (Print)

 Client's Signature

 Spouse's Signature

 Social Security Number

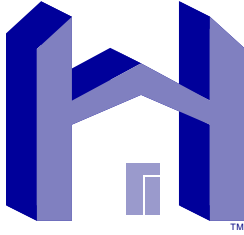
 Social Security Number

 Date

 Date

 Date of Birth

 Spouse's Date of Birth



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Consent & Release Waiver

I grant to Homes on the Hill CDC, its representatives and employees the right to take photographs of me and my property, interviews, and quotes, in connection with any services I receive from Homes on the Hill CDC. I authorize Homes on the Hill CDC, its assigns and transferees to copyright, use, publish the same in print and/or electronically.

I agree that Homes on the Hill CDC may use such photographs, interviews, and/or quotes of me with or without my name and for any lawful purpose, including for example such purposes as publicity, illustration, advertising, and web content.

I hereby waive any right to inspect or approve the finished photographs, interviews, and/or quotes, printed, or electronic matter that may be used in conjunction with them now or in the future, whether that use is known to me or unknown, and I waive any right to royalties, or other compensation arising from or related to the use of the photographs, interviews, and/or quotes.

I hereby agree to release and hold harmless Homes on the Hill CDC including any firm publishing and/or distributing the finished product in whole or part against any claims or liability arising from any misuse or alteration, either intentionally or otherwise, that may occur in the production of the finished product, its publication or distribution.

II have read this release before signing below, and I fully understand the contents, meaning, and impact of this release.

Print Name _____

Signature _____

Date _____

Signature, parent or guardian
(if under age 18)
