



## Pensacola Habitat for Humanity

### HUD Certified Housing Counseling Intake Packet & Application

Please fill out each section completely, sign and submit the packet and all required supporting documentation by email, mail, or drop the documents in the document drop box at our main office. If you have an additional person in your household (i.e., spouse, partner, sibling, etc.) and they will be attending housing counseling sessions with you, they will need to submit the documentation listed below AND complete the "Client 2" section of the application. **PLEASE PROVIDE COPIES FOR OUR USE. WE DO NOT ACCEPT ORIGINALS. IF YOU ARE UNABLE TO GET ALL DOCUMENTS BEFORE YOUR SCHEDULED APPOINTMENT, PLEASE CALL US TO RESCHEDULE.**

- 3 most recent pay stubs (ensure they are recent and consecutive)
- Most recent statement for all additional sources of income for everyone in the household (Social Security, SSI, Disability, Pension, Unemployment, Worker's Compensation, other family contributions, part time job, etc.)
- Copies of all pages of W2's, 1099s, schedules and forms for the last two (2) years tax returns signed and dated. Please include copies of tax return documentation for anyone in the household who is required to file
- Copies of all pages of 12 months most recent and consecutive bank/credit union statements, for all accounts.
- Copy of your state ID, driver's license or government issued photo ID
- Copy of 8-hour pre-purchase certificate & recent credit report (if you have one)

#### **IF YOU ARE SELF EMPLOYED**

- Copies of all pages of W2's, 1099s, schedules and forms of last two (2) years tax returns signed and dated.
- Copies of all pages of 12 months most recent and consecutive bank/credit union statements, for all accounts.
- Copy of your state identification, driver's license or government issued photo ID
- Copy of 8-hour pre-purchase certificate & recent credit report (if you have one)



**I CLIENT INFORMATION**

Name		Social security number	
Date of birth	Phone number	Email	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Disability: <input type="checkbox"/> Yes <input type="checkbox"/> No	Veteran status: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Race: <input type="checkbox"/> White <input type="checkbox"/> African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Multi-racial <input type="checkbox"/> Other <input type="checkbox"/> Prefer not to answer		Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic <input type="checkbox"/> Prefer not to answer	
Language(s) spoken			
Marital status (check one): <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Dependents: No.: ____ Ages: _____	
Current address Street: _____ APT No.: _____ City: _____ State: _____ Zip code: _____		Monthly rent \$ _____ Time at present address: _____	

**II EMPLOYMENT AND/OR MONTHLY INCOME**

**Current Employer Information**  
 Employer/company name: \_\_\_\_\_  
 Street: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone number: \_\_\_\_\_  
 Your job title/position: \_\_\_\_\_  
 Start date: \_\_\_\_\_

Gross monthly income \$ _____	Overtime \$ _____	Bonus pay \$ _____
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**OTHER SOURCES OF INCOME**

Child support \$ _____	Alimony \$ _____	Social security \$ _____	Pension \$ _____	Other income \$ _____
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**IF EMPLOYED FOR LESS THAN 2 YEARS AT CURRENT EMPLOYER COMPLETE BELOW**

Previous employer information  
 Company name: \_\_\_\_\_  
 Street: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone number: \_\_\_\_\_  
 Your job title/position: \_\_\_\_\_  
 Dates employed here: \_\_\_\_\_  
 Reason for leaving: \_\_\_\_\_ Gross monthly income: \$ \_\_\_\_\_





**IV CURRENT HOUSING SITUATION**

- Rent/leasing     Rental assistance     Staying with family/friends     At risk of foreclosure     Unhoused     Other

**V HOUSING/COUNSELING GOAL**

(Check all that apply)

- Purchase a home     Prevent foreclosure/eviction     Create a budget     Improve my credit score
- Discuss a fair housing issue     Other (write in the space below)



