

APPLICATION PACKAGE

FOR

DOWN PAYMENT ASSISTANCE

(Based on Income)

LIVE IT UP DOWN PAYMENT ASSISTANCE

(Based on Qualified Employer)

and

PRE-PURCHASE HOMEBUYER EDUCATION & COUNSELING



DOWN PAYMENT ASSISTANCE & HOMEBUYER EDUCATION & COUNSELING

Required Document Checklist

****Income, Assets and DL are REQUIRED FOR EVERYONE IN THE HOUSEHOLD AGE 18+**
This applies even if they are not on the 1st Mortgage or Down Payment Assistance Application.

THE FOLLOWING DOCUMENTS ARE REQUIRED

All Forms In The Packet *(Completed, Signed & Dated)*

Photo ID *(Drivers License, State Issued ID, Passport, Medicare Card w/Photo)*

2 Mos. Current & Consecutive Paystubs *(Weekly = 8-9 Paystubs, Biweekly = 4-5 Paystubs, 2x/mo. = 4 Paystubs)*

2 Yrs. Most Recent Business Returns & K-1 *(If Self-Employed)*

Current Yr. Social Security, Pension or Retirement Award Letter *(SSI, SSDI, SSRE, Etc.)*

2 Yrs. Most Recent W2's and/or 1099's *(From All Employers/Contract Work)*

2 Yrs. Most Recent State & Federal Income Tax Returns

12 Mo. Child Support Payment History

Verification of Other Income *(Alimony, Unemployment, Bonuses, Commission, Tips, etc.)*

3 Mos. Current & Consecutive Bank Statements – for ALL Banks, ALL Accounts *(Checking & Savings)*

PROVIDE THE FOLLOWING IF APPLICABLE

Included N/A

Most Recent Statement for ALL Retirement Accounts

Section 8 Housing Assistance

Verification of FoodShare & Amount Received

Verification of BadgerCare (Medical) Assistance & Who Receives It

Verification of Childcare Assistance & Amount Received



*****Completed intake packet, and copies of documents should be returned to:**

MAIL or DROP-OFF

City of Wausau Community Development
407 Grant St. | Wausau, WI, 54403

FAX or EMAIL

(715)-261-0374
Shannon.Graff@ci.wausau.wi.us



Need More Information? Have Questions?

Shannon Graff

*Community Development Specialist
Certified Housing Counselor*

Phone: (715)261-6679

Email: shannon.graff@ci.wausau.wi.us



Protect Your Family From Lead in Your Home



March 2021

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint or lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



Women of childbearing age should know that lead is dangerous to a developing fetus.

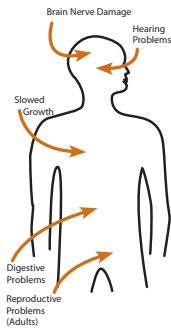
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

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Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.¹

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.²

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at epa.gov/lead.

¹ "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm²), or more than 0.5% by weight.

² "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

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Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

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Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorated lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

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Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A **lead-based paint inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
 - Portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
 - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
 - Sample dust near painted surfaces and sample bare soil in the yard
 - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.



Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

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What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

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Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit epa.gov/lead, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.³

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

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Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.

Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement contractor. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.



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Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

Abatement work is designed to permanently eliminate lead-based paint hazards. However, lead dust can be reintroduced into an abated area.

- Use a HEPA vacuum on all furniture and other items returned to the area, to reduce the potential for reintroducing lead dust.
- Regularly clean floors, window sills, troughs, and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner.

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 15 and 16), epa.gov/lead, or call 1-800-424-LEAD.

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Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800-424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit epa.gov/safewater for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

* Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

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Renovating, Repairing or Painting a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
 - Open-flame burning or torching
 - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
 - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects, visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right*.

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Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- **Old toys and furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.⁴
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

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For More Information

The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/safewater for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

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Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC

4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact to Office of Lead Hazard Control and Healthy Homes for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD

451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/lead

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U. S. EPA Washington DC 20460
U. S. CPSC Bethesda MD 20814
U. S. HUD Washington DC 20410

EPA-747-K-12-001
March 2021

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U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 906-6809

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 353-3808

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
Air and Toxics Enforcement Section
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

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IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).



City of Wausau

General Application for Community Development Homebuyer Programs

!! PLEASE NOTE !! Approval for either the Down Payment Assistance (DPA) or Live It Up (LIU) programs is **REQUIRED prior** to making an offer to purchase. If there is already a signed purchase contract, DPA funds would not be able to be used for that property.

