



Start your journey to homeownership today with KNHS!

Step 1 – Homebuyer Education

KNHS Homebuyer Education is an interactive adult learning class where you will learn about the home purchasing process

KNHS HUD-certified Housing Counselors and guest-speaker professionals in the housing industry will help you understand how to become mortgage-ready, learn about fair housing practices and how to avoid predatory lending, and how to work with mortgage and real estate professionals.

Homebuyer education classes are held both virtually (Zoom) and at the KNHS office. Enrollment is subject to class capacity. Post homebuyer education coaching sessions will only be scheduled upon completion of the class and once all required documentation is received.

What to submit to KNHS:

- Paystubs – last two pay checks
- W-2's for the past two years
- Bank Statements – last two months
- Driver's license (copy of front and back)

Information can be submitted by fax (269.385.9912), dropping it off in the KNHS secure mailbox at 1219 S. Park Street, or by email to homeownership@knhs.org.

Class Registration is \$65. Payment can be made at www.knhs.org/payment or by money order.

Questions? Call Le'Kisha at KNHS at 269.385.2916.





Home Ownership Center Intake Form

Participant Name _____ Date _____

Street Address _____

City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____

Email Address _____

How would you like to be communicated with? Text Email Phone

Are you Limited English Proficient? Yes No

If yes, will you need assistance completing this form? Yes No

Date of Birth: _____ Active Military Yes No Disabled Veteran Yes No

Marital Status: Single Married Divorced Widowed

Race: African American American Indian Asian Hispanic Multi-racial
 Pacific Islander White/Caucasian Prefer not to answer

Which most closely describes your gender: Woman Man Transgender Woman
 Transgender Man Non-Binary Agender/I don't identify with any gender
 Gender not listed. My gender is _____ Prefer not to state

What are your preferred pronouns (Example: She/her/hers)? _____

Do you have a co-participant? Yes No If yes, please supply the following information:

Co-Participant Name _____

Relationship to Participant Spouse Significant Other Relative Friend

Race: African American American Indian Asian Hispanic Multi-racial
 Pacific Islander White/Caucasian Prefer not to answer

Which most closely describes your gender: Woman Man Transgender Woman
 Transgender Man Non-Binary Agender/I don't identify with any gender
 Gender not listed. My gender is _____ Prefer not to state

What are your preferred pronouns (Example: She/her/hers)? _____

Number of household members: Adults (over 18 years) _____ Children _____ Total: _____

Estimated Annual Household Income: \$ _____





KNHS Home Ownership Services (KNHS) is a 501(c)3 non-profit, HUD approved, comprehensive counseling agency. KNHS Serves all clients regardless of income, race, color, national origin, religion/creed, sex, gender identity/sexual orientation, age, family status, or disability. KNHS administers our programs in conformity with local, state, and federal anti-discrimination laws. As a Housing Counseling Program participant, you are not obligated to use the products or services of KNHS or our housing industry partners.

I acknowledge this disclosure.

Participant Name (please print) _____

Participant Signature _____ Date _____

If applicable,

Co-Participant Name (please print) _____

Co-Participant Signature _____ Date _____

Pre-Purchase Education

I/We acknowledge that KNHS has provided me/us with HUD inspection documents, “Ten Important Questions to ask a Home Inspector”, “For your protection get and Home Inspection”, “Lead-based Paint Disclosure”, and “Fair Housing”.

Initial by each title to confirm you received the following documents:

		For Your Protection: Get a Home Inspection (HUD 92564-CN/HUD 92564-CN-SP (in Spanish)
		Ten Important Questions to Ask your Home Inspector
		Disclosure of Lead-Based Pant Hazards in Housing (EPA-747-F-96-002)
		Fair Housing (Fair Housing Center of Southwest Michigan)

Have any children in your household ever been diagnosed with lead poisoning? ___ Yes ___ No

For Office Use Only:

Staff Name: _____ Date Received: _____

Client ID# _____ (From Client Management System)



Client Partnership Agreement

KNHS Home Ownership Services is a 501(c)3 non-profit, HUD-approved comprehensive housing counseling agency. We provide education workshops on topics like fair housing, pre-purchase, financial budgeting & credit repair, non-delinquency post-purchase, predatory lending, and homebuyer education. We also provide a full spectrum of housing counseling that addresses financial management /budget, home improvement & rehabilitation, mortgage delinquency, default resolution and foreclosure. 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).