**I CLIENT 2 INFORMATION**

Name		Social security number	
Date of birth	Phone number	Email	
Marital status (check one): <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Dependents: No.: _____ Ages: _____	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Disability: <input type="checkbox"/> Yes <input type="checkbox"/> No	Veteran status: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Race: <input type="checkbox"/> White <input type="checkbox"/> African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Multi-racial <input type="checkbox"/> Other <input type="checkbox"/> Decline to answer		Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic <input type="checkbox"/> Decline to answer	
Language(s) spoken			
Current address Street: _____ APT No.: _____ City: _____ State: _____ Zip code: _____		Monthly rent \$ _____ Time at present address: _____	

**II CLIENT 2 EMPLOYMENT AND/OR MONTHLY INCOME**

**Current Employer Information**  
 Employer/company name: \_\_\_\_\_  
 Street: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone number: \_\_\_\_\_  
 Job title/position: \_\_\_\_\_  
 Start date: \_\_\_\_\_

Gross monthly income \$ _____	Overtime \$ _____	Bonus pay \$ _____
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**OTHER SOURCES OF INCOME**

Child support \$ _____	Alimony \$ _____	Social Security \$ _____	Pension \$ _____	Other income \$ _____
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**IF EMPLOYED FOR LESS THAN 2 YEARS AT CURRENT EMPLOYER COMPLETE BELOW**

Previous employer information  
 Company name: \_\_\_\_\_  
 Street: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone number: \_\_\_\_\_  
 Job title/position: \_\_\_\_\_  
 Dates employed here: \_\_\_\_\_  
 Reason for leaving: \_\_\_\_\_ Gross monthly income: \$ \_\_\_\_\_





**IV RENTAL HISTORY IF DIFFERENT THAN CLIENT 1 INFORMATION**

Name of landlord/management group	Address	Time living at this address (move in date-move out date)

Goals (Check all that apply)

Purchase a home       Prevent foreclosure/eviction       Create a budget       Improve my credit score

Discuss a fair housing issue       Other (write in the space below)



**Client budget**

	Client budget monthly	Revised monthly	Savings monthly
<b>Total household income</b>			
Gross monthly wages	\$	\$	\$
Interest/dividends	\$	\$	\$
Other income (SSI, Disability, Child Support)	\$	\$	\$
<b>Income total</b>	\$	\$	\$
<b>Expenses</b>			
<b>Housing &amp; utilities</b>			
Mortgage/rent	\$	\$	\$
Property taxes-monthly (no escrow)	\$	\$	\$
Homeowner's insurance policy-monthly (no escrow)	\$	\$	\$
Cell phone	\$	\$	\$
Water	\$	\$	\$
Electricity	\$	\$	\$
Home repair	\$	\$	\$
Home security	\$	\$	\$
Garden supplies	\$	\$	\$
Miscellaneous	\$	\$	\$
<b>Housing &amp; utilities total</b>	\$	\$	\$
<b>Daily living</b>			
Groceries	\$	\$	\$
Eating out	\$	\$	\$
Childcare	\$	\$	\$
Other-miscellaneous	\$	\$	\$
<b>Daily living total</b>	\$	\$	\$
<b>Transportation</b>			
Car payment	\$	\$	\$
Gas	\$	\$	\$
Car insurance	\$	\$	\$
Repairs	\$	\$	\$
Car wash/detailing	\$	\$	\$
Parking	\$	\$	\$
Uber/Lyft/zTrip	\$	\$	\$
Public transportation	\$	\$	\$
<b>Transportation total</b>	\$	\$	\$





	Client budget monthly	Revised monthly	Savings monthly
<b>Entertainment</b>			
Cable/internet TV (Sling, etc.)	\$	\$	\$
Subscription streaming sites (Hulu, Netflix, etc.)	\$	\$	\$
Movie rental (online, etc.)	\$	\$	\$
Concerts, or other	\$	\$	\$
<b>Entertainment total</b>	\$	\$	\$
<b>Health &amp; wellness</b>			
Gym membership	\$	\$	\$
Health insurance (out of pocket)	\$	\$	\$
Prescriptions	\$	\$	\$
Over-the-counter medication	\$	\$	\$
Mental health services (counseling, etc.)	\$	\$	\$
Co-pay/out-of-pocket	\$	\$	\$
Life insurance	\$	\$	\$
<b>Health total</b>	\$	\$	\$
<b>Vacation/leisure</b>			
Plane fare/transportation	\$	\$	\$
Lodging/housing	\$	\$	\$
Food	\$	\$	\$
Rental car	\$	\$	\$
<b>Vacation total</b>	\$	\$	\$
<b>Recreation</b>			
Child team dues	\$	\$	\$
Sports equipment, etc.	\$	\$	\$
<b>Recreation total</b>	\$	\$	\$
<b>Dues/subscription services</b>			
Magazines	\$	\$	\$
XM radio	\$	\$	\$
Charitable gifts/donations	\$	\$	\$
<b>Dues/subscription services total</b>	\$	\$	\$