**** What Program(s) Are You Applying For? *** DPA LIU Homebuyer Education & Counseling

Borrower	BORROWER INFORMATION	Co-Borrower
Borrower Name		Co-Borrower Name
Email Address		Email Address
Social Security Number	Phone DOB	Social Security Number Phone DOB
Married Separated Widowed Divorced Single Cohabiting No. of Dependents <i>(not listed by Co-Borrower)</i>		Married Separated Widowed Divorced Single Cohabiting No. of Dependents <i>(not listed by Borrower)</i>
Present Address <i>(street, city state, zip)</i>	Own Rent Other	Present Address <i>(street, city state, zip)</i> Own Rent Other
Former Address <i>(if current address is less than 2 years)</i>	Own Rent Other	Former Address <i>(if current address is less than 2 years)</i> Own Rent Other

Borrower	EMPLOYMENT INFORMATION	Co-Borrower
Employer Name & Address	Self-Employed	Employer Name & Address Self-Employed
Position/Title	Dates (from – to)	Position/Title Dates (from – to)
Pay Rate/Salary	FT, PT or Seasonal Hours Per Week	Pay Rate/Salary FT, PT or Seasonal Hours Per Week
Pay Frequency		Pay Frequency
Weekly Biweekly Twice a Month Monthly		Weekly Biweekly Twice a Month Monthly
Do you receive any of the following		Do you receive any of the following
Overtime Bonuses Commission Tips		Overtime Bonuses Commission Tips
Employer Name & Address	Self-Employed	Employer Name & Address Self-Employed
Position/Title	Dates (from – to)	Position/Title Dates (from – to)
Pay Rate/Salary	Hours Per Week	Pay Rate/Salary Hours Per Week
Pay Frequency		Pay Frequency
Weekly Biweekly Twice a Month Monthly		Weekly Biweekly Twice a Month Monthly
Do you receive any of the following		Do you receive any of the following
Overtime Bonuses Commission Tips		Overtime Bonuses Commission Tips

List all other income sources, who receives it and the **monthly amount** received for **all** household members.

TYPES OF INCOME TO BE LISTED

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> ▪ Public Assistance ▪ Pension Income ▪ Trust Income ▪ Rental Income | <ul style="list-style-type: none"> ▪ Alimony/Child Support ▪ Gains from Sale of Property ▪ Unemployment ▪ Social Security Income (SSI) | <ul style="list-style-type: none"> ▪ Social Security Disability, Retirement or Surviving Spouse/Child |
|--|--|--|

Income Source

Receiver

Monthly Amount



ASSETS

List the **Cash Value** of **all** assets owned by **all** household members. If money is owed on an asset, calculate the assets equity by subtracting the amount owed from the value.

TYPES OF ASSETS TO BE LISTED

- Checking Account
- Savings Account
- Securities
- U.S. Savings Bonds
- Value of Life Ins.
- 401K
- Mutual Funds
- Any Other Investments

Bank or Credit Union Name	Name on Account	Type of Account	Current Balance

Total Assets

REAL ESTATE & PERSONAL PROPERTY

Provide the current assessed value of any real estate owned, excluding a primary residence. If any property was sold via land contract, note amount owed **to** Seller **from** Buyer and current amount owed **by** Seller **to** the Bank.

- What is the estimated value of all real-estate you currently own?
- What is the total outstanding balance for all open mortgages?
- Do you own a home on a Land Contract?
- Are you the Buyer or Seller of the Land Contract?
- What is the value of your personal property?*

***INCLUDE:** boats, campers, ATV's, jewelry, collectibles, etc. | **EXCLUDE:** home furnishings, clothing, vehicles, etc.

Vehicle 1	Year	Make/Model	Value
Vehicle 2	Year	Make/Model	Value

LIABILITIES

List **all** debt for **all** household members. Include **all** information requested below.

TYPES OF LIABILITIES TO BE LISTED

- Rent
- Mortgage
- Auto Loan
- Credit Cards
- Student Loans
- Collections/Judgments
- Child Support
- Medical Collections

Type of Debt	Name of Creditor	Mo. Payment	Current Balance
			Yes No

***If currently renting, this information is required. If not renting, enter N/A next to landlord*

Total Obligations

HOUSEHOLD MEMBERS

Complete the fields below for **all** current household members and all others who, upon purchase of a home, **will** reside in the household.

