

**Neighborhood Housing Partnership of Greater Springfield
EMERGENCY REPAIR APPLICATION**

Date: _____

Please provide information about yourself. Thank you!

APPLICANT INFORMATION			CO-APPLICANT INFORMATION		
First Name:	MI:		First Name:	MI:	
Last Name:			Last Name:		
Address:			Address:		
City	State:	Zip	City:	State:	Zip
Home Phone:	Work:	Cell Phone:	Home Phone:	Work:	Cell Phone:
E-mail address:			E-mail address:		
SS#	Birthdate:		SS#	Birthdate:	
Education Level:			Education Level:		
Gender:	M	F	Gender:	M	F
Ethnicity: Hispanic or Non-Hispanic			Ethnicity: Hispanic or Non-Hispanic		
Race:			Race:		

Please check all that apply:

6. Marital Status Single Married Divorced Separated Widowed

7. Female Head of Household? Yes No 8. Foreign Born? Yes No

9. Are you a First-time Homebuyer (not owned in 3 years)? Yes No

10. Disabled? Yes No

11. Veteran? Yes No

12. Family Size _____ (Yourself plus dependents)

13. Gross Annual Household Income \$ _____
(before taxes – include child support, pension, disability, etc)

14. Do you currently? Rent, if so; Section 8? Own Other _____

15. How Did You Hear About Our Organization?

Newspaper Bank Walk-In Staff Member Previous Customer Realtor
 Friend/Relative Flyer Homebuyer Fair Yard Sign Other: _____

16. Services I am interested in: Homebuyer Education Credit Counseling/Money Management
 Home Repair Repair needed: _____
 Down Payment Assistance Mortgage Delinquency Counseling

I certify that all of the above information is correct and true to the best of my knowledge. I understand that false or misleading information may be grounds for rejection of services. Furthermore, I understand that the completion of the application in no way guarantees me that I will receive housing assistance.

Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____



Neighborhood Housing Partnership
OF GREATER SPRINGFIELD

ITEMS NEEDED TO APPLY FOR EMERGENCY HOME REPAIR

- Completed NHP intake form, credit authorization and housing disclosure, budget
- Copy of driver's license or picture identification
- Last 2 years' W-2 forms with Federal tax returns (2020 & 2019 or 2019 & 2018)
- Copy of most recent month's paystubs
- Documentation of all other income; examples include:
 - Awards letter for Social Security benefits
 - 12 months' recent history for Child Support benefits
 - Verification of Retirement/Pension benefits
- One recent utility bill (like a gas, electric, or water bill)
- Copy of (2) most recent bank statements, all pages
- Copy of most recent statement from 1st mortgage lender
- Current Declarations Page for hazard insurance policy
(If not available, agent's name _____ and phone # _____)
- Credit Report fee - \$31.50/individual; \$47.50/joint (amortizing loan programs only)

Additional information may be requested at time of application:

- Divorce Decree;
- Bankruptcy Papers (Discharge letter and List of creditors)
- If self-employed, 2 years' Tax Returns and Current Profit and Loss Statement

Neighborhood Housing Partnership of Greater Springfield, Inc.
MB #803422
527 E. Home Rd., Springfield, Ohio 45503 (937) 322-4623
www.springfieldnhp.org

Helping you find the way **home**



BUDGET WORKSHEET, complete all that applies			Name: _____		
Monthly expenses:			Monthly expenses:		
Housing	Actual:	Projected/Affordable:	Insurance & Medical	Actual:	Projected/Affordable:
1st Mortgage/ RENT			Health Ins. (not payroll deducted)		
2nd Mortgage			Life Insurance		
Taxes (if not escrowed)			Medical / Dental Bills		
Insurance (if not escrowed)			Prescriptions		
PMI / MIP			Insurance & Medical Subttl:		
Condo or Association Fees					
Maintenance / Repairs			Household	Actual:	Projected/Affordable:
Housing Subttl:			Grocery Store / Food		
			Toiletries / Cleaning Supplies		
Utilities	Actual:	Projected/Affordable:	Child Care / Babysitter		
Electric			Eating Out		
Gas or Propane			Work and/or School Lunches		
Water and/or Sewer			School Fees / Tuition		
Trash Pick Up			Clothing / Shoes		
Phone landline			Spending Money / Misc.		
Cable or Satellite			Entertainment		
Internet			Laundry / Dry Cleaning		
Cell Phone(s)			Child Support (not pay ded.)		
Cable/Internet/Phone			Subscriptions / Club Dues		
Other:			Hair / Nail Care		
Utilities Subttl:			Holidays/Birthdays/Weddings		
			Contributions/Church/Charity		
Transportation	Actual:	Projected/Affordable:	Pet(s) / Animal(s) / Veterinary		
Car Payment # 1			Gambling / Lottery		
Car Payment # 2			Cigarettes / Alcohol		
Car Payment # 3			Household Subttl:		
Auto Insurance					
Gasoline			Monthly Expenses -per category	Actual:	Projected/Affordable:
License and Registration			Housing		
Maintenance			Utilities		
Bus Fair			Transportation		
Other:			Loans/ Credit Cards		
Other:			Insurance & Medical		
Other:			Household		
Other:			Monthly Expenses Total:		
Transportation Subttl:					
			Net Monthly Income (after taxes)	Actual:	Projected/Affordable:
Loans/Credit Cards	Actual:	Projected/Affordable:	#1		
Student Loan(s) Total			Gross: \$		
Installment Loan # 1			#2		
Installment Loan # 2			Gross: \$		
Credit Card # 1			#3		
Credit Card # 2			Gross: \$		
Credit Card # 3					
Credit Card # 4			Net Income Total:		
Credit Card # 5					
Credit Card # 6					
Rent-A-Center(s)					
Payday Loan(s)				Actual:	Projected/Affordable:
Other:			Net Income Total		
Other:			Minus Monthly Expenses Total		
Loans/Credit Card Subttl:		\$			
			Savings		

