



Client Intake Sheet

Pre-Purchase

Contact Information

Client Name / DOB/ SSN	
Co-borrower Name/DOB/ SSN	
Street Address	
Preferred Method of Contact	
Home Phone	
Work/Cell Phone	
E-Mail Address	

Household Information

Please provide your accurate demographic Information as it is required by our funders.

Race _____ Hispanic Descent ___ yes ___ no

English Proficient _____ Preferred Language _____

___ Female Head of Household

___ Male Head of Household

___ Number of Dependents under 18

___ Number of persons in household

___ Married

___ Divorced

___ Separated

___ Widowed

___ Single

Are you foreign born? ___ Yes ___ No

Are you Active Military? ___ Yes ___ No

Are you a veteran? ___ Yes ___ No

Are you Disabled? ___ Yes ___ No

Do you have a Disabled Dependent? ___ Yes ___ No

Are you the member of a union? ___ Yes ___ No

If so, which one? _____

What is the highest level of education you completed?

• ___ College

___ Junior High School

• ___ High School/GED

___ Vocational

• ___ Junior College

Household Income

Gross Monthly _____

Net _____

Referred by:

Name:	Phone:	Email:
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Monthly Expenses Worksheet

Housing	Education
Rent or mortgage \$	Tuition \$
Heating gas or oil \$	Books, papers and supplies \$
Electricity \$	Newspapers and magazines \$
Water or sewage \$	Lessons (sportic) \$
Telephone (Land -line and cell phone) \$	Gifts
Renter or homeowners insurance (if separate) \$	Birthdays \$
Trash service \$	Major hoildays \$
Home maintenance and furnishings \$	Personnal
Cleaning supplies \$	Barber or beauty shop \$
Transportation	toiletries \$
Gas \$	Children 's allowances \$
Car payment \$	Tobacco products \$
Car insurance \$	Beer, Wine or liquor \$
Car inspection \$	
Car repair and mainenance \$	Entertainment
License plates and registration fees \$	Movies sporting, events, concerts, etc \$
Public transportation or taxi \$	Video rentals \$
Public transportation or taxi \$	Internet service \$
Parking and tolls \$	Cable/satelite tv \$
Food	Restaurants and take-out meals \$
Groceries \$	Gambling and lottery tickets \$
School lunches \$	Fitness or social clubs \$
work-related (lunches and snacks) \$	Vacations/ trips \$
Insurances	Hobbies or crafts \$
Health (medical and dental, if not payroll deducted) \$	
Life \$	Miscellaneous
Disability \$	Pet care and supplies \$
Medical	Postage \$
Doctor \$	Pictures and photo processing \$
Dentist \$	"Mad" money \$
Prescriptions \$	
Child care	Debts
Child support or alimony \$	Student Loan
	Credit card (monthly minimum \$
	Credit card (monthly minimum \$
	Credit card (monthly minimum \$
	Medical bills \$
	Personal loan \$
Clothing	Other
Clothing \$	Other \$
Laundry and dry cleaning \$	Other \$
Donations	Other \$
Religioous or charity \$	

Total Regular Monthly Expenses	\$
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**BALTIMORE CITY
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
FAMILY/HOUSEHOLD INCOME VERIFIABLE CERTIFICATION**

Information on your annual family or household income is required to determine your eligibility to benefit from some Community Development Block Grant (CDBG) Program assisted activities. Each applicant is required to provide information regarding the number of persons in their family or household including the respective total annual gross income. Information provided is subject to verification by representatives of the City of Baltimore and the U.S. Department of Housing and Urban Development (HUD).

NOTE: "Income" is the total annual income of all family or household members as of the date of application. Income of all persons in the family or household **must** be included in calculating family or household income whether or not all family or household members receive assistance. Estimate the annual income by projecting the prevailing rate of income of each person at the time assistance is provided to the family or household. Report all income sources that you would include on a Federal income tax return.

