Housing & Financial Counseling Application

Client Intake | Financial Capability | Income Qualification

Why we collect this information. HRRC uses this information to understand your household, housing goals, income, expenses, and financial needs; provide appropriate counseling, education, referrals, and resource navigation; determine eligibility when a program has qualification requirements; and meet authorized monitoring or reporting requirements. Please complete the sections that apply to you. Your counselor can help if you are unsure how to answer a question.

1. Services Requested

☐ Rental Housing Counseling

☐ Pre-Purchase / Homebuyer Counseling

☐ Homebuyer Education

☐ Post-Purchase / Homeownership Counseling

☐ Foreclosure Intervention / Prevention

☐ Heirs Property Counseling

☐ Financial Capability / Budgeting

☐ Home Repair / Maintenance Planning

☐ Homeless Prevention / Housing Stability

☐ Disaster Preparedness / Recovery

☐ HECM / Reverse Mortgage Counseling

☐ Financial Assistance / Resource Navigation

☐ Other: _____

2. Applicant Information

Field	Information
Primary Applicant	Full name: _____
Co-Applicant	Full name: _____
Home Address	_____
City / State / ZIP	_____
Phone / Email	Phone: _____ Email: _____
Preferred Contact	☐ Phone ☐ Email ☐ Text
Housing Status	☐ Homeowner ☐ Renter ☐ Living with family/other ☐ Other
Household Size	_____ total household members
Language / Accessibility	Preferred language: _____ Accommodation needed? ☐ Yes ☐ No

3. Housing & Counseling Goals

☐ Maintain stable housing

☐ Improve credit / reduce debt

☐ Understand financing or home-equity options

☐ Build savings / emergency reserves

☐ Other: _____

☐ Create or improve a household budget

☐ Avoid foreclosure or mortgage delinquency

☐ Plan for housing costs / repairs

☐ Understand rental rights / responsibilities

Briefly describe what you would like help accomplishing:

_____

_____

4. Household Members

List everyone who lives in your household, including yourself. Add a page if additional space is needed.

Name	Age	Relationship	Adult 18+?	Receives Income?

5. Household Income

List gross income before taxes or deductions for every adult household member age 18 or older.

Household Member	Income Source	Gross Amount	Frequency	Monthly Gross

Common sources: employment/wages; Social Security/SSI; pension/retirement; unemployment; self-employment; rental income; child support/alimony; other income.

Total Gross Monthly Household Income: $_____

6. Income Verification & Supporting Documentation

Documentation may be requested. Depending on the counseling service, program, grant, contract, or funding source, HRRC may request documentation to validate household income, financial information, or eligibility. Your counselor will tell you what is needed. Supporting documents are maintained in the client file and handled in accordance with HRRC privacy practices and applicable requirements.

☐ Recent consecutive pay stubs

☐ Unemployment or other benefit award letter

☐ W-2 and/or 1099 forms

☐ Rental income documentation or signed lease

☐ Bank statements when required

☐ Housing-program eligibility documentation

☐ Social Security / SSI / pension benefit statement

☐ Most recently filed federal tax return and schedules

☐ Self-employment income documentation

☐ Child support / alimony documentation

☐ Zero-income declaration when applicable

☐ Other program-required documentation

7. Monthly Household Budget

Use typical monthly amounts. Your counselor can help complete or refine this budget.

Income	Monthly $	Expense	Monthly $
Net wages / employment	$	Housing payment / rent	$
Benefits / retirement	$	Utilities	$
Other household income	$	Food / household	$
	$	Transportation	$
	$	Insurance	$
	$	Childcare / dependent care	$
	$	Debt payments	$
	$	Medical / prescriptions	$
	$	Savings / Other	$

Total Monthly Net Income: $_____ Total Monthly Expenses: $_____ Monthly Balance: $_____

8. Financial Capability & Counseling Needs

This section helps your counselor identify topics that may be useful. It is not a test and does not by itself affect eligibility for counseling.

☐ Creating and following a monthly budget

☐ Reducing or managing debt

☐ Banking and financial products

☐ Planning for taxes, insurance, and housing costs

☐ Responsible home-equity or repair financing

☐ Rental affordability / housing stability

☐ Understanding credit reports and scores

☐ Building emergency savings

☐ Mortgage payments and escrow

☐ Foreclosure / delinquency response

☐ Protecting equity / avoiding predatory products

☐ Other: _____

9. Financial Snapshot

Question	Response
Do you currently use a household budget?	☐ Yes ☐ No ☐ Sometimes
Do you have an emergency savings fund?	☐ Yes ☐ No Approx. amount: $_____
Do you know your current credit score?	☐ Yes ☐ No Approx. score (optional): _____
Are any debts currently past due?	☐ Yes ☐ No
Are housing payments current?	☐ Yes ☐ No ☐ Not applicable

10. Housing / Mortgage Information (if applicable)

Field	Information
Property / Rental Address	_____
Monthly Rent / Mortgage	$_____
Mortgage Holder / Landlord	_____
Interest Rate / Loan Type	_____% ☐ Fixed ☐ Variable ☐ Unknown
Taxes / Insurance	Taxes: ☐ Included ☐ Separate ☐ Unknown Insurance: ☐ Included ☐ Separate ☐ N/A
Other Mortgages / Liens	_____
Delinquency / Court Status	_____

11. Counseling Agreement & Agency Disclosure

Please read Sections 11-14 carefully before signing. Your signature confirms that you understand the counseling relationship, how HRRC may use and protect your information, and the authorizations you choose below. Please ask your counselor about anything you do not understand.

