



Letter of Authorization

I _____ and _____ (client(s), hereby give authorization and permission for the Columbus Urban League’s Housing Services Department (31-4379453), to speak with, obtain information, and/or copies of other pertinent file information with regards to my housing case file. Purpose of the authorization is to gather information to assist in facilitating a resolution related to my housing counseling situation.

Pre-purchase and Rental Counseling clients:

I/We authorize the Columbus Urban League’s Housing Services Department to submit client-level information to the Housing Counseling System for the U.S. Department of Housing and Urban Development (HUD) grant and authorize HUD to open files to be reviewed for program monitoring and compliance purposes. I/We give permission for HUD program administrators and/or their agents to follow-up with me/us for the purposes of program evaluation.

Client #1:

Client #2:

Address: _____

Address: _____

Loan # (as applicable): _____

Loan # (as applicable): _____

Date of Birth: _____

Date of Birth: _____

Social Security #: _____

Social Security #: _____

Client #1 Signature

Client #2 Signature

Date

Date

**Columbus Urban League,
Housing Counseling Specialist**

Date



Conflict of Interest and Disclosure Statement Form

CONFLICT OF INTEREST

The Columbus Urban League prohibits the following actions in order to prevent a conflict of interest in the provision of its housing counseling and education services.

The Columbus Urban League will ensure and monitor that the agency, its staff, or any member of their immediate family must not take any action that may result in, or create the appearance of: administering the housing counseling program for personal or private gain; providing preferential treatment to any organization or person; or undertaking any action that might compromise the agency's ability to ensure compliance with HUD program requirements, or to serve the best interests of its clients.

Individual directors or employees, or family members of the Columbus Urban League may not accept a fee or any other consideration for referring a client to mortgage lenders, brokers, builders, real estate sales agents, or brokers.

A director, employee, officer, contractor, or agent of Columbus Urban League shall not refer clients to mortgage lenders, brokers, builders, or real estate sales agents in which the officer, employee, director, his or her spouse, child, or general partner has a financial interest, neither may they acquire the client's property from the trustee in bankruptcy or accept a fee or any other consideration for referring a client to mortgage lenders, brokers, builders, or real estate sales agents or brokers.

A director, employee, officer, contractor, agent, his or her spouse, child, general partner, or organization in which he or she serves as employee (other than with the Columbus Urban League), or with whom he or she is negotiating future employment, may not have a direct interest in the client as a landlord, broker, or creditor, or originate, have a financial interest in, service, or underwrite a mortgage on the client's property, own or purchase a property that the client seeks to rent or purchase, or serve as a collection agent for the client's mortgage lender, landlord, or creditor.

DISCLOSURES

The Columbus Urban League serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.)

The Columbus Urban League offers the following services to our clients:

- Pre-purchase Counseling/Education, Rental Counseling/Education, Fair Housing Counseling/Education and Financial Counseling/Education
- Clients are entitled to receive any of the counseling services listed.
- Clients have the right and responsibility to decide whether to engage in housing counseling with the Columbus Urban League and to determine whether counseling is suitable for their housing problem.



- Columbus Urban League has the discretion to charge reasonable fees for some counseling services and these fees will be explained to clients prior to any counseling. Fees will not be charged if it creates a financial hardship for the clients and counseling will not be denied based on the inability to pay fees.
- Columbus Urban League provides information on a broad range of housing programs and products. Housing counseling received at the Columbus Urban League does not guarantee clients will receive any financial assistance with their housing problem from any financing entity, including mortgage financing from any lender.
- Clients may be referred to other Columbus Urban League services or to other companies/agencies, as appropriate, which may be able to assist with particular concerns identified. Clients are not obligated to use any of these services offered to them.
- Columbus Urban League housing counselors may answer questions and provide information but cannot give legal advice. If clients want legal advice, they will be referred for appropriate assistance.
- Notwithstanding any recommendations made by the Columbus Urban League or its Housing Counselors about products or services, clients are free to choose lenders, loan products and homes or abstain from doing so, and that receiving counseling is not contingent on the use of any product or service offered by the Columbus Urban League or its Industry partners.
- Columbus Urban League is not involved in providing real estate and/or mortgage services and no fee or commission is received in addition to the counselor's salary.
- Columbus Urban League receives funding for programs through local, State and Federal industry partners and, as such, is required to share some of clients' personal information with program administrators or their agents for purposes of program monitoring, compliance and evaluation.
- Alternative services, programs and products may be found by seeking help from another HUD-Approved agency found at <http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. Local agencies offering similar services include: Homeport, Homes on the Hill and Community Mediation Services.