INSTRUCTIONS:

- 1) **Circle the number of persons** in your family or household (adults and children, including you).
- 2) **Within the selected column** circle the income limit that is closest to your family or household gross income but **is NOT LESS THAN** your family or household's gross income. Note that household income includes the monies earned and/or benefits received by all household members.
- 3) **Sign and date** the bottom to certify your family or household size and income.

FEDERAL FISCAL YEAR 2021 - CDBG INCOME LIMITS – EFFECTIVE JULY 1, 2021									
<u>FFY 2021 Income Limit Area</u>	<u>Income Limit Category</u>	<u>1 Person</u>	<u>2 Person</u>	<u>3 Person</u>	<u>4 Person</u>	<u>5 Person</u>	<u>6 Person</u>	<u>7 Person</u>	<u>8 Person</u>
BALTIMORE CITY, MD <small>(Baltimore- Columbia- Towson, MD MSA)</small> <u>MEDIAN FAMILY INCOME</u> \$105,100	Extremely Low Income (30% of Median)	\$22,100	\$25,250	\$28,400	\$31,550	\$34,100	\$36,600	\$39,150	\$41,650
	Low Income (50% of Median)	\$36,800	\$42,050	\$47,300	\$52,550	\$56,800	\$61,000	\$65,200	\$69,400
	Moderate Income (80% of Median)	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
	Over 80% of Median Income	Over \$55,950	Over \$63,950	Over \$71,950	Over \$79,900	Over \$86,300	Over \$92,700	Over \$99,100	Over \$105,500

Source: U.S. Department of Housing and Urban Development. Data located at: <https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn>

APPLICANT STATEMENT: By signing this form, I certify that the information given on this form is true and accurate to the best of my knowledge. I am aware that there are penalties for willfully and knowingly giving false information as an applicant for federally funded assistance or services, which may include immediate repayment of funds received and /or prosecution under applicable law. I understand that the information on this form is subject to verification by representatives of Baltimore City, HUD or other Federal agencies under the Federal False Claims Act, 31 U.S.C. §3729 et. seq. Upon request, I agree to provide supporting documentation of my family or household gross income including sources.

Applicant Name (Please Print): _____

Current Address: _____ **Zip Code:** _____

Applicant Signature: _____ **Date:** _____

-----STAFF USE ONLY-----

The above information has been reviewed to determine applicant's eligibility for assistance.

Staff Name (Print): _____ **Staff Name (Signature):** _____ **Date** _____

Title (Print): _____

**RACE AND ETHNICITY SELF-IDENTIFICATION
DATA COLLECTION FORM**

Please answer the following questions. This information will be used to help determine the range of persons to whom the benefits of this program are made available.

Ethnicity

Do you identify yourself as (select only one):

- Hispanic or Latino
- Not Hispanic or Latino

Race

Do you identify yourself as (select one or more):

- White
- Black/African American
- Asian
- Black/African American *and* White
- American Indian/Alaskan Native *and* Black/African American
- Other Multi-Racial Category
- American Indian/Alaskan Native *and* White
- Asian *and* White
- American Indian/Alaskan Native
- Native Hawaiian/Other Pacific Islander

Family/Household Characteristics (write number that reflects your household composition)

Applicant is female head of household? Yes No

- Total family/household size # _____
- Person with disabilities # _____
- Person 62 years of age or older # _____
- Fulltime student age 18 or over # _____
- Child(ren) under the age of 18 years # _____

Applicant Full Name (Please Print): _____

Applicant Signature: _____ **Date:** _____

***** **STAFF USE ONLY** *****

Staff Name (Print): _____ **Staff Name (Signature):** _____

Title (Print): _____ **Date:** _____



3545 Belair Road, Baltimore, MD 21213
 p: 410.485.8422 :: f: 410.485.0728
 www.belair-edison.org
 www.belairedison.city

Counselor/Pre-Purchase Client Agreement

Belair-Edison Neighborhoods, Inc. and its counselors agree to provide the following services:

- Development of a spending plan
- Analysis of credit and mortgage readiness
- Presentation and explanation of reasonable options available to homebuyer
- Timely completion of promised action(s)
- Explanation of homebuying and mortgage application process
- Identification of and referral to additional resources as needed
- Confidentiality, honesty, respect, and professionalism in all services

