



PRIVACY POLICY AND PRACTICES of D H I C, INC

We, at DHIC, value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information of our clients.

Personal information, as used in this notice, means information that identifies an individual personally, and is not otherwise publicly available information. It includes personal financial information, such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

Information We Collect:

We collect personal information to support our lending operations, financial fitness counseling, and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency; and,
- Information that we receive from personal and employment references.

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans,
- Others, such as nonprofit organizations involved in community development and government agencies, but only for program review, auditing, research and oversight purposes.

We may also disclose personal information about you to third parties as permitted by law.

Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.

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PRIVACY CHOICE FORM

If you want to opt out, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) to unaffiliated third parties not described in this notice, please check the box below to indicate your privacy choice. Then send this form to the address listed below.

Limit disclosure of personal information about me to unaffiliated third parties not described in this notice

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____



DHIC HOMEOWNERSHIP CENTER DISCLOSURE

DHIC, Inc. is a non-profit organization dedicated to meeting the need for affordable housing in our community. DHIC develops affordable rental and homeownership communities. In addition, we assist prospective homebuyers by providing group or individual homeownership counseling. We do this at little cost to the prospective homebuyer or client. DHIC also provides down-payment assistance when funds are available. DHIC generates funding for our homebuyer education program in a number of ways including:

- DHIC may receive compensation from lenders or governmental entities for providing homebuyer education services to qualifying households.
- DHIC may receive charitable contributions from lenders, builders, and Realtors.
- DHIC may receive a \$750 reimbursement fee from a Realtor for a client that we have prepared for homeownership.
- DHIC may at times act as a Realtor and show our clients homes including property developed by DHIC. If we act in this capacity, we will complete an agreement disclosing the amount of any real estate commission DHIC will earn. We will also disclose if we are the developer of the project.

DHIC is committed to helping you find the best, most affordable housing solution for your particular circumstances. To achieve this objective, it is critical that you be able to trust that DHIC is working in your best interest. Disclosing the relationships we have with other participants and institutions in the housing market is a key element to building this trust.

It is important for you to understand that you are free to choose lenders, loan products, and homes regardless of the recommendations made by our counselors.

Reviewed by: _____

Name (print): _____

Signature: _____

General Disclosure for new HOC clients Date: _____

REV- 2/2018



Date

I _____, acknowledge that I have received the following US Department of Housing and Urban Development (HUD) documents:

- ❖ For your Protection: Get a Home Inspection
- ❖ Ten Important Questions to Ask Your Home Inspector
- ❖ Lead Based Paint

Applicant Signature (or type name)

Co-Applicant Signature (or type name)

Date

DHIC Staff

TEN IMPORTANT QUESTIONS TO ASK YOUR HOME INSPECTOR

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

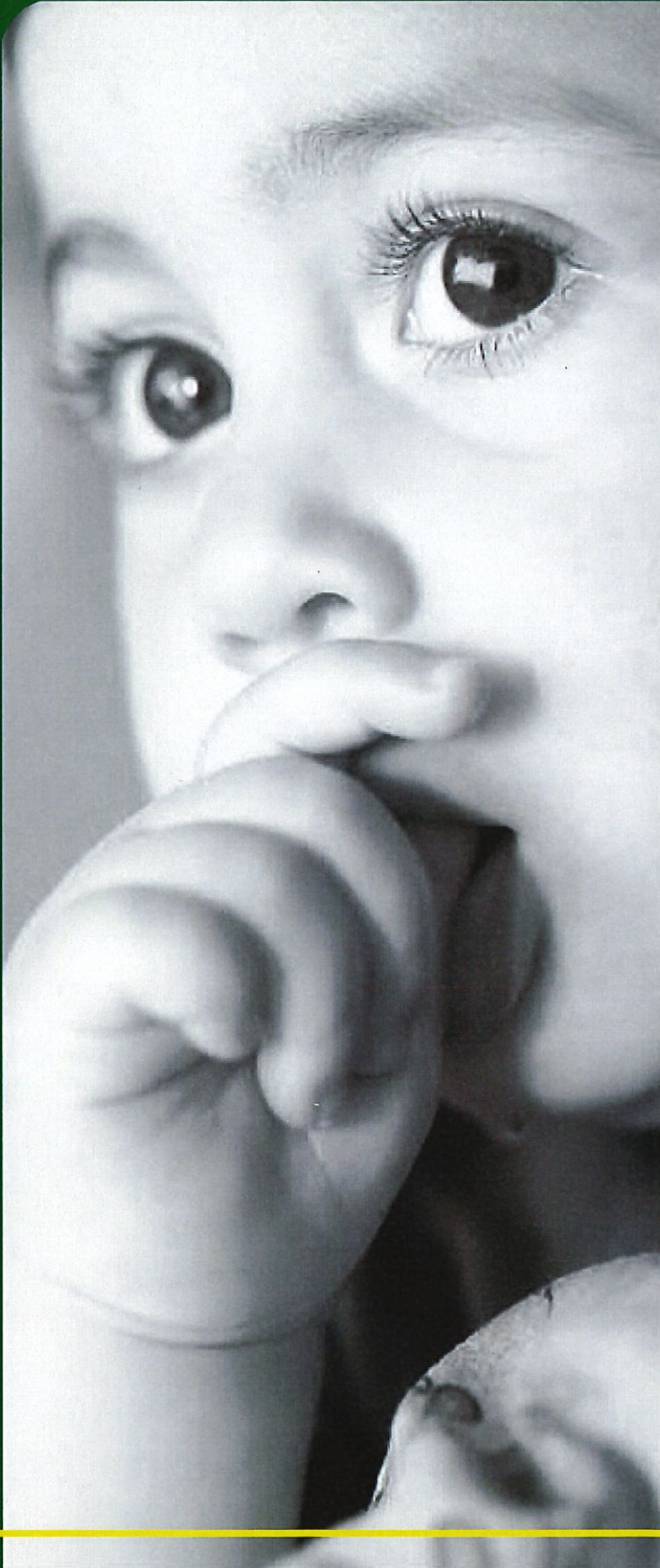
10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.



