CHAFFEE HOUSING TRUST
A Commitment to Community

Chaffee Housing Trust Home Ownership Program

Thank you for your interest in home ownership! To better understand our program, please take some time to carefully read the **CHT Description & Homebuyer Scenario**. It should give you a good understanding of the organization and an example of the accounting on a typical transaction over time.

To begin the process, we need to collect some information from you regarding your eligibility. Please fill out the attached **Chaffee Housing Trust Homebuyer Application** form, and scan/email it to claudia@chaffeehousing.org.

Next, we need to know what your eligibility is for getting a mortgage loan. To do this, we need you to go online and pull your credit history. Please go to **www.annualcreditreport.com** and click the red button "**Request your free credit report**." Once you get through all the questions (to confirm your identity), please download all the credit agency reports and **save to your computer as a .pdf file**. They can be long, so printing is not advised. You can email those files, or share them with us in person. We need to determine if there are any issues on your credit history that would be barriers to getting a mortgage approved. If there are issues, we can discuss how to resolve them.

To verify your income, we would need your most recent pay stubs covering **60 days period showing year-to-date earnings**. If you are self-employed, we would need the last **2 years profit & loss statements through the most recent calendar quarter.** In addition, **two most recent Federal Tax Returns and matching W-2 or 1099s for all adult household members**.

To verify your assets, we would need your most recent statements covering **6 months of bank accounts** along with statements from **all other assets including investments** (IRA, 401K, retirement, stocks, mutual funds, CDs, etc.)

Once we have reviewed your credit history, and addressed any concerns (this can take some time), you can then **apply for a mortgage loan**. We provide access to and support for application to two lenders:

- USDA Rural Development 502 Direct Loan Program: typically has a lower interest rate, longer term (33 or 38 years), no down payment required (we ask that you have at least $2,500 up to $3,500 at the time of closing or home purchase). This program has provisions for monthly payment assistance if needed.
- High Country Bank – Chaffee Housing Trust Loan Program: conventional financing with current market interest rates, 30-year term, similar down payment as described above.

Please review the **CHT Homebuyer Prep Checklist** for a comprehensive list of the documentation you *may* be required. Ask yourself where these documents may be, or how to get them. Having quick access to the documentation required will speed up the process. Additionally, you will need to fill out the **CHT Release of Information** form so that we can speak with lenders about your application (this gives them permission to speak with us about your application).

Once you have an approved mortgage loan, you will be put on our waiting list based on the date of the approval letter. People at the top of the wait list have first choice of available homes. If that home does not fit your needs, you can stay on the list in that ranked position until something comes available.

This program requires that you attend a **HUD-approved Homebuyer Education course** prior to being able to purchase a home through Chaffee Housing Trust. Course information for HUD-certified Homebuyer Training classes is available by clicking this link. Homebuyer-Education-Course

Please understand that this is an involved process requiring lots of paperwork and time. Patience is needed to pursue your dream of home ownership. We're here to help you realize your dreams.

Chaffee Housing Trust shall not discriminate against any person or organization based on race, color, religion, sex, handicap, familial status or national origin. As an equal opportunity housing provider, Chaffee Housing Trust provides housing opportunities regardless of race, color, national origin, religion, sex, physical or mental disability, familial status or any other classification protected by applicable federal, state or local law.

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Chaffee Housing Trust Homebuyer Application

Submit to: PO Box 305, Salida, CO 81201 or claudia@chaffeehousing.org

Please fill out this application as completely as possible. If a question does not apply to you, write N/A in the space provided. If you need more space to answer questions, please use additional paper. If you have any questions, please contact Claudia Palzkill (719) 239-1579 or email claudia@chaffeehousing.org

Name(s) _____ DOB _____

Address _____ City_____ State____ Zip_____

Phone: _____ Email_____

1. How long have you lived, and/or worked in Chaffee or Lake County? _____ / _____

2. Family (or Household) Composition and Income (include **you & anyone** living in your home)
Please list **all household members** including children (members do not have to be related):