Limited English Proficiency Notice (Aviso de competencia limitada en inglés):

Si no puedes leer este document porque usted no lee a Ingles, o desea que esta comunicacion sea interpretada o traducida y nadie que sabe usted puede traducir, por favor flame a nuestra oficina para obtener una lista de interpretes o traductores. Nuestro numero de telefono es 269.385.2916.

As a Housing Counseling Program Participant, please affirm your roles and responsibilities along with the following disclosures. Please initial and/or sign as indicated.

Roles and Responsibilities

KNHS' Roles and Responsibilities	Your Roles and Responsibilities
<ul style="list-style-type: none"> Review your housing goal and your finances including your income, debts, assets, and credit history. Prepare a Client Action Plan that lists the steps that you and your homeownership coach will take for you to achieve your housing goal. Prepare a household budget that will help you manage your debt, expenses, and savings. Provide guidance and education in support of your housing goal. Your coach is not responsible for achieving your housing goal. Return calls and/or emails, and communicate in a timely manner. KNHS, its employees, agents, nor directors may provide legal advice. 	<ul style="list-style-type: none"> Complete the steps assigned to you in your Client Action Plan. Provide accurate information about your income, debts, expenses, credit, and employment. Attend coaching meetings, return calls and/or emails, and provide requested paperwork in a timely manner. Notify your KNHS homeownership coach when changing your housing goal. Attend educational workshop(s) such as pre-purchase counseling as recommended. Retain an attorney if seeking legal advice and/or representation in matters such as bankruptcy or foreclosure protection.

Termination of Services: Failure to work cooperatively with your homeownership coach and/or KNHS will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive scheduled appointments.

_____ Initials



Our commitment to you: No KNHS 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 our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Partnerships: KNHS has financial affiliations with HUD, NeighborWorks America, USDA Rural Development, MSHDA, and professional affiliations with United Way of the Battle Creek and Kalamazoo region, and Roosevelt Hills Limited Partnership.

Your Rights and Responsibilities: As a client of KNHS, you are not obligated to participate in any KNHS programs or services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from other entities including, but not limited to:

- Federal Housing Administration (FHA) for first-time homebuyer loan programs
- Inner City Christian Federation (ICCF) (616)336-9333
- Telamon Corporation (517) 323-7002
- MSU Extension (269) 944-4126

You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) www.consumerfinance.gov/mortgagehelp or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at <http://portal.hud.gov/hudportal/HUD>

Referrals and Community Resources: As a client you will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by KNHS and its exclusive partners and affiliates.

Errors and Omissions and Disclaimer of Liability: I/we agree KNHS 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 KNHS counseling; and I hereby release and waive all claims of action against KNHS and its affiliates. I have read this document and 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: To assess client satisfaction, and in compliance with grant funding requirements, KNHS, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey to evaluate your client experience. Your survey data may be confidentially shared with KNHS' grantors such as HUD, MSHDA or NeighborWorks America.



Authorization for Release of Information & Privacy Act Notice.

Authorization for Release of Information & Privacy Act Notice: The undersigned authorize KNHS and/or its contracted agent to contact any agencies, group, organizations, or employers to obtain, and release information that is pertinent to eligibility, level of benefits, or continued participation in the CDBG, HOME and/or MSHDA Housing Resources Fund (HRF) programs, including authorization to obtain a consumers credit report, loan estimate, 1003, buy sell agreement, and closing disclosure.

NOTE: If you have impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about our housing counseling program, please inform KNHS staff so accommodations may be arranged.