What I am agreeing to. I am requesting counseling, education, or resource-navigation services from Home Repair Resource Center (HRRC), a HUD-approved housing counseling agency. HRRC may review the information I provide to understand my housing and financial situation, discuss options, provide education and referrals, and help me develop next steps or a written action plan when appropriate.

My responsibilities and HRRC responsibilities. I agree to provide information that is accurate and complete to the best of my knowledge and, when applicable, provide documents needed for counseling or program eligibility. I will tell HRRC about important changes that may affect my counseling or eligibility. HRRC will provide objective, client-centered counseling; explain reasonable options; identify resources and referrals; document counseling activities; and protect my information as described below.

My decisions and outcomes. I understand that counseling is educational and advisory. HRRC does not guarantee approval for financing, assistance, a loan modification, foreclosure prevention, housing placement, HECM, or any other specific outcome. I make my own housing and financial decisions. HRRC will not steer or require me to use a particular lender, servicer, contractor, landlord, real estate professional, product, or other HRRC service, except when a separate program has its own eligibility or participation requirements.

Fees. HRRC does not charge a fee for housing counseling services covered under its current HUD-approved Housing Counseling Work Plan. If a fee applies to another service, HRRC will tell me before that service begins and explain any applicable affordability or waiver provisions.

Conflicts of interest. HRRC counselors are expected to remain objective. HRRC does not accept improper compensation for referrals or use my information for unauthorized purposes. If a potential conflict of interest is identified, HRRC will disclose it and take appropriate steps to protect my interests.

Professional limitations. I understand that HRRC counselors provide housing and financial education and counseling, but do not provide legal, tax, or investment advice. HRRC may refer me to a qualified professional when those services are needed.

Fair housing, accessibility, and language access. HRRC provides services without discrimination based on protected status. I may request reasonable accommodations, an interpreter, translated materials, or other communication support. HRRC may also provide fair housing information and referrals when appropriate.

Consumer protection. HRRC may provide information and referrals related to fair lending, predatory lending, mortgage rescue scams, contractor fraud, title-transfer scams, discriminatory practices, and other consumer-protection concerns.

12. Privacy, Confidentiality & Use of Information

How HRRC uses and protects my information. HRRC collects only information reasonably needed for counseling, eligibility, program administration, reporting, and other authorized purposes. This may include personal identifying information, household and income information, financial records, credit information, mortgage or rental records, hardship information, disability-related information, and communications with authorized third parties. HRRC treats this information as confidential and limits access to authorized personnel.

When information may be shared. HRRC may disclose information when I authorize the release in writing; when disclosure is required by law; or when disclosure is required or permitted for authorized program administration, eligibility review, monitoring, audit, quality control, or reporting. HRRC uses reasonable safeguards for paper and electronic records. For telephone or virtual counseling, HRRC will take reasonable steps to confirm identity, consent, and confidentiality.

13. Optional / Additional Authorizations

☐ Credit report: I authorize HRRC to obtain and review my credit report when needed for my counseling service. I understand HRRC will explain when this authorization is applicable.

☐ Third-party communication: I authorize HRRC to communicate, as needed for my counseling or application, with a lender, servicer, landlord, contractor, program administrator, or other party I identify or authorize.

☐ Program / compliance review: I authorize HRRC to submit or make my file available for eligibility review, authorized monitoring, compliance, quality control, audit, or reporting as required by an applicable program or funding source.

☐ Follow-up: I authorize HRRC to contact me after counseling for follow-up, outcome tracking, and program evaluation.

14. Client Certification & Signature

By signing below, I/we certify that the information provided in this application and any supporting documents is true and complete to the best of my/our knowledge. I/we understand that HRRC may request documentation to verify information when required for counseling, program eligibility, funding, monitoring, or compliance.

I/we confirm that I/we have read and understand the Counseling Agreement & Agency Disclosure, Privacy/Confidentiality information, and the authorizations selected above. I/we understand that optional

authorizations apply only when selected and when applicable to the service I/we receive. I/we had an opportunity to ask questions before signing.

Questions, concerns, or complaints. I/we understand that concerns about services, access, conduct, confidentiality, discrimination, referrals, or the counseling process may be raised with HRRC. HRRC will provide information about its complaint/grievance process and respond in a timely and documented manner.

Signature	Name / Signature and Date
Applicant	Print: _____ Signature: _____ Date: _____
Co-Applicant	Print: _____ Signature: _____ Date: _____
HRRC Counselor	Name: _____ Signature: _____ Date: _____

15. Counselor Use Only

Field	Counselor Entry
Client / File ID & Counseling Type	File ID: _____ Type: _____
Income / LMI Review	☐ Verified ☐ Not required HH Size: ___ Income: $_____ Determination: _____
Documents / Disclosures	Docs reviewed: _____ ☐ Agency ☐ Privacy ☐ COI ☐ Fee ☐ Grievance ☐ Fair Housing
Education / Referrals / Follow-up	_____
Reporting / Access Needs	☐ Demographics complete ☐ Language reviewed ☐ Accommodation reviewed