Household Member	DOB	Gross Annual Income
		$
		$
		$
		$
		$

3. Current Employment Information. Please list employment from **all household members**

Household Member	Employer Name (if applicable)	Start Date	Pay Schedule (monthly, 2xmonth, biweekly, weekly)

4. Do you own or have you owned a home in the last three years? Yes☐ No☐
If yes, please explain _____

5. Do you have childcare expenses? Yes☐ No☐ If yes, how much? $_____/month

6. Do you have medical or disability expenses beyond health insurance and regular co-pays?
Yes☐ No☐ If yes, how much? $_____ /month

7. Do you have any debt? Yes☐ No☐ If yes, please fill out the following for each one:
Debt #1: balance owed = $_____ Current minimum monthly payment = $_____
Debt #2: balance owed = $_____ Current minimum monthly payment = $_____
Debt #3: balance owed = $_____ Current minimum monthly payment = $_____
Debt #4: balance owed = $_____ Current minimum monthly payment = $_____
If you are applying with a co-applicant, we will need information on both of you (see backside).
Do you have a repayment plan in place? Yes☐ No☐

8. Do you have Student Loans? Yes☐ No☐ If yes, please fill out the following for each one:
Total Student Loan balance owed = $_____ Min. monthly payment = $ _____
Is your loan in deferral? Yes☐ No☐ Was it forgiven? Yes☐ No☐ Are you current on payments? Yes☐ No☐
Are you participating in an Income-based Repayment program? Yes☐ No☐

9. Do you receive SNAP benefits? Yes☐ No☐ If yes, how much? $_____/month

10. Do you receive Social Security / Disability payments? Yes☐ No☐ If yes, how much? $_____/month

11. Have you been divorced? Yes☐ No☐ If yes, what is the date of the decree? ____/____/____

12. Do you receive or pay alimony payments? Yes☐ No☐ If yes, how much? $_____/month

13. Do you receive or pay Child Support payments? Yes☐ No☐ If yes, how much? $____/month

14. Do you own or have an interest in any real estate, stocks, bonds, inheritance, or other assets?
Yes☐ No☐ If yes, please describe_____

15. Have you attended a HUD Approved Homebuyer Education Class? Yes☐ No☐

16. Have you currently been pre-qualified by a Mortgage Lender? Yes☐ No☐
If yes, who is the lender? _____ Loan Amount? $_____

17. Do you or could you have the funds available for a down payment of $1,000 or more?
Yes☐ No☐ How much can you put towards down payment? $_____

18. Are you working with a Realtor? Yes☐ No☐
If yes, who? _____ Company_____ Phone_____

19. Have you attended a CHT workshop? Yes☐ No☐ If yes, Name of Workshop: _____

20. Current Living Situation: Rent ☐ Own ☐ Live with Parents/Friends ☐ Other: _____
Rent $_____ /month Utilities $_____ /month

21. How did you hear about CHT? Check one: Website ☐ CHT Homeowner ☐ Social Media ☐
CHT Flyer/Sign ☐ Friends or Family ☐ Community Event ☐ Other:_____

OPTIONAL: Federal funding agencies require the collection of ethnicity and race data to track Fair Housing performance. This information will not be used to determine housing eligibility.

Applicant 1	**Applicant 2**
Ethnicity: Hispanic☐ or Not Hispanic☐	**Ethnicity:** Hispanic☐ or Not Hispanic☐
Race: American Indian/Alaska Native☐ Asian☐ Black or African American☐ Native Hawaiian/Pacific Islander☐ White☐ Multiple Race☐ Prefer not to answer☐	**Race:** American Indian/Alaska Native☐ Asian☐ Black or African American☐ Native Hawaiian/Pacific Islander☐ White☐ Multiple Race☐ Prefer not to answer☐
Gender: _____ **Veteran:** Yes☐ No☐	**Gender:** _____ **Veteran:** Yes☐ No☐
Education: No Grad☐ HS Diploma☐ Assoc☐ Bachelors☐ Masters☐ PHD☐	**Education:** No Grad☐ HS Diploma☐ Assoc☐ Bachelors☐ Masters☐ PHD☐

Please provide any additional information or comments that are pertinent to your application, including co-applicant information that does not fit on the first page:

_____

_____

The information I (we) have provided here is true and correct to the best of my (our) knowledge. Verification may be obtained from any source named in this application. I (we) understand that more detailed information about my (our) finances, employment, and/or housing situation may be required before my (our) eligibility can be determined.