[I/we acknowledge that I/we received, reviewed, and agree to KNHS' Program Disclosures.](#)

Participant printed name

Participant Signature

Last 4 digits of Social Security Number

Date

If applicable,

Co-Participant printed name

Co-Participant Signature

Last 4 digits of Social Security Number

Date



Fee Statement Disclosure

There is a \$65 fee to attend KNHS Homebuyer Education (HBE). This fee will be waived for households at 100% Federal Poverty Level and for those that state lack of affordability documented by information showing a fixed income on a monthly basis. A \$30.00 fee will be applied to pull a Tri-Merged credit report during a counseling appointment. This \$30.00 fee will be waived for Foreclosure Prevention clients, Lender-Referred, and for households with income below 50% Average Median Income (AMI). A \$75.00 fee is applied for *e-Home America* and *Framework* education, which may be feasible for those seeking Bronson HOP (BHOP), City HOPE (CHope), USDA Direct, KNHS DPA, Hometown, and VA lending products. Only money orders or online payments (www.knhs.org/payments) are accepted as forms of payment. KNHS cannot offer a refund after payment has been applied.

Number of Persons in Household	Household Annual Income (50% AMI)	Credit Report Fee \$30.00
1	\$30,350 or below	Waived
2	\$34,650 or below	Waived
3	\$39,000 or below	Waived
4	\$43,300 or below	Waived
5	\$46,800 or below	Waived
6	\$50,250 or below	Waived
7	\$53,700 or below	Waived
8	\$57,200 or below	Waived

Number of Persons in Household	Household Annual Income (50% AMI)	Homebuyer Education Fee \$35.00
1	\$18,200 or below	Waived
2	\$20,800 or below	Waived
3	\$23,400 or below	Waived
4	\$27,750 or below	Waived
5	\$32,470 or below	Waived
6	\$37,190 or below	Waived
7	\$41,910 or below	Waived
8	\$46,630 or below	Waived

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.

https://www.hud.gov/program_offices/housing/sfh/insp/inspfaq



FACT SHEET

EPA and HUD Move to Protect Children from Lead-Based Paint Poisoning; Disclosure of Lead-Based Paint Hazards in Housing

SUMMARY

The Environmental Protection Agency (EPA) and the Department of Housing and Urban Development (HUD) are announcing efforts to ensure that the public receives the information necessary to prevent lead poisoning in homes that may contain lead-based paint hazards. Beginning this fall, most home buyers and renters will receive known information on lead-based paint and lead-based paint hazards during sales and rentals of housing built before 1978. Buyers and renters will receive specific information on lead-based paint in the housing as well as a Federal pamphlet with practical, low-cost tips on identifying and controlling lead-based paint hazards. Sellers, landlords, and their agents will be responsible for providing this information to the buyer or renter before sale or lease.

LEAD-BASED PAINT IN HOUSING

Approximately three-quarters of the nation's housing stock built before 1978 (approximately 64 million dwellings) contains some lead-based paint. When properly maintained and managed, this paint poses little risk. However, 1.7 million children have blood-lead levels above safe limits, mostly due to exposure to lead-based paint hazards.

EFFECTS OF LEAD POISONING

Lead poisoning can cause permanent damage to the brain and many other organs and causes reduced intelligence and behavioral problems. Lead can also cause abnormal fetal development in pregnant women.

BACKGROUND

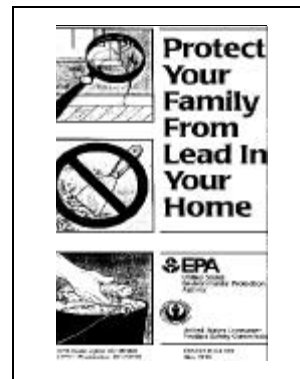
To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also

known as Title X. Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978.

WHAT IS REQUIRED

Before ratification of a contract for housing sale or lease:

- Sellers and landlords must disclose known lead-based paint and lead-based paint hazards and provide available reports to buyers or renters.
- Sellers and landlords must give buyers and renters the pamphlet, developed by EPA, HUD, and the Consumer Product Safety Commission (CPSC), titled *Protect Your Family from Lead in Your Home*.
- Home buyers will get a 10-day period to conduct a lead-based paint inspection or risk assessment at their own expense