U.S. Department of Housing and Urban Development • Office of Healthy Homes and Lead Hazard Control

Lead



“Despite progress, lead poisoning remains one of the top childhood environmental health problems today.”

President's Task Force on Environmental Health Risks and Safety Risks to Children

Did you know...

- Many homes built before 1978 have lead-based paint?
- 24 million homes in the United States have peeling or chipping lead-based paint or high levels of lead in dust?
- Infants, children under six, and pregnant women should have their blood tested for lead?
- In the United States, children from low-income families are eight times more likely to get lead poisoned?

What is it?

Lead is a toxic metal used in a variety of products and materials. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves, and blood. Some symptoms of lead poisoning may include headaches, stomachaches, nausea, tiredness, and irritability. Lead can also harm children without causing any obvious symptoms.

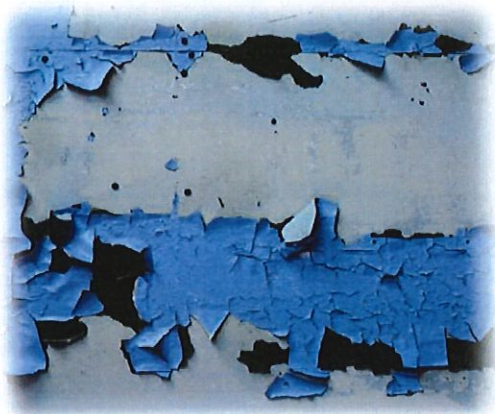
Both inside and outside the home, deteriorated lead-paint releases its lead, which then mixes with household dust and soil. Children can become lead poisoned by putting their hands or other lead-contaminated objects into their mouths, by eating paint chips found in homes with peeling or flaking lead-based paint, and from playing in lead-contaminated soil.

continued on back



Lead

In homes built before 1978, treat peeling paint as a lead hazard unless proven otherwise.



What can you do?

1. If your home was built before 1978:

- Mop smooth floors (using a damp mop) weekly to control dust.
- Vacuum carpets and upholstery to remove dust, preferably using a vacuum with a HEPA filter or a "higher efficiency" collection bag.
- Take off shoes when entering the house.
- Pick up loose paint chips carefully with a paper towel; wipe the surface clean with a wet paper towel.
- Take precautions to avoid creating lead dust when remodeling, renovating, or maintaining your home.
- Have it checked for lead hazards by a lead professional (including the soil).

2. For your child:

- Frequently wash your child's hands and toys to reduce exposure.
- Use cold tap water for drinking and cooking.
- Avoid using home remedies (such as *arzacón*, *greta*, *pay-loo-ah*, or *litargirio*) and cosmetics (such as *kohl* or *alkohl*) that contain lead.
- Have your child's blood lead level tested at age 1 and 2. Children from 3 to 6 years of age should have their blood tested, if they have not been tested before and:
 - They live in or regularly visit a house built before 1950;
 - They live in or regularly visit a house built before 1978 with on-going or recent renovations or remodeling; or
 - They have a sibling or playmate who has or did have lead poisoning.

For more information...

Visit HUD's website at www.hud.gov/offices/lead for more information about addressing health hazards in homes or to learn if HUD has a Healthy Homes program in your community. From HUD's website, you can download a copy of "Help Yourself to A Healthy Home" for more practical steps you can take to make your home a lead-safe home.