I/We, _____

agree to the following terms of service:

- I/We will always provide honest and complete information to the counselor, whether verbally or in writing.
- I/We will provide all necessary documentation, including follow-up information and close out documentation, within the requested timeframe.
- I/We will be on time for appointments and understand that if I/we are more than 15 minutes late without calling, our counselor can reschedule the appointment.
- I/We will call within 2 hours of a scheduled appointment if I/we are unable to attend.
- I/We understand that my counselor has other clients and can be very busy. After my/our initial appointment, if I/we wish to speak to the counselor face-to-face, I/we will make arrangements with the counselor before coming into the office. In addition, I/we will allow the counselor a reasonable amount of time to return phone calls and emails.
- I/We will contact the counselor about any changes in our situation immediately.
- I/We understand that breaking this agreement or failure to follow the agreed upon action plan may cause the counseling agency to terminate services.

Homebuyer

Date

Homebuyer

Date

Counselor

Date

Credit Report Authorization Form

I hereby authorize and instruct Belair-Edison Neighborhoods, Inc. (hereinafter "BENI") to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by BENI. I understand and agree that BENI intends to use the credit report for the purposes of evaluating my financial readiness to purchase a home and/or to engage in post-purchase counseling activities. BENI is also authorized to pull a second credit report within a six-month timeframe. This second credit report will show any updated information to assist with your financial counseling process. There will be no charge to the client for the second credit report. These credit reports are called soft pulls and will not impact your credit score.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to BENI 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

BENI to share with potential mortgage lenders and/or counseling agencies my credit report and any information I have provided, including any computations and assessments that have been produced based upon such information. 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 BENI in writing.

Client's Name (Print)

Client's Name (Print)

Client's Signature

Client's Signature

Date

Date

Belair-Edison Neighborhoods, Inc. Homeownership Counseling Privacy Policy

Belair-Edison Neighborhoods, Inc. 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 information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on our agency’s authorization forms. We may also use anonymous aggregate case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

- You may have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as creditors), that is, direct us not to make those disclosures.
- If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at 410-485-8422 and do so.

Release of your information to third parties

- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
- We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g. if we are compelled by legal process).
- Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Belair-Edison Neighborhoods, Inc.

3545 Belair Road, Baltimore, MD 21213 :: ph:410-485-8422 :: www.belair-edison.org

Homeownership Counseling Disclosure Statement

Whether you are purchasing your first home or you currently own a home and are looking to refinance or do improvements, Belair-Edison Neighborhood, Inc.'s counseling mission is to provide you with accurate data that will help you sustain your home.

Although we work with clients who are residents of the neighborhood or who intend to purchase a home in Belair-Edison, we want to make it clear that our clientele is not limited to these groups. We will counsel anyone and our clients are under no obligation to buy in this neighborhood. Please note that you are free to purchase a property in the neighborhood of your choice.

In addition, we would like to disclose to you our relationship with Healthy Neighborhoods, Inc. We are a grantee of this organization and therefore receive grant funds to operate the Healthy Neighborhoods program in the Belair-Edison community. Healthy Neighborhoods also provides loan products to its affiliate organizations that the residents of those communities can take advantage of for acquisition/rehab, home improvement, or refinance. These loan products are an option for Belair-Edison residents or those moving into the Belair-Edison community, however; the client is free to use whatever loan product they choose.

Also, within the counseling process, each of our clients has access to a full list of BENI Partner realtors who each work with our organization to provide education on the real estate process at our monthly homebuyer workshops. We would like to make it very clear that clients can opt to select from this list or they can choose not to use any realtor on the list. It is their choice.

The client is not obligated to receive, purchase or utilize any other services offered by Belair-Edison Neighborhoods, Inc. or its exclusive partners, in order to receive housing counseling services.

Belair-Edison Neighborhoods, Inc. (BENI) employs persons who are qualified to provide the services rendered. To that end, all BENI housing counselors are required to be certified. New counselors employed by BENI have one year to become a HUD Certified Housing Counselor.

