

HOUSING OPPORTUNITIES OF NORTHERN DELAWARE, INC.

Client Name: _____

Client Name: _____

Current Address: _____

Current Contact Number(s): _____

Email Address: _____

Needs Assessment:

As your housing counselor, our role is to identify and assist you in your housing needs.

We are available to provide fair housing and comprehensive housing counseling.

Some clients will qualify for Fast Track Sessions while others may need extensive help.

Please indicate the level of help that is needed:

1. I have been on my job at least two years Yes or No 4. I understand my credit report Yes or No

2. I make at least \$21,000 gross a year Yes or No 5. I have saved at least \$2,000 Yes or No

3. I have a checking and savings account Yes or No 6. I feel I am ready to purchase Yes or No

7. I am coming to counseling because: (Example: I don't know where to begin. It is a requirement for my CRA Mortgage or to participate in a Down Payment Settlement Assistance Program.)

8. Please circle the areas you would like the most training:

Preparing for Homeownership
The Costs of Homeownership
Opportunities of Homeownership
Down Payment Assistance Programs
Types of Mortgages
Credit Repair
Home Owners Insurance
Shopping for a Home
The Settlement Sheet
Negotiating the Purchase Price

Fair Housing
Reverse Mortgages (HECM)
Mortgage Default
Obtaining a Mortgage
Down Payment
Comparing Lenders
How much can I afford?
What happens at Settlement?
Realtor Referrals
Life as a Homeowner

Discrimination
Filing a Complaint
Avoiding Foreclosure
Budgeting and Saving
Mortgage Terms
Dispute Letters
Why a Home Inspection?
Realtor vs. Sale by Owner
Real Estate Attorney

9. Additional Comments: _____