	Full Name	DOB	Relationship
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender’s compliance with Equal Credit Opportunity, Fair Housing and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. Please note, if you choose not to furnish it, this lender is required to note race and sex on the basis of visual observation or surname per Federal Regulations. If you do not wish to furnish the below information, please check the box below. (Lender must review the below material to assure the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

I do not wish to furnish this information

I do not wish to furnish this information.

ETHNICITY

Hispanic Other

ETHNICITY

Hispanic Other

RACE

American Indian/Alaskan Native
 American Indian/Alaskan Native & Black
 American Indian/Alaskan Native & White
 Asian
 Asian & White
 Black/African American
 Black/African American & White
 Native Hawaiian/Other Pacific Islander
 White
 Balance/Other

RACE

American Indian/Alaskan Native
 American Indian/Alaskan Native & Black
 American Indian/Alaskan Native & White
 Asian
 Asian & White
 Black/African American
 Black/African American & White
 Native Hawaiian/Other Pacific Islander
 White
 Balance/Other

SEX

Female Male Other

Are you disabled? Yes No

Do you have disabled dependent(s)? Yes No

HIGHEST LEVEL OF EDUCATION

Bachelors	Associates	High School/GED
Masters	Middle School	None
Doctorate	Elementary School	Other

SEX

Female Male Other

Are you disabled? Yes No

Do you have disabled dependent(s)? Yes No

HIGHEST LEVEL OF EDUCATION

Bachelors	Associates	High School/GED
Masters	Middle School	None
Doctorate	Elementary School	Other

CURRENT HOUSING ARRANGEMENT

Live w/Family <i>(No Rent)</i>	Live w/Family <i>(Pay Rent)</i>
Homeowner <i>(Mortgage)</i>	Homeowner <i>(No Mortgage)</i>
Homeless	Rent

CURRENT HOUSING ARRANGEMENT

Live w/Family <i>(No Rent)</i>	Live w/Family <i>(Pay Rent)</i>
Homeowner <i>(Mortgage)</i>	Homeowner <i>(No Mortgage)</i>
Homeless	Rent

DECLARATIONS

If you respond yes to any of the questions below, please answer the follow-up question in the space provided. If additional space is needed, provide on a separate sheet.

APPLICANT

CO-APPLICANT

Do you receive Public Assistance? *If yes, what do you receive and how much?*

Do you have any outstanding judgments or party to a lawsuit? *If yes, explain:*

Have you declared Chapter 7 or 13 bankruptcy in the past 7 years? *Which one?*

Have you conveyed title to a property in lieu of foreclosure in the past 7 years? *Date:*

Are you obligated to pay alimony, child support, or maintenance? *Amount per month:*

Are you a Veteran or Active Military? *If yes, which one?*

Are you a U.S. Citizen? *If no, are you a qualified alien?* Yes No

Have you owned a home in the last 3 years?

Do you currently have an accepted Offer to Purchase on a house?

CONFLICT OF INTEREST

Does any household member have family or business ties to anyone listed below? If so, please identify the relationship next to name corresponding name.

Employee Name	Explain relationship to employee. If none, write N/A.
Brad Lenz	
Liz Brodek	
Tammy Stratz	
Randy Fifrick	
Shannon Graff	
Andrew Lynch	

MARITAL PROPERTY STATEMENT

No provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to Sec. 766.587, Wis. Stats.), unilateral statement classifying income from separate property under Sec. 766.59, or court decree under Sec. 766.70 adversely affects the creditor unless the creditor is furnished with a copy of the document prior to the credit transaction or has actual knowledge of its adverse provisions at the time the obligation is incurred.

LEAD DISCLOSURE

By initialing below, I/We acknowledge the receiving the EPA "Protect Your Family from Lead in Your Home" pamphlet on the below mentioned date.

APPLICANT

CO-APPLICANT

APPLICATION SIGNATURE

Any applicant who makes a false statement regarding his/her employment, accounts, or any other relevant information in this application could be subject to prosecution for the crime of False Swearing and subject to a penalty of up to \$10,000.00 and up to five years imprisonment, or both.

Borrower Signature

Date

Co-Borrower Signature

Date

!! Physical initials and signature required unless digitally signing through Adobe !!

