



All documents sent to Oahu for processing

1259 Aala St., Ste. 201, Honolulu, HI 96817

Phone: (808) 523-9500

Toll-Free (877) 523-9503

Fax (808) 523-9502

Secure Document Submission Available: <http://www.hihomeownership.org>

INTAKE FORM - PRIMARY CLIENT

Note: In order for us to make a Preliminary Readiness Assessment, which will identify potential barriers in your home buying process and determine how we can best help you become a homeowner, you must complete all sections.

First Name, MI		
Last Name		
Name(s) & relationship(s) to Co-Client(s)		
Mailing Address		
City, State, Zip		
Physical Street Address, Apt. #		
City, State, Zip		
How long at address?		
Home Phone		
Work Phone/Extension		
Cell Phone		
E-mail		
Race	<input type="checkbox"/> White <input type="checkbox"/> Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> African American <input type="checkbox"/> Hispanic <input type="checkbox"/> American Indian <input type="checkbox"/> Other <input type="checkbox"/> Alaska Native <input type="checkbox"/> Hawaiian: Less than 50% Blood Quantum <input type="checkbox"/> Hawaiian: 50% or More Blood Quantum	
# Household Members		
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/Non-conforming	
Female-Headed House?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Veteran or currently in the armed services?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Foreign Born?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Date of Birth		
Do you need special accommodations?		<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, type of accommodation _____
Education	<input type="checkbox"/> Below HS Diploma <input type="checkbox"/> HS Diploma/Equivalent <input type="checkbox"/> 2-Year College <input type="checkbox"/> Bachelor Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> Above Master's Degree <input type="checkbox"/> Unknown	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	
First Time Buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
First Generation Buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Annual Household Income (gross income - before deductions): \$ _____		
Do You have a contract on a home at this time?		<input type="checkbox"/> Yes <input type="checkbox"/> No



**CURRENT HOUSING ARRANGEMENT
FOR INTENDED BUYER HOUSEHOLD**

Maximum monthly mortgage payment you are comfortable with (for your entire household):

\$ _____

- Rent (\$ _____ per month)
 Section 8 (max. # of bedrooms _____)
 Homeowner (\$ _____ per month)
 Currently don't pay rent or mortgage
 Other _____

**MONTHLY EXPENSE PROJECTIONS
FOR INTENDED BUYER HOUSEHOLD**

<u>Item</u>	<u>Estimate</u>	<u>Item</u>	<u>Estimate</u>
Auto (Car payment, registration, gas, maintenance)	\$	Utilities (Phone, electrical, gas, water, garbage)	\$
Child Support/Alimony	\$	Charity (Donations or Tithing)	\$
Credit Card Min. Payments	\$	Dining (Eaten in restaurant or taken out)	\$
Credit Collections (Fees collected for lack of payment)	\$	Entertainment (Movies, concerts, sports, gym, etc)	\$
Education (School Fees, uniforms & school loans)	\$	Food and Groceries (Food used in meal prep at home)	\$
Rent/Mortgage Payment (Mortgage- Principal, Interest, Taxes, HOA Fees)	\$	Gifts (Birthdays and special occasions)	\$
Installment Loans (Monthly debt repaid over period of time, excluding car & student loans)	\$	Household (Cleaning and maintenance supplies, home repairs)	\$
Insurance (Auto, home, health, renters & life)	\$	Pet Expenses (Food, vet care, grooming)	\$
Medical (Out of pocket expenses for medical care /prescriptions, Do not include deductions from payroll)	\$	Public Transportation (Bus fare, taxi, Uber)	\$
Savings per month (include 401K & IRA contributions)	\$	Miscellaneous (include hair, nails, etc)	\$
Tax (not deducted via payroll deduction)	\$		\$

EMPLOYMENT/GROSS INCOME (Please list all sources of income for all family members)

Employer/Source of Income	Job Title	Whose Income	Hire Date	Hourly Wage	# of Hours per Week	Pay Schedule	Gross Income Per Month

Are you about to receive additional funds (i.e., tax refunds, property sales, gift, etc.)?