Applicant 1 signature _____ Date_____

Applicant 2 signature _____ Date_____

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PO Box 692
Buena Vista, CO 81211
(719) 239-1199
www.chaffeehousing.org
info@chaffeehousing.org

BUDGET

1. Source of Income:			
Gross Income:		Net Monthly Income:	
2. Source of Income:			
Gross Income:		Net Monthly Income:	
3. Source of Income:			
Gross Income:		Net Monthly Income:	
4. Source of Income:			
Gross Income:		Net Monthly Income:	

Household Monthly Expenses:

Rent/Mortgage:					
Gas:		**Electricity:**		**Water:**	
Trash:		**Cable:**		**Internet:**	
Phone:					
Medical Rx:		**Drs Appts:**		**Child Care:**	
Credit Card #1 Payment:		**Balance Credit Card #1:**			
Credit Card #2 Payment:		**Balance Credit Card #2:**			
Car Loan Payment:		**Balance Car Loans:**			
Student Loans Payment		**Balance Student Loans:**			
Groceries:		**Eating Out:**			
Auto Insurance:		**Auto Maintenance:**		**Gas:**	
Other Expenses:	(ex: Pets, Travel, Memberships, Transportation (Uber), Donations, Entertainment)				
a.					
b.					
c.					

Net Monthly Income:_____- Monthly Debts_____= Residual Income_____

Applicant Name: _____ Applicant Name: _____

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Authorization for Release of Information
Autorización para Entrega/Obtención de Información

_____ **SS#** _____

_____ **SS#** _____

Loan/Account # - ***Numero de Préstamo/Cuenta*** _____

I/We hereby authorize the Chaffee Housing Trust (CHT) and its representatives to obtain any and all records, reports and any other information pertinent to my possible participation in the CHT's programs. I consent to release this information and any supporting documents to Colorado Housing Assistance Corporation (CHAC) and the Department of Housing and Urban Development (HUD).

Agencies that I authorize the CHT to obtain information from, include, but are not limited to: lending institutions/mortgage companies, creditors, and home inspectors. Requests may involve, but are not limited to: information regarding finance terms, down payment, credit reports, and the results of home inspections.

By signing this release, I am granting unlimited communication that will not be terminated until I am no longer considering, applying to, or participating in the CHT's programs. This authorization is valid until rescinded in writing. A copy of this authorization may be accepted as an original.

Por este medio, autorizo a Chaffee Housing Trust (CHT) y a sus representantes a obtener todos y cada uno de los registros, informes y cualquier otra información pertinente a mi posible participación en los programas de CHT. Doy mi consentimiento para compartir esta información y cualquier documento de respaldo al Colorado Housing Assistance Corporation (CHAC) y al Departamento de Vivienda y Desarrollo Urbano (HUD, siglas en ingles).

Las agencias a las que autorizo al CHT para obtener información incluyen, entre otras: instituciones de crédito/compañías hipotecarias, acreedores e inspectores de viviendas. Las solicitudes pueden incluir, entre otras: información sobre términos financieros, anticipo, informes de crédito y los resultados de las inspecciones de viviendas.

Al firmar este comunicado, estoy otorgando una comunicación ilimitada que no se terminará hasta que ya no esté considerando, solicitando o participando en los programas de CHT. Esta autorización es válida hasta que se rescinda por escrito. Se puede aceptar una copia de esta autorización como original.

_____ _____
Applicant/Participant – ***Solicitante/Participante*** **Date/*Fecha***

_____ _____
Applicant/Participant – ***Solicitante/Participante*** **Date/*Fecha***

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Privacy Policy

Chaffee Housing Trust (CHT) 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. 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

- 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.
- You may opt-out of this requirement, but proof of your decision to opt-out must be recorded in your client file.