Other Federal Resources

U.S. Department of Housing and Urban Development,
Office of Healthy Homes and Lead Hazard Control
www.hud.gov/offices/lead or call (202) 755-1785

The National Lead Information Center
(800) 424-LEAD (5323)
www.epa.gov/lead/pubs/nlic.htm

Centers for Disease Control and Prevention (CDC)
www.cdc.gov/nceh/lead

Environmental Protection Agency (EPA)
www.epa.gov/lead

U.S. Department of Labor,
Occupational Safety & Health Administration
www.osha.gov/SLTC/lead

U.S. Consumer Product Safety Commission (CPSC)
www.cpsc.gov or call (800) 638-2772

Dust created by opening and closing windows is a common lead hazard.



Photo by: January E. Jones,
Improving Kids' Environment

BUDGET & EXPENSE WORKSHEET

Net Monthly Income	Amount	Source
Income 1		
Income 2		
Other		
TOTAL	\$	

Monthly Expenses		Budgeted Expense	Due Date	Actual
Savings		\$		\$
TOTAL		\$		\$
Housing	Mortgage/Rent			
	Homeowners/Renter Ins.			
	Maintenance			
	Taxes			
	Association Fee			
	Pest Control			
	Household Items			
TOTAL		\$		\$
Utilities	Water/Sewer			
	Electric			
	Trash			
	Heat/Gas			
	Cable/Satellite Television			
	Internet			
	Landline/Cell Phone			
TOTAL		\$		\$
Auto	Gas/Public Transportation			
	Car Repair/Maintenance			
	Registration/Taxes			
	Car Insurance			
	Tolls			
	Payment #1			
	Payment #2			
TOTAL		\$		\$
Food	Groceries			
	Lunch (School/Work)			
	Eating Out			
TOTAL		\$		\$
Insurance	Life			
	Medical			
	Vision			
TOTAL		\$		\$
Medical	Prescriptions			
	Co-Pays			
	Deductibles			
TOTAL		\$		\$
Domestic	Child Support			
	Alimony			
TOTAL				
Childcare	Day Care			
	After School Care			
	Private School			
TOTAL		\$		\$
Entertainment	Religious Contributions			
	Membership/Club Dues			
	Alcohol/Tobacco Products			
	Lottery/Bingo			
	Hobbies			
	Vacations			
	Holidays/Birthdays/Gifts			
TOTAL		\$		\$
Clothing	Dry Cleaning/Laundry			
	Clothing/Footwear			
TOTAL		\$		\$

Miscellaneous	Student Loan Payments			
	Debts			
	Barber/Beauty Shop			
	Subscriptions			
	Pet Supplies/Care			
	Donations/Charity			
	Spending Money			
TOTAL		\$		\$

SUMMARY			
	Budget Amount		Actual
Total Net Income	\$		\$
Total Expenses	\$		\$
DISCRETIONARY INCOME	\$		\$

Budget Explanation

When creating your budget all expenses should be based on your net income verses gross income. Net income represents your disposable income after taxes, insurance and all other deductions. This is the income in which you have available to spend each pay period.

Savings: This is one of the most important categories of your budget. Setting up a structured saving program will allow you to prepare for the unexpected expenses and plan for the future. It is recommended that your saving program should allow for a family to save at least 10% of the total net monthly income. This can be accomplished in many different ways, from a 401K account that is operated and sometimes matched by your employer, to a structured plan which allows a family to actually deposit on a weekly or bi-weekly bases into a saving account. If your employer has an employer match program, it is recommended that you participate in this program to maximize your benefits.

Housing: This category encompasses many shelter related expenses, insurance, pest control and maintenance. This category should not exceed 32% of your net income.

Utilities: This is somewhat of flexible expense category. There are many cost cutting tips that can be explored to make reductions in this area. It is recommended that this category represent not more than 13% of your net disposable monthly income. Please note that this category should also include your phone expense.

Auto: This is an area that could easily get out of control. Please watch your spending in this area carefully. This category includes all transportation related expenses. With the increase in gasoline cost, it's very difficult to keep this category in budget; however it's recommended that the budgeted items in this grouping not exceed 13% of your net monthly income.

Food: When setting up your budget for this category, you should always look at ways to stretch your dollars. There are many ways to do this, from coupons to using food banks and discount food stores. This category should not exceed 15% of your income.

Other: All other expenses represent the remaining amount of your disposable net income, 20%. This includes the following categories: insurance, medical, domestic, childcare, entertainment, etc. These categories are flexible and should be adjusted based on your spending habits on the able items. You can only spend 100% of your income. Most families get in trouble when their spending pattern exceeds 100% of what they have coming in.

Watch your spending and stay in budget!