Borrower's Certification and Authorization For

▪ Down Payment Assistance and/or Pre-Purchase Homebuyer Education & Counseling

The undersigned certify the following:

1. I/We have applied for *Down Payment Assistance (DPA)* and/or *Pre-Purchase Homebuyer Education and Counseling (HEC)* from **Community Development Department**. To apply, I/We completed an application containing various information on employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the application or any other document, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Community Development Department** reserves the right to determine the level of review necessary to determine eligibility. This may include verifying the information provided on the application from employer(s), financial institution(s), landlord(s), etc.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for *Down Payment Assistance (DPA)* and/or *Pre-Purchase Homebuyer Education and Counseling (HEC)* from **Community Development Department**. As part of the application process they may verify information contained in my/our loan application and other documents as required in connection with the program(s), either before or after the process is completed or as part of a quality control program.
2. I/We authorize you to provide to **Community Development Department** any information and documentation they request or require to facilitate the application. Such information includes, but is not limited to: past and present employment including earnings history, bank account details for any assets and liabilities including balances, transaction history and payment history for both, past and present rental history, City of Wausau Water Works payments, copies of tax returns and credit report.
3. A copy of this authorization may be accepted as an original.

Applicant Signature

Co-Applicant Signature

Applicant Printed Name

Co-Applicant Printed Name

Applicant SSN

Date

Co-Applicant SSN

Date





HOMEBUYER EDUCATION & PRE-PURCHASE COUNSELING INFORMATION

Program Services

Homebuyer Education & Pre-Purchase Counseling are required if you qualify for the City of Wausau Down Payment Assistance Program. It is also required if you qualify for the Downpayment Plus Program, WHEDA First-time Homebuyer programs and many other mortgage programs. The objective of the Pre-Purchase Homebuyer Education and Counseling Program is to assist in all aspects of the home buying process. Services provided by City of Wausau Community Development certified housing counselor include:

- Pre-Purchase Counseling
- Homebuyer Education
- Non-Delinquent Post-Purchase Counseling

The certified housing counselor will coach you on how to fulfill your homeownership goals by providing information on the topics listed below and more!

- How much you can afford
- Home buying process
- The professionals involved in the journey to homeownership
- Common mortgage programs

Instructions

- In order to obtain an appointment for housing counseling services you must submit the signed intake packet along with the required documentation as requested on page 2.

Missing documents may result in a delay of your application process!!

- You will be contacted to schedule an appointment within 2 weeks of our receipt of the *completed* intake packet and supporting documents.

What to Expect



Prepare for Your Appointment

- Think about where you would like to purchase. (*Neighborhood, Town, School District etc.*) What are you comfortable paying for housing every month? (*Include water, trash, heating*)



At Your Appointment

- You will discuss goals, obstacles, successes, and next steps with a Housing Counselor.
- The Housing Counselor will assess submitted documents and readiness for homeownership. If you are eligible for down payment assistance programs, the Housing Counselor can assist you with where to start, program guidelines, and referrals.





Program Disclosure Form

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to a housing counselor to arrange alternative accommodations.

About Us and Program Purpose

City of Wausau Housing Counseling Agency (WHCA) is a government entity, HUD-approved homebuyer education and housing counseling agency. We provide one-on-one Homebuyer Education and/or Pre-Purchase and Non-Delinquency Post-Purchase counseling. We 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.).

- ❖ *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 Agreement

Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> Review your housing goal and your finances; which include your income, debts, assets, and credit history. Prepare a Client Action Plan that lists steps you and your counselor will take in order to achieve your housing goal. Prepare a household budget to help you manage your debt, expenses, and savings. Provide guidance to support you in achieving your housing goal. Counselor is not responsible for achieving your housing goal. DISCLAIMER: Neither your counselor nor Wausau HCA employees, agents, or directors may provide legal advice. 	<ul style="list-style-type: none"> Complete the steps listed on your Client Action Plan. Provide accurate information about your income, debts, expenses, credit, and employment. Attend meetings, return calls, provide requested paperwork in a timely manner. Notify your counselor if you change your housing goal. Attend educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended. Retain an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

<div style="border: 1px solid black; width: 100px; height: 20px; background-color: #fff9c4; margin: 0 auto;"></div> <p style="text-align: center; margin: 0;">/</p> <div style="border: 1px solid black; width: 100px; height: 20px; background-color: #fff9c4; margin: 0 auto;"></div> <p style="text-align: center; margin: 0;">Initials</p>	<p>Termination of Services Failure to work cooperatively with your housing counselor and/or Wausau HCA will result in the discontinuation of counseling services including, but not limited to, missing three consecutive appointments.</p>
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Agency Conduct No WHCA employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise WHCA's compliance with federal regulations or our commitment to serving the best interests of our clients.