Release of your information to third parties

- 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/coaching you, or is a requirement of grant awards which make our services possible.
- We will not dispose of any non-public personal information regarding its clients or former clients to any nonaffiliated third-party agency except as directed by or with express consent of the client or to protect against fraud or respond to judicial process.
- 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.

_____ _____

Printed Name/Signature **Date**

_____ _____

Printed Name/Signature **Date**

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Disclosure Statement

The Chaffee Housing Trust (CHT) is a private nonprofit affordable housing developer. As a Community Land Trust, the CHT provides home ownership opportunities to county residents who are priced out of the market, creating asset/wealth-building and community/workforce stability for low-income residents, families, and employers.

Service Disclosure: In the interest of full disclosure, CHT provides Pre-Purchase/Homebuying Counseling**,** Homeownership Opportunities within the CHT housing portfolio and other services as listed in our website**.** These programs and services are offered regardless of race, color, religion, sex, handicap, familial status, political beliefs or national origin. These services may also be offered by other providers, and clients are under no obligation to utilize services from CHT. If a client receives multiple services at CHT, his/her information may be shared between programs only to the extent necessary to coordinate the services for which s/he has applied. **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

Client and Counselor Roles and Responsibilities:

Counselor's Roles & Responsibilities	Client's Roles & Responsibilities
• Reviewing your housing goal and your finances • 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. • 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 agency employees, agents, or directors may provide legal advice.	• 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 your counselor when changing a housing goal. • Attending educational workshops as recommended. • Retaining an attorney if seeking legal advice and/or representation in matters.
Termination of Services: Failure to work cooperatively with housing counselor and/or Chaffee Housing Trust will result in the discontinuation of counseling services. INITIALS: _____ / _____	

Funding Disclosure: CHT is funded through a variety of sources to support its mission. These funding sources include the Colorado Division of Housing, private foundations, local and state agencies and other public and private sources. Clients are not obligated or expected to receive, purchase or utilize any other services offered by CHT or its exclusive funders or partners in order to participate in any of CHT' programs including housing counseling services. Implementations of any suggestions or information received, participation in programs or utilization of services provided by or referred by CHT or their partners are the clients own responsibility and based on decisions made of his/her own free will and choice.

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Consent Form

It is our policy to verify all information contained in this application. In acknowledgement of this policy, please sign your name(s) where indicated.

1. I/We acknowledge all the information contained and submitted in support of this application is true and complete to the best of my/our knowledge and belief.
2. I/We understand that completion of this application does not guarantee my/our eligibility for the program and/or that I/we will successfully purchase a home through the Chaffee Housing Trust (CHT). I/we understand that the opportunity to purchase a home through the CHT is contingent upon the availability of funds and upon my/our successful completion of all CHT eligibility requirements.
3. I/We understand that Chaffee Housing Trust (CHT) provides pre-purchase counseling/coaching services. I/We will receive a written action plan that will consist of steps the housing counselor and I/We will need to take action on, to try to accomplish the goal of purchasing my/our first home.
4. I/We understand that a counselor may answer questions and provide information, but not give legal advice.
5. I/We acknowledge that I have received a copy of Chaffee Housing Trust's Privacy Policy and Disclosure Statement.
6. I/We acknowledge that as a part of receiving counseling services, I am "not obligated to receive, purchase or utilize any other services offered by CHT in order to receive housing counseling services".
7. I/We may be referred to other another agency or 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.
8. I/We understand that CHT may receive congressional funds or other public funds. When such funds are allocated, CHT may be required to share some of my/our personal information with HUD or other public funders for the purpose of doing a follow-up and/or measuring compliancy.
9. I understand that I may opt-out of this requirement, but proof of this opt-out must be recorded in my client file.

I/we acknowledge that I/we received, reviewed, and agree to Chaffee Housing Trust's Program Disclosures.