Definition of Services

Group Education/One on One Counseling Services-This statement covers all of housing counseling services "group counseling/one on one counseling." The homeownership education services to clients covers the decision to purchase a home, the selection and purchase of a home, issues arising during or affecting the period of ownership of a home (including financing, refinancing, default and foreclosure, and other financial decisions) and the sale or other disposition of the home. This is also related to distribution of home inspection materials

Group Counseling: Pre-Purchase Education Workshops-Our housing counselors will use group counseling to impart general buyer education to potential clients; many of which become one-on-one counseling clients. Some items reviewed are the role of a housing counselors, difference between workshops and one-on-one counseling. The lending process summary. Things to know when searching for your dream home, (realtor, home inspection, contract, different loan products, settlement. Preparing for Homeownership, budgeting (all the cost involved). Rehabilitation loan programs, home inspection and appraisal, and the title company information.

Financial, Budgeting and Credit Workshops: Financial Literacy-These workshops are designed to help our client at any stage of their financial development. Teaching them how to be market ready, create and sustain savings, and plan for future purchases while building and/or improving credit. Also, homeowners who have purchased a home and want to learn about rapid equity and other ways to improve their homeownership journey, save for an emergency, use their home as a tool for investment, such as college tuition for their children or themselves, etc. Within a two-week period, they will attend two sessions.

Pre-purchase Counseling-Upon completion of a workshop, clients are encouraged to set-up a one-on-one counseling session. The one-on-one session includes a review of the individual's credit report, income documents and savings patterns as well as a discussion of the individual's housing needs. Each client is given an action plan tailored to his or her particular readiness to purchase a home. One-on-one counseling sessions have no time limits and can be on going until the client reaches a period of certificate eligibility.

Non-Delinquency Post Purchase Counseling-Belair-Edison's counselors provide post-purchase counseling and budget assistance to consumers who have achieved their goal of homeownership, but who are finding it difficult to sustain the financial responsibility that come along with it.

Home Improvement and Rehabilitation Counseling-In addition to pre-qualifying clients for Healthy Neighborhoods home improvement loan. The services include reviewing homeowners' loan documents to determine whether or not they have predatory loans. The counselor regularly advises clients seeking to refinance their homes and helps them avoid abusive loans.

Mortgage Delinquency and Default Resolution Counseling-This type of counseling involves a review of the client's mortgage loan documents, current income, and liabilities. The counselor prepares a budget with the client to determine if the client has the income/ability to complete a repayment plan. The counselor then gives them information on different options that maybe available to them. Counselors who do default counseling must be capable of reaching loss mitigation departments and negotiating on behalf of the client for the solutions described above under Mortgage Default Counseling. BENI's counselors also work with loss mitigation departments on behalf of our clients.

Financial Management/Budget Counseling-Approximately two-thirds of BENI's 500 plus clients each year need to repair their credit. Clients often need to be educated about the nature of credit and the function of interest in expanding their debt. The counselor assists them with an action plan that may include one or all of the following: pay bills on time, pay off credit accounts, do not incur new debt, develop a spending plan or budget, and save money. This counseling can also involve budgeting, refinancing, home maintenance, and home improvement.

Prepurchase 8-Hour Online Homebuyer Education (eHomeAmerica)

BENI also offers the First Time Homebuyers Workshop through our partner, eHome America. The class has a \$100 fee, clients have the ability to take the course in the comforts of their homes and at their own pace. Clients can access the link on the BENI website at www.belairedison.city

Client Name Print _____

Client Signature/Date _____

Counselor Signature/Date _____

Please note:

Belair-Edison Neighborhoods, Inc. sees clients by appointment only. As an existing client, you may need to come by to drop off additional paperwork. Any BENI staff member can assist you by accepting your paperwork and/or by making any necessary copies to leave for your counselor. If you expect to speak to your counselor, it is important that you touch base with him/her before coming into the office. If you do come to the office without an appointment, you should not expect to be seen by a counselor at that time.

Thank you in advance for your courtesy and understanding in this matter.

-- BENI