Yes No

If yes, how much? \$ _____ From where? _____

If you are using the American Savings Bank "This is HOME" loan program, we'll need the name of your American Saving Bank Loan Officer (you must supply this for ASB to pay your \$60 membership fee):

Name of Your American Savings Bank Loan Officer: _____



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Individual Appointment - Availability

This will assist us in assigning you to the appropriate staff person.

I am available (check all that apply):

___ Weekdays (check available timeframe): ___ morning ___ afternoon

___ Wednesday or Thursday late afternoon/evenings. last appointment is 6:00pm

___ Saturdays

PAYMENT OPTIONS

- I would like take the live webinar classes. American Savings Bank will cover my entire \$60 membership fee.

- I would like to take the self-paced Framework class. The total cost of this option is _____ . American Savings Bank will cover \$60 of membership fee. Please invoice me for the remaining _____ . I will have to pay that before I can begin the self-paced education.





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**Hawai'i HomeOwnership Center (HHOC) Disclosure Statement
BY SIGNING THIS FORM, I ACKNOWLEDGE THE FOLLOWING:**

HHOC Services Offered:

Pre-purchase Counseling: Clients receive comprehensive one-on-one counseling, which covers the entire home buying process from beginning to end. Counselors assist their clients with creating a sustainable budget/spending plan for their current household situation, and a clear action plan is developed to achieve the overall goal of homeownership. Clients also receive important material on home inspection, pre-foreclosure, and any other homeownership topic relevant to successfully maintaining a home.

Non-delinquency Post-purchase Counseling: Clients receive important material on how to properly maintain a home, refinance a home, and select a realtor. Clients are assessed for individual needs and are assisted with the tools and services to successfully maintain a home.

Pre-purchase Homebuyer Education Workshops: Attendees will receive information on topics that will prepare the prospective homebuyer to make informed home purchase decisions. Topics include homebuyer readiness, money management, understanding credit, getting a mortgage loan, shopping for a home, keeping your home/managing finances, and maintaining a home.

- I understand that HHOC receives funds (including Congressional funds) through various sources (including the US Department of Housing & Urban Development), so HHOC is required to share some of my personal information with grant administrators or their agents for purposes of program monitoring, compliance and evaluation.
- I understand that HHOC provides information and education on numerous loan products and housing programs and I further understand that the HUD counseling services and guidance I receive from HHOC in no way obligates me to choose any of these particular loan products or housing programs.
- I understand that HHOC provides HUD housing counseling services that may result in an action plan that includes referrals to other agencies or lenders for services or loan products. Receiving services from HHOC in no way obligates me to choose any of the programs or products to which I am referred.
- I understand that HHOC is affiliated with a non-profit, HHOC Housing and Land Trust which may have homes for sale. I understand that I am not obligated to choose this as a vehicle to buy a home and that HHOC is not a licensed real estate broker, nor employs real estate agents with an active license.
- I understand that HHOC is affiliated with a non-profit mortgage brokerage, HHOC Mortgage. I am not obligated to obtain my home mortgage from HHOC Mortgage. I understand that HHOC recommends "shopping" for my loan with at least four (4) lenders. HHOC is not a licensed mortgage broker and none of its staff can originate mortgage products.
- I understand that as a condition of the use of our services, and in alignment to meeting our counseling goals, and in compliance with HUD's Housing Counseling Program requirements, HHOC may provide me with information on alternative service programs and products that are available, if applicable, and known by our staff. I understand I am not obligated to use the services of referral agencies to receive housing counseling services. I can find a list of HHOC donors on the HHOC website (<http://www.hihomeownership.org>)



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- I understand that the role of the Hawaii HomeOwnership Center and its employees is to provide support, education, and resources to help me reach my homeownership goal. HHOC aims to meet the needs of all clients whenever possible. However, I understand HHOC does not guarantee that I will be able to secure a mortgage, participate in any assistance programs, or purchase a home. This information does not constitute an application for mortgage financing or mortgage insurance.
- I have received the attached Home Inspection informational sheets.

Client Signature

Print Name

Date

This disclosure was conveyed verbally via a virtual/telephonic session.

HHOC Staff Signature

Print Name

Date



CAUTION

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



OMB Approval No: 2502-0538 (exp. 04/30/2018)

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.



HUD-92564-CN (6/14)



CAUTION

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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.