	Client budget monthly	Revised monthly	Savings monthly
<b>Personal</b>			
Clothing	\$	\$	\$
Gifts	\$	\$	\$
Salon/barber	\$	\$	\$
Nail salon	\$	\$	\$
Books	\$	\$	\$
Spotify, Apple Music, Amazon Music, etc.	\$	\$	\$
<b>Personal Total</b>	\$	\$	\$
<b>Savings/debt Obligations</b>			
Long-term savings	\$	\$	\$
Retirement (401k, IRA)	\$	\$	\$
Credit card payments	\$	\$	\$
Student loans	\$	\$	\$
Other debt obligations	\$	\$	\$
<b>Savings/debt total</b>	\$	\$	\$
<b>Total expenses</b>	\$	\$	\$
<b>Cash shortage/surplus</b>	\$	\$	\$

Client(s) Signature: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_ Date: \_\_\_\_\_

Counselor Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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## HUD Housing Counseling Services Disclosure

Our agency provides the following HUD one-on-one counseling services: pre-purchase/homebuying; financial management, budget and credit counseling; non-delinquent post purchase; mortgage delinquency and default resolution

### Board of Directors

Mei Davis  
**Chairwoman**

Our agency also provided the following service and group education workshops: pre purchase/homebuyer education; financial, budget, and credit; non-delinquent post purchase

Gene Franklin  
**Vice Chairman**

Our agency is an affordable home builder and sells homes to qualified applicants in Escambia and Santa Rosa Counties.

Michael King  
**Treasurer**

Our agency regularly receives funding through NeighborWorks America.

Dick Baker  
**Secretary**

Clients seeking counseling services through Pensacola Habitat for Humanity are under no obligation to accept our product or any specific lender. The housing counseling services provided are in no way contingent upon using a particular loan product or service.

Al Coby  
Dawn Brazwell  
Michele DuMond  
Rabbi Joel Fleekop  
Siobhan Gallagher  
Mike Lanwehr  
Matt Newcomer  
Dr. Charles Reese  
Betty Salter  
Brent Hargett  
Josh Womack

In addition, counselors provide information about relevant alternative lenders and products in Escambia and Santa Rosa Counties and the surrounding areas.

Sam Young  
**Chief Executive Officer**

I/we agree Pensacola Habitat for Humanity, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in Pensacola Habitat for Humanity counseling; and I hereby release and waive all claims of action against Pensacola Habitat for Humanity and its affiliates.



I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.



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In order to assess client satisfaction and in compliance with grant funding requirements, Pensacola Habitat for Humanity, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with Pensacola Habitat for Humanity grantors such as HUD or NeighborWorks America.

I have read and have received a copy of this disclosure.

Client: \_\_\_\_\_ Date: \_\_\_\_\_

Client: \_\_\_\_\_ Date: \_\_\_\_\_

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

Certified Housing Counselor: \_\_\_\_\_ Date: \_\_\_\_\_



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### AUTHORIZATION TO OBTAIN CREDIT INFORMATION

I hereby authorize Pensacola Habitat for Humanity (PHFH) and/or \_\_\_\_\_ to pull my credit report in order to review my credit file for housing counseling—pre-purchase/home buying, budget and credit management, post-purchase, mortgage delinquency, and for assistance with other related housing counseling goals;

#### Board of Directors

Mei Davis  
**Chairwoman**

Gene Franklin  
**Vice Chairman**

Michael King  
**Treasurer**

Dick Baker  
**Secretary**

Al Coby  
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Mike Lanwehr  
Matt Newcomer  
Dr. Charles Reese  
Betty Salter  
Brent Hargett  
Josh Womack

