



CITY EMERGENCY REPAIR GRANT APPLICATION 2024

Do you have a family member that works for the City of Springfield: YES or NO
**Family members of City of Springfield employees may be ineligible for this program.*

Have you received prior repair assistance from the City of Springfield? YES or NO

HOMEOWNER(S) HOUSEHOLD INFORMATION:

Full Name(s), Birthdates and Social Security #'s for ALL members of the household:
On 2nd line provide: Race, Marital Status, if Latino, if Veteran, if Disabled and Education level.

- 1) _____
- 2) _____
- 3) _____
- 4) _____
- 5) _____
- 6) _____

***Have any children <6 years of age been tested for lead? YES or NO; If yes, positive? _____**

PROPERTY ADDRESS: _____

PHONE: _____ **EMAIL ADDRESS:** _____

REPAIR NEEDED: Roof___ Electrical___ Plumbing___ Other (describe): _____

***NOTE: THIS PROGRAM IS FOR EMERGENCY and AGING IN PLACE REPAIRS ONLY, NOT COSMETIC OR STRUCTURAL.**

INCOME DOCUMENTATION REQUIRED FOR ALL HOUSEHOLD MEMBERS 18 AND UP:

***Most recent month's PAYSTUBS, CHILD SUPPORT PRINTOUT, AWARD LETTERS or any other income.**
If NO INCOME claimed, member must sign "No Income" statement provided by NHP.

HOMEOWNERS INSURANCE IS REQUIRED: Provide a copy of current declarations page(s) **OR**
Agent's Name and Phone # _____

PROPERTY TAXES MUST BE CURRENT or BE ON A VERIFIABLE REPAYMENT PLAN WITH THE TREASURER

DO YOU HAVE A MORTGAGE ON THE PROPERTY? YES or NO. If YES, complete the following:

Mortgage Company _____ Loan# _____

Monthly payment \$ _____ Property Taxes & Homeowners insurance included? YES or NO

REQUIRED: COPY OF MOST RECENT MORTGAGE STATEMENT FROM SERVICER; MUST BE CURRENT.

OTHER REQUIRED DOCUMENTS ARE:

- 1) **STATEMENTS for ALL BANK ACCOUNTS – LAST 2 MONTHS (all pages, NOT transaction histories)**
- 2) **2023 and 2022 FEDERAL (ONLY) TAX RETURNS w/ all schedules and W-2's, 1099's, etc.**
- 3) **ONE recent utility bill, all pages (this is to verify your occupancy of this property)**
- 4) **Copy of Driver's License or Picture ID for ALL adult household members**

DO YOU HAVE: Smoke Detectors? YES or NO; Carbon Monoxide Detectors? YES or NO

Please complete the following Budget information:

<u>Monthly Expenses</u>	<u>Monthly payment</u>
House Payment:	\$ _____
Utilities (all)	\$ _____
Phone(s)/Cable	\$ _____
Car payment(s)	\$ _____
Gas & Insurance	\$ _____
Food	\$ _____
All Credit Cards	\$ _____
Other loans	\$ _____
Student Loans	\$ _____
Medical costs	\$ _____
Child Care or Support paid	\$ _____
Other	\$ _____
TOTAL	\$ _____

I certify that the information provided is true and complete.

Homeowner Signature Date

Homeowner Signature Date

NOTE: Your application will not be reviewed until ALL required documentation is provided.

**Neighborhood Housing partnership of Greater Springfield, Inc.
527 E. Home Road Springfield, OH 45503
Call 937-322-4623 or email amiller@springfieldnhp.org**



CITY EMERGENCY REPAIR GRANT CHECKLIST 2024

- Completed NHP application with budget, authorization, and housing disclosure.
- ALL Household Members: Full Names – Birthdates – Social Security Numbers – Race – Marital Status – if Latino – if Disabled – and Education Level
- Copy of Driver’s License or picture identification, ALL ADULTS.
- 2023 and 2022 Federal (only) Tax Returns with all schedules and W-2’s, 1099’s, etc.
- Copy of most recent month’s paystubs, ALL ADULTS.
- Documentation of ALL other Income, ALL ADULTS; 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, all pages (for example- gas, electric, or water bill).
- Statements for all Bank Accounts – Last 2 months (all pages, NOT transaction histories).
- Copy of most recent Mortgage Statement from Servicer, MUST BE CURRENT.
- Copy of current Declarations Page(s) for Homeowners Insurance, REQUIRED. (If not available, agent’s name _____ and phone # _____)
- Property Taxes MUST BE CURRENT or be on a verifiable repayment plan with the Treasurer.