Financial support for the Columbus Urban League Housing Services programs is currently being provided by the following partners:

- National Urban League, HUD, Ohio Housing Finance Agency, City of Columbus, Franklin County, Chase, Franklin County Job and Family Services, 5/3, Nationwide, and Union Savings Bank.

I/We have read and received a copy of the Conflict of Interest and Disclosure Statement Form.

Client Signature

Date

Client Signature

Date

Columbus Urban League,
Housing Counseling Specialist or
Financial Empowerment Coach

Date

Telephone Counseling: Disclosure Statement Read to client? Yes_____ No_____

Counselor Initials:_____



Privacy Policy and Practices

The Columbus Urban League 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 may be use anonymous to 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 (phone number) and do so.

By checking this box, I/We have chosen to opt-out

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.

Client Signature

Date

Client Signature

Date

Columbus Urban League, Housing Counseling Specialist

Date

Telephone Counseling - Disclosure Statement read to client? Yes _____ No _____

Counselor Initials: _____



For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- ü Evaluate the physical condition: structure, construction, and mechanical systems;
- ü Identify items that need to be repaired and
- ü Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may 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.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

_____ / / _____ / /

(Signed) Homebuyer Date (Signed) Homebuyer Date





Columbus
Urban League

*Empowering Communities.
Changing Lives.*

Photo Release Authorization Form

I grant the Columbus Urban League (CUL), its representatives and employees the right to take photographs of me. I authorize the Columbus Urban League, it assigns and transferees to copyright, use and publish the same in print/or electronically. I understand that the photographs become the property of CUL, and I release CUL from any liability associated with the display of images published.

I agree that the Columbus Urban League may use such photographs of me with or without my name and for any lawful purposes (i.e. publicity, illustration, advertising, and Web content). I understand the photographs may be sold for commercial or artistic purposes.

I have read and understood the above:

Signature

Printed Name

Address

City

State

Zip

()

Telephone Number

Parent/Guardian Signature (if under 18)

Columbus Urban League · 788 Mount Vernon Avenue · Columbus, OH 43203
Phone: 614.257.6300 · Fax: 614.257.6316

MONTHLY HOUSEHOLD BUDGET

****Please indicate your complete budget****

INCOME	Actual Amount	Modifications		Actual Amount	Modifications
Employment			Medical		
Overtime			Dentist		
Interest & Dividend			Doctor Visit/Co-Pay		
Net Rental Income			Medical Bills		
Other Income			Medications		
Bonuses			Miscellaneous		
Commissions			Other Description		
SSI			Savings		
Child Support			Tax		
AFDC			Utilities		
Alimony			Internet		
Unemployment			Cable TV		
Withholding			*Cell Phone		
Net Income			*Electricity		
FIXED EXPENSES			Trash Services		
Auto			*Heating (Nat Gas or Oil)		
Auto Insurance			*Water/Sewer		
Auto Loan			Telephone		
Auto Tags/Inspection			DISCRETIONARY EXPENSES		
Auto Repairs/Maintenance			Charity		
Gasoline			Church Donations		
Parking/Tolls			Other Gift/Donation		
Child Support/Alimony			Dining		
Credit Card Min Payments					
Credit Collections			Entertainment		
Bankruptcy			Books/Newspaper/Magazine		
Dept Management Plan			Movies/Tickets		
Education			Food and Groceries		
School Lunches			Food at Work		
Tuition			Gifts		
Book/School Supplies			Birthday Gifts		
Entertainment			Christmas		
Athletic Events/Hobbies			Household		
Housing Payment			Alcoholic Beverages		
1st Mortgage			Allowance for Children		
2nd Mortgage			Barber/Beauty Shop		
Home Owners Assoc.			Child Care		
Home Equity Line			Tobacco		
Homeowners/Renters Insurance			Cleaning Supplies		
Property Tax			Clothing		
*Rent			Personal Items/Toiletries		
Installment Loans			Laundry/Cleaning		
Installment Loans (details)			Mad Money		
Installment Loan			Repair/Maintenance		
Payday Loan			Security System		
Personal Loan			Miscellaneous		
Student Loan			Pet Expense		
Insurance			Pet Supplies		
Accident and Disability			Public Transportation		
Health Insurance			Rental Property		
Life Insurance			Column 'B' Subtotal		
			TOTAL OF COLUMN 'A' + 'B'		
			TOTAL INCOME		
Column 'A' Subtotal			TOTAL REVENUE		

Applicant Signature: _____ **Date:** _____

Co-Applicant Signature: _____ **Date:** _____

Counselor Signature: _____ **Date:** _____