Housing Counseling - Conflict of Interest Disclosure

Neighborhood Housing Partnership of Greater Springfield, Inc. (NHP) creates and preserves affordable, quality housing and strong neighborhoods through partnerships of residents, government and business. NHP is a non-profit 501©3 organization dedicated to increasing and preserving homeownership, promoting the development and rehabilitation of housing, and supporting vibrant, healthy neighborhoods.

1. I understand that NHP offers the following housing counseling services in-house:
 - Pre-purchase individual counseling; Pre-purchase group education; Post-purchase individual counseling
2. I understand that NHP offers the following loan products for home repairs in-house:
 - Emergency Repair Loans (Amortizing and Deferred); Emergency Repair Grants
3. NHP provides housing counseling after which I will receive an action plan consisting of recommendations, possibly including referrals to other community agencies as appropriate.
4. I understand that NHP is a licensed mortgage broker and may originate first and second mortgage products.
5. I understand that NHP may receive compensation from USDA and other lenders for packaging and/or loan originations.
6. I may be referred to other services of the organization or other agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
7. I understand that NHP provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from NHP in no way obligates me to choose any of these particular loan products or housing programs.
8. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance, but I am not obligated to use any of the services offered to me.
9. I acknowledge that I have received a copy of NHP's Privacy Policy and Client Termination/Close-out Policy.
10. I acknowledge that I have received the HUD /FHA Forms "For Your Protection: Get a Home Inspection" and "Ten Important Questions to Ask Your Home Inspector".
11. I understand that the following NHP services have an associated fee that I am responsible to pay:
 - Homebuyer Education Course: \$50.00

*Scholarships available to Clark County residents with household income under 200% Federal Poverty guidelines with at least 1 dependent child

 - eHome America online HBE Course: \$99.00
 - Tri-Merge Credit Reports with Scores – Individual / Joint: \$31.50 / \$47.50
 - HOEPA individual counseling session: \$100.00

Client's Signature(s): _____

Date: _____

updated 3/2019



Privacy Policy

Neighborhood Housing Partnership of Greater Springfield (NHP) 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 the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated 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

1. You have the opportunity to "opt-out" of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. 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 (937) 322-4623 and do so.

Release of your information to third parties

1. 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.
2. 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).
3. 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.



Neighborhood Housing Partnership
OF GREATER SPRINGFIELD

Homeowner Connection 2020

Home maintenance can be a formidable responsibility of homeownership. Many obstacles can get in the way of our intentions of making improvements to our homes – lack of know-how, lack of time, lack of savings, and all too frequently, not having a qualified contractor that you can trust. Neighborhood Housing Partnership (NHP), as a NeighborWorks® HomeOwnership Center, understands that homeowners may need help with urgent repairs. NHP also understands that well-maintained homes are vital for healthy neighborhoods.

Home Repair Assistance – available City and County-wide

- **Emergency Repair** - Program to address serious housing problems like a leaking roof, inoperable furnace, electrical or plumbing repair.
- **Aging in Place** - Program to assist senior homeowners to make critical and immediate repairs to allow them to remain in their homes. (e.g. accessibility needs such as grab bars, ramps or bathroom renovation).

***4 repayment options based on income-eligibility – grant, deferred payment, 0% interest and 4% interest.
All programs subject to funding availability!***

What to Expect:

- Staff will take preliminary information. You will be sent an application package and asked to collect necessary income and credit information. Upon receipt of the completed file, NHP staff will review your information to determine if a loan or grant is right for you.
- Our Project Manager will set up an appointment to inspect your property.
- Staff will assist you with choosing a qualified contractor.
- Once your loan or grant is approved, you will have a closing at NHP's office.
- Staff will assist with the oversight of the construction project.
- Contractor is paid upon your and NHP's approval; you receive a 1-year labor warranty at completion.

Early Delinquency Intervention / Foreclosure Counseling:

As a HUD-certified counseling agency, NHP provides resources to assist homeowners in understanding the foreclosure process in the State of Ohio; budgeting; working with your lender; and getting “back on track” with your mortgage payments.



Beware of “RESCUE SCAMS” offering assistance for a FEE!

Listen to What Your Neighbors Say about NHP:

- “Not only are the employees helpful and friendly, they keep you informed every step of the way.”
- “NHP helped us get a job done that we had been putting off for years!”
- “NHP can be trusted to look out for your best interests; the contractors used are carefully screened and the work is closely monitored.”

How Do You Participate?

Call NHP at (937) 322-4623, stop by our office at 527 E. Home Rd., Springfield, OH 45503, or visit us online at www.springfieldnhp.org. MB #803422



COMMUNITY DEVELOPMENT
JOB & FAMILY SERVICES