Agency Relationships WHCA has financial affiliation or professional affiliations with HUD, the State of Wisconsin, and banks including US Bank and Marathon Bank. As a housing counseling program participant, you are not obligated to use the products or services of WHCA or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice WHCA has two low-interest down payment assistance loan programs. The Down Payment Assistance program was established in partnership with the State of Wisconsin and is income based and the other, Live It Up, Wausau, was developed and financed locally to assist employees of area businesses purchase a home in Wausau. WHCA offers other low-interest loan programs to City residents including Homeowner or Rental Rehabilitation, Acquisition, New Construction/ Rehabilitation, and Special Needs Housing programs. There is no obligation to participate in any City programs and/or services while receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including, but not limited to, the Federal Housing Administration (FHA), Wisconsin Housing and Economic Development Authority (WHEDA) and/or Federal Home Loan Bank's Downpayment Plus Program (DPP) for first-time homebuyer loan programs.

Referrals and Community Resources A list of community resources will be provided which outlines county-wide services available to meet a variety of needs, including utility assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. The list also identifies alternative agencies that provide services, programs, or products similar to those offered by WHCA.

Errors and Omissions and Disclaimer of Liability I agree WHCA, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in WHCA counseling; and I hereby release and waive all claims of action against WHCA and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance In order to assess client satisfaction and in compliance with grant funding requirements, WHCA, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be asked to complete a survey to evaluate your client experience. Your survey data may be confidentially shared with WHCA grantors such as HUD.

Name 1 (Printed)	Signature	Date
Name 2 (Printed)	Signature	Date



Privacy Policy

NOTE: *If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to a housing counselor to arrange alternative accommodations.*

City of Wausau Housing Counseling Agency (WHCA) 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 personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publicly available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts

What personal information does WHCA collect about you?

We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies providing home mortgages), Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information provided on applications/forms or other forms of communication which may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your services with us, our affiliates, or others; such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency; such as your credit report, payment history, credit scores, and/or creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.
- We may also disclose personal information about you to third parties as permitted by law.

How is your personal information secured?

We restrict access to your nonpublic personal information to WHCA employees who need the information to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and staff is trained to safeguard your information and prevent unauthorized access, disclosure, or use.

Opt-Out or Release of Certain Disclosures

❖ *Please check the appropriate box to choose whether you are Opting Out or Opting In.*

OPT-OUT prohibits WHCA from disclosing your nonpublic personal information to 3rd parties (*other than disclosures made to project partners and those permitted by law*) which includes answering questions from your creditors. This may limit WHCA's ability to properly counsel you.

• **OPT-OUT CLAUSE:**

*I request WHCA **not** disclose my nonpublic personal information to 3rd parties other than project partners and those permitted by law. I understand opting out prevents WHCA from answering questions from my creditors and may choose to change my decision any time by contacting HCA.*

OPT-IN - permits client information to be released as detailed in this Privacy Policy. You may change your decision any time by contacting WHCA.

- **RELEASE CLAUSE:** *I authorize WHCA to release nonpublic personal information it obtains about me to my creditors and any 3rd parties necessary to provide me with the services I requested. I acknowledge I have read and understand the above privacy practices and disclosures.*

Name 1 (Printed)

Signature

Date

Name 2 (Printed)

Signature

Date





Pre-Purchase Homebuyer Education & Counseling Fee Schedule

- This service is provided complementary to households approved for City of Wausau's Down Payment Assistance Program due to being a requirement of the program.
- For all others, a sliding fee scale is used. The fee assessed is determined from the counselor's calculation of the participating household's annual gross income and determining what percentage that income corresponds to based on the chart below.
- Community Development reserves the right whether or not to defer payment of the fee until a home is purchased and the required fee for the program can be paid at time of settlement.
- The chart below illustrates the fee that corresponds with income ranges. Household income will be calculated by the counselor and determine which fee would be required.
- No refunds will be issued for no-shows or appointments canceled without rescheduling less than 24 hours prior to a scheduled appointment time.