Sam Young  
**Chief Executive Officer**

Provide information to lenders and government agencies in connection with my application for mortgage financing. Such information includes, without limitation, credit history, employment history and income, tax returns, account information, and information regarding the property being purchased;

Verify my past and present employment earnings record, bank account, stock holding, and other assets balances that are needed to process my application. I further authorize PHFH to order a consumer credit report and verify other credit information, including past and present landlord references;

The information PHFH obtains is only to be used in the processing of my application and can be shared with various agencies that fund the PHFH HUD Housing Counseling program.

To establish “proper identification”, as required by the Fair Credit Report Act, please complete the following identifying information and supply the consumer interviewer with two (2) pieces of proper identification. It is understood that a photocopy of this form will also serve as authorization.

Name: \_\_\_\_\_  
Birth Date: \_\_\_ / \_\_\_ / \_\_\_ Social Security Number: \_\_\_ - \_\_\_ - \_\_\_  
Telephone Number: (\_\_\_) \_\_\_\_\_  
Email: \_\_\_\_\_  
Current Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_ Zip Code: \_\_\_\_\_  
Previous address if less than two years at current address:  
\_\_\_\_\_

I am the person named above, and I understand that Federal law provides that a person who obtains information from a consumer-reporting agency under false





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pretense shall be fined not more than \$5,000.00 or imprisoned for not more than one year, or both.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Counselor Signature

\_\_\_\_\_  
Date



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## HUD Housing Counseling Privacy Notice

Pensacola Habitat for Humanity is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. 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.

### Board of Directors

Mei Davis  
**Chairwoman**

Gene Franklin  
**Vice Chairman**

Michael King  
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Siobhan Gallagher  
Mike Lanwehr  
Matt Newcomer  
Dr. Charles Reese  
Betty Salter  
Brent Hargett

Sam Young  
**Chief Executive Officer**

### What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publicly 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 Pensacola Habitat for Humanity Housing Counseling Agency 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, 3<sup>rd</sup> party agencies we work with, 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 financial service providers (such as companies providing home mortgages), 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:



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- 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 Pensacola Habitat for Humanity HCA 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.

### **Opting Out of Certain Disclosures**

You may direct Pensacola Habitat for Humanity HCA to *not* disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit Pensacola Habitat for Humanity HCA's ability to provide services such as foreclosure prevention counseling. If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. In the future, if you decide to change your decision please contact the HUD Housing Counselor you are working with in writing<sup>12</sup>.

**OPT-OUT:** I request that Pensacola Habitat for Humanity HCA make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that Pensacola Habitat for Humanity will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting Pensacola Habitat for Humanity HCA.





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\_\_\_\_\_  
Name 1 (Printed)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name 2 (Printed)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Privacy Policy:** I/we acknowledge that I/we received a copy of Pensacola Habitat for Humanity HCA’s Privacy Policy.

**Initials:** \_\_\_\_/\_\_\_\_

**RELEASE:** I hereby authorize Pensacola Habitat for Humanity HCA to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy practices and disclosures.

\_\_\_\_\_  
Name 1 (Printed)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name 2 (Printed)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

***Counselor’s Roles and Responsibilities***

- Reviewing your housing goal and your finances, which include your income, debts, assets, and credit history.
- Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.
- Preparing a household budget that will help you manage your debt, expenses, and savings.
- Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal.
- Neither your counselor nor other employees, agents, or directors of Pensacola Habitat for Humanity may provide legal advice.

***Client’s Roles and Responsibilities***

- Completing the steps assigned to you in your Client Action Plan.
- Providing accurate information about your income, debts, expenses, credit, and employment.
- Attending meetings, returning calls, providing requested paperwork in a timely manner.
- Notifying Pensacola Habitat for Humanity or your counselor when changing housing goal.
- Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended.



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- Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

**Termination of Services:** Failure to work cooperatively with your housing counselor and/or Pensacola Habitat for Humanity with result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.

**Initials:** \_\_\_\_/\_\_\_\_