_____ _____

Printed Name/Signature **Date**

_____ _____

Printed Name/Signature **Date**

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CHAFFEE HOUSING TRUST
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Chaffee Housing Trust Homebuyer Prep Checklist

Keep this to track your documents for applying to lenders for a mortgage loan.
Not all documents may be required, just be prepared to provide them.

If you have any questions, please contact Claudia Palzkill
(719) 239-1579 or email claudia@chaffeehousing.org

INCOME INFORMATION

- ☐ Last two year's complete federal tax returns, including all schedules and attachments;
- ☐ All W-2s for the past two years;
- ☐ Most recent pay stubs covering 60 days period showing year-to-date earnings **or**
- ☐ Verification of Employment form (CHT provides) filled out by employer, mailed directly to CHT;
- ☐ If you are self-employed, please bring the following:

- Sole Proprietor – Last 2 years profit & loss statements through the most recent calendar quarter;
- Partnership - Last 2 years partnership (1065) tax returns, profit & loss, balance sheet thru most recent quarter;
- S Corp - Last 2 years complete S Corp (1120) tax returns, profit & loss, balance sheet thru the most recent quarter;
- Corporation - Last 2 fiscal years corporate tax returns (1120s), profit & loss, balance sheet thru the most recent quarter.

ASSET/DEBT INFORMATION

- ☐ Credit Report – go to www.annualcreditreport.com, 1 free copy per year from each of the three reporting agencies.
- ☐ Bank statements for all accounts for the past six months, including all pages provided;
- ☐ Current statements for any investments, stocks, bonds, mutual funds, money market funds, CD's, retirement/pension account, 401K, or IRA. Also, be sure to include names of financial institutions, mailing addresses, account numbers, account balances.
- ☐ Vehicles, including year, make, model, approximate value, and any loan information if applicable.
- ☐ Any other debt information, including student loans, child support, alimony, or other obligations.
- ☐ If applicable, information on any divorce and/or declaration of bankruptcy.
- ☐ Amount of cash you can provide for down payment and closing costs.
- ☐ If you own your own business, information on net worth of company.

EMPLOYMENT INFORMATION

- ☐ Employment history for the last two years, including: any current signed contracts or work agreements, employer name, contact information, your position, date started/ended, # years in this type of position or industry, hourly wages & hours worked weekly and/or monthly wage & annual gross earnings (before taxes), year-to-date earnings.

RESIDENCE AND LANDLORD INFORMATION

- ☐ Name and address, phone numbers of landlords for the past 12 months
- ☐ Location of rental, time period rented, rent amount for the past 12 months
- ☐ If you owned a home in the last 3 years, information including dates owned, purchase & sale prices.
- ☐ If applicable, any information on foreclosures or evictions.

CITIZENSHIP INFORMATION

- ☐ Copy of Social Security Card (front & back)
- ☐ Copy of Driver's License or Colorado ID card (front & back)
- ☐ Proof of U.S. citizenship, permanent legal status or residency.

OTHER DOCUMENTS

- ☐ Signed Chaffee Housing Trust Release of Information form
- ☐ Copy of Homebuyer Education Class Certificate of Completion dated within the last 12 months

CAUTION—Your Action is Required Soon

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

OMB Approval No: 2502-0538
(exp. 06/30/2021)

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:

Evaluate the physical condition: structure, construction, and mechanical systems;
Identify items that need to be repaired and
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**

Public reporting burden for this collection is estimated at an average of 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB Internet page at http://www.whitehouse.gov/library/omb/OMBINVC.html - HUD If desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

EQUAL HOUSING OPPORTUNITY

We Do Business in Accordance With the Federal Fair Housing Law

(The Fair Housing Amendments Act of 1988)

It is illegal to Discriminate Against Any Person Because of Race, Color, Religion, Sex, Handicap, Familial Status, or National Origin

- In the sale or rental of housing or residential lots
- In advertising the sale or rental of housing
- In the financing of housing
- In the provision of real estate brokerage services
- In the appraisal of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (Toll Free)
1-800-927-9275 (TTY)

U.S. Department of Housing and Urban Development
Assistant Secretary for Fair Housing and Equal Opportunity
Washington, D.C. 20410