		Number of Person's Per Household							
		1	2	3	4	5	6	7	8
Income Limit	80%	\$51,950	\$59,350	\$66,750	\$74,150	\$80,100	\$86,050	\$91,950	\$97,900
	60%	\$38,940	\$44,520	\$50,100	\$55,620	\$60,120	\$64,560	\$69,000	\$73,440
	50%	\$32,450	\$37,100	\$41,750	\$46,350	\$50,100	\$53,800	\$57,500	\$61,200
	30%	\$19,500	\$22,250	\$25,050	\$27,800	\$30,050	\$32,250	\$34,500	\$36,700

**Income limits are effective as of 6/15/23 and are provided annually by the U.S. Dept. of Housing & Urban Development (HUD).*

Client 1 Signature

Date

Client 2 Signature

Date

Counselor Signature

Date

Range	Fee
Zero Income	\$0.00
1% - 29%	\$25.00
30% - 49%	\$50.00
50% - 59%	\$75.00
60% - 80%	\$100.00
Over 80%	\$125.00



CAUTION—Your Action is Required Soon



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 only occur if you ask for one and make the arrangements. You may schedule the inspection 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 a 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 on: RADON -- call **1-800-SOS-Radon**; HEALTH & SAFETY, see the **HUD Healthy Homes Program** at www.HUD.gov; ENERGY EFFICIENCY, 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)** online at: www.ashi.org or by phone 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



Create a Monthly Budget in Two Steps

Setting a budget and developing a spending plan is a great way to relieve uncertainty and stress while also helping you to figure out how to meet both your short-term and long-term financial goals. Use this worksheet to calculate your monthly expenses and income to get an idea of what you have to work with, what your commitments are, and what you have remaining to devote to your goals.



#1 Calculate Your Monthly Income

Figure out how much you get paid each month, after taxes are removed, and add it to the table.

Weekly pay schedule: Multiply your weekly income by 52 and then divide by 12.

Bi-weekly pay schedule (every two weeks): Multiply by 26 and then divide by 12.

Inconsistent pay schedule: If your pay is not on a consistent schedule (e.g., seasonal work, side income), take last year's total income and divide by 12 for your average monthly income.

Paycheck (income after taxes, benefits, and check-cashing fees)	\$
Other income (e.g., side jobs, child support)	\$
Total Monthly Income	\$

#2 Calculate Your Monthly Expenses

Record your expenses using the table below. For expenses that change from month-to-month (such as utilities), use your average spending based on past month's bills.

HOUSING	Rent or mortgage	\$
	Renter's insurance or homeowners insurance	\$
	Utilities (e.g., electric, gas, water)	\$
	Internet, cable, and cell phone and/or landline	\$
	Other housing expenses (like property taxes)	\$
FOOD	Groceries and household supplies	\$
	Meals out	\$
	Other (e.g., meal subscription)	\$
TRANSPORT	Public transit (e.g., bus, taxi, ride-sharing)	\$
	Gasoline	\$
	Car maintenance (e.g., oil change, new tires)	\$
	Car payments (e.g., insurance, loans, lease)	\$
	Other transportation expenses (e.g., parking, tolls)	\$
HEALTH	Prescriptions and medications	\$
	Health insurance (if not deducted from paycheck)	\$
	Other medical expenses (e.g., copay, glasses, contacts)	\$

PERSONAL & FAMILY	Child care (e.g., daycare, babysitter)	\$
	Money given or sent to family (e.g., gifts, child support)	\$
	Clothing and shoes	\$
	Entertainment (e.g., movies, concerts)	\$
	Subscriptions (e.g., streaming services, music, mobile apps)	\$
	Pet care (e.g., food, vet, dog-daycare)	\$
	Other personal or family expenses (e.g., toiletries, makeup, haircut)	\$
OTHER	School costs (e.g., supplies, tuition, student loans)	\$
	Other debt payments (e.g., personal loans, credit cards)	\$
	Savings (e.g., emergency fund, holidays, vacation)	\$
	Other expenses or fees	\$
	Total Monthly Expenses	\$

Total Income
—
Total Expenses
=
\$
Surplus or Deficit

↪
 If your income is greater than your expenses, this is a budget surplus: use this money to save for goals and to add to your savings account! If your expenses are greater than your income, this means you have a budget deficit.

Net Worth Statement

Assets	
<u>Personal Items</u>	<u>Est. Value</u>
Home	
Vehicles	
Jewelry	
Artwork	
Furniture	
Electronics	
Antiques	
Other	
<u>Cash or Cash Equivalent</u>	<u>Current Value</u>
Checking account	
Savings account	
Certificates of deposit	
Money Market account	
Life insurance (cash value)	
Other	
<u>Investments</u>	<u>Current Value</u>
Retirement account(s)	
Bonds	
Mutual funds	
Individual stock shares	
Real estate other than home	
Other	
Assets Total	

Liabilities	
<u>Loan Balances</u>	<u>Est. Value</u>
Mortgage loan	
Home equity loan	
Car loans	
Real estate loans	
Student loans	
Other loans	
<u>Other Outstanding Debt</u>	
Credit card debt	
Outstanding property taxes	
Outstanding income taxes	
Money owed to another person	
Other <i>(specify)</i>	
Other <i>(specify)</i>	
Other <i>(specify)</i>	
Liabilities Total	

Estimated Net Worth (Assets - Liabilities)



Homebuyer Snapshot



We want to know about you!