Additional information may be requested at time of application.

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**



File will be submitted for processing when ALL items have been received.



Neighborhood Housing Partnership OF GREATER SPRINGFIELD

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(c)(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 and post-purchase non-default individual counseling:**
One-on-one meeting with a certified counselor to assist the client with creating a sustainable budget/spending plan for their current household situation. Counselor also may assist the client in reviewing their credit report, as well as how to dispute errors and make needed corrections. Counselor will determine what goals the client has, and what affordable housing programs for which the client may qualify.
 - **Pre-purchase group education:**
A comprehensive, six-hour class to help prospective homebuyers learn about the home buying process and how to avoid common pitfalls. The course consists of three 2-hour sessions that are held on (3) Tuesday evenings with a certified instructor. Participants learn in a fun and upbeat atmosphere while forming bonds and sharing tips and experiences with one another. Course is offered onsite and virtually via Zoom.
 - **Foreclosure Intervention individual counseling:**
One-on-one meeting with certified counselor for homeowners who have become delinquent in their mortgage payments. Housing counselor will assist homeowners in understanding the foreclosure process in the State of Ohio; budgeting; working with their lender; getting "back on track" with mortgage payments; and avoiding rescue scams.
 - **Financial, budgeting, and credit workshops:**
A proactive approach to improving household money management skills. Students learn how to improve credit scores, create a realistic budget, implement a savings plan, and learn financial goal setting. Typical workshops are 1.5 - 2.0 hours in length. Participants are encouraged to follow up with a one-on-one individual housing counseling session.

2. I understand that NHP offers the following program for home repairs in-house:
 - **Home repair coaching and project management:** Certified counselor and project manager provide homeowner with information and advice on home improvements to address health and safety concerns; property maintenance; loan and grant options and process; what housing codes and housing enforcement procedures apply for the intended activity. Funds may address an emergency repair or an "age in place" modification.

3. NHP provides individual 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 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 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 following home inspection materials: HUD/EPA Forms "For Your Protection: Get a Home Inspection", "Ten Important Questions to Ask Your Home Inspector", and "Disclosure of Lead-Based Paint Hazards in Housing".
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: \$37.55 / \$58.20
 - Homeownership and Equity Protection Act (HOEPA) individual counseling session: \$100.00

Client's Signature: _____ Date: _____

Client's Signature: _____ Date: _____



NeighborWorks® HomeOwnership Center
www.springfieldnhp.org



527 East Home Rd., Springfield OH 45503 • T: 937.322.4623 • Toll Free: 1.877.647.9311 • F: 937.322.4619



**Neighborhood Housing
Partnership**

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 regarding 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 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**

Client Termination/ Close-out Policy

NHP seeks to be an ongoing resource for clients of housing counseling services. Housing counseling includes Pre-purchase, Post-purchase/non-default, and Foreclosure Intervention. In some circumstances, a client may be terminated under the following conditions:

- (1) The client meets his or her housing need or resolves the housing problem; e.g.
 - a) Pre-Purchase: purchases a home.
 - b) Mortgage Delinquency: reaches an outcome with the lender.
- (2) The agency determines that further housing counseling will not meet the client's housing need or resolve the client's housing problem;
- (3) The agency attempts to, but is unable to, locate the client;
- (4) The client does not follow the agreed-upon action plan;
- (5) The client otherwise terminates housing counseling;
- (6) The client fails to appear for 2 or more housing counseling appointments.
- (7) The client threatens or exhibits abusive conduct toward counselor(s) and/or NHP staff.

General guideline: Client files seasoned 6 months (based on intake date) will be reviewed monthly to determine if close out/termination is warranted for any of the above conditions. A letter will be mailed to client asking for a response within ten (10) days to keep their file active. Client file will be documented, and database status changed to "inactive", if no response is received. A file status will be changed to "completed" if client has meet goal (such as home purchase or loan modification). Clients will be welcome to re-activate file at any time for additional counseling.