HOUSING COUNSELING... provides independent expert strategies customized to your financial profile and needs. A dedicated HUD Certified Housing Counselor will go over your unique housing goals and coach you through the home buying process.

What steps have you taken so far towards homeownership?

What has been your greatest challenge to becoming a homeowner?

Is there anything you would like your HUD Housing Counselor to know?

What topics would you like to review with your HUD Housing Counselor? *check all that apply*

- | | | |
|---------------------|----------------------------------|---------------------|
| Credit Report | Mortgage Process | Affordability |
| Debt | Purchasing Timeline | Investment Property |
| Savings & Budgeting | Down Payment Assistance Programs | Homeowner Repairs |

I am interested in purchasing in: *check all that apply*

- | | | | | | | |
|--|--------|-----------|------------|---------|----------|-------|
| Wausau | Weston | Schofield | Rothschild | Mosinee | Rib Mtn. | Rural |
| Specific Town, Village, Neighborhood etc.: | | | | | | |

What language is spoken in your home? English Hmong Other

It is best for me to meet in the A.M. P.M. **on** Mon Tues Wed Thu Fri

Please provide the information requested below. If you are not working with a Lender or Realtor please mark N/A.

Lender Name, Email Address & Phone Number

Realtor Name, Email Address & Phone Number



Discover Your Money Personality

Think back to the very first time you received money. What did you do with it? How was money viewed in your family when you were growing up? For many people, these early memories shape how they view money today. We each have a money personality. Let us explore your money personality and learn how it influences the way you spend money.

Take the Money Personality Quiz! Read the statements in the tables below and place a check mark by each statement that you agree with or you consider true.

Money Statements 1

- | | |
|--|--|
| It's most important to financially secure my future | I live within my means |
| I follow the stock market | I have financial goals I'm working toward |
| I use at least one favorite personal finance website | I do my research before making a major purchase |
| I save a portion of each paycheck | I have a rainy day savings account for emergencies |
| I rarely impulse shop | I follow a budget |
| I am saving regularly for retirement | I avoid carrying a credit card balance |

Total Checked

Money Statements 2

- | | |
|---|--|
| Money causes problems in relationships | I do not necessarily have money goals |
| I rarely think about my financial future | I don't understand why people obsess over money |
| I do not necessarily follow a budget | I would not take a new job just for the money |
| If I won the lottery, I would give away most of it | I help my friends by lending them money |
| Giving to charities I believe in is important to me | I splurge on birthday gifts even if I am short on cash because it makes them feel good |
| I do not need a lot of money to be happy | |
| I have no desire to have the latest fashion/electronics | |

Total Checked



Money Statements 3

Money is power

Name brand items are worth the extra cost

I am on a career fast-track

I usually carry a credit card balance

Fashion is important to make a good impression

I pursue hobbies & attend events to further my career

My salary is more important than liking my job

I drive a nice car to appear professional & successful

Paying the bill shows my family & friends I am successful

I compare myself with my peers

My career comes first

Wealthy people are powerful people

Total Checked

Money Statements 4

I consider shopping a hobby

Retail therapy is an important emotional outlet

I like having nicer things than my friends

I love splurging on gifts for my friends & family

I typically carry a credit card balance

Finding a bargain makes me happy, even if I don't need it

Money can buy happiness

I use my credit card to buy/do things I cannot afford

Money should be used to live your ideal lifestyle

I always have the latest fashion and/or technology

If I like it, I buy it - I don't need to justify a purchase

I often have buyer's remorse

Total Checked



Next, count how many checks you made in each of the four categories and enter the totals. The category that includes the most checks is your dominant money personality.

Money Personality #1 –The Planner

The Planner manages their money, rather than their money managing them. They find solace in having a financial plan for their future. Saving is more important than spending, and they feel no need to buy things for status. They follow a budget and monitor expenses as a means of reaching financial goals. Since saving comes naturally to them, they may be overly judgmental of how others spend their money, or they may be selfish with their money.

Money Personality #2 – The Giver

Ideals tend to matter more to a Giver than the things they own. While they may not conscientiously budget, they tend not to overspend because money and things are not what makes them happy. If they do overspend, it is typically by giving to others as a means of showing affection or by supporting a cause they are passionate about. While living frugally comes naturally, they may have difficulty setting and reaching financial goals.

Money Personality #3 – The Climber

The Climber views money as success and power. They are career-driven, with job satisfaction stemming from promotions and salary increases rather than from performing in a role they enjoy. Being well-dressed and owning nice things can take priority over saving for the future or minimizing debt. They are often generous with their money as a means of gaining status.

Money Personality #4 – The Impulse Buyer

The Impulse Buyer finds comfort in spending money, whether treating themselves or generously splurging on a friend. The act of shopping and bargain hunting is their emotional therapy. They may quickly justify a purchase of items they cannot afford, which ends up as credit card debt. Their “high” comes from the seeking and purchasing, not necessarily the owning of things.

While none of these traits is inherently good or bad, any extreme tendency can be detrimental. It is important to recognize your money motivators and regularly evaluate whether your spending aligns with the things you truly value.

Financial empowerment self-assessment

Take this self-assessment to better understand your own financial knowledge, skills, and overall confidence.

As someone who helps your organization serve individuals and families, it's important for you to understand your own level of financial empowerment. The questions asked in this assessment are directly related to the module topics contained within the Your Money, Your Goals toolkit. This tool has three parts:

- **Part 1: What you know** helps you benchmark your knowledge, so you know where to build upon and fill in the missing gaps
- **Part 2: How you feel** helps you identify how you feel about your own financial life
- **Part 3: Your experiences** helps you understand which financial products and services you're familiar with and which are new to you

What to do

- **Answer the questions in Part 1 and compare your responses with the answer key.** If you didn't answer an item correctly, review the toolkit module listed next to the answer for more information.
- **Answer the questions in Part 2.** There are no right or wrong answers here because it's about your own financial knowledge, feelings, and situation.
- **Answer the questions in Part 3.** There are no right or wrong answers here because you're identifying your experiences. This is important because the people you're working with may have experienced situations or used products and services you haven't.

A step further

If parts 1 or 3 of this tool reveal topics you're not familiar with, take a look at the relevant modules. This information can help you build knowledge and confidence.



Part 1: What you know

Decide if each of the following statements is true or false.

STATEMENT	TRUE	FALSE
1. Only income and expenses matter when you're making a budget.		
2. To have enough money for an emergency, you must save at least 3 to 6 months' worth of living expenses.		
3. If you make and stick to a monthly budget, you'll be able to pay your bills on time.		
4. If you can't pay all of your bills and debt collectors are calling, just pay the one who calls the most.		
5. The only way to receive employment income is a paycheck.		
6. Credit is when you owe someone money.		
7. Your total monthly debt payments may affect your ability to borrow more money.		
8. A poor credit history can keep you from getting an apartment, and in some states, insurance or even a job.		
9. The only cost of having a checking account is the monthly service fee.		
10. As a consumer, you have almost no rights when it comes to financial products.		



SELF-ASSESSMENT

Part 2: How you feel

Use check marks to show how you feel today about each statement. Then tally up the total number of check marks in each column at the bottom.

STATEMENT	AGREE	DISAGREE	NOT SURE/ DOESN'T APPLY
1. I have enough money set aside for emergencies and goals.			
2. I am not worried about how much money I owe.			
3. I am confident about how to make sure the information on my credit reports is correct.			
4. I don't worry about being able to pay my bills and expenses.			
5. I understand how credit works.			
6. I feel confident about helping people begin to manage financial challenges.			
7. I know where to get help if I have an issue with a financial product or service.			
8. I know where people in my community can get financial counseling and free tax filing assistance.			
TOTAL			



SELF-ASSESSMENT

Part 3: Your experiences

Use check marks to show your level of experience with the concept described in each statement.

STATEMENT	YES	NO	I DON'T KNOW
1. I have a savings or checking account at a bank or credit union, and I use it regularly.			
2. I have applied for, received, and used a credit card.			
3. I have used a loan to help me purchase a car or a home.			
4. I have taken out a payday loan or an auto title loan.			
5. I have requested my own credit report and reviewed it.			
6. I make and stick to a budget.			
7. I have used a check cashing business.			
8. I have been contacted by debt collectors.			
9. I understand my rights and know what to do if I believe a financial services provider has tried to take advantage of me.			
10. I receive income via a method other than a paycheck (payroll card, direct deposit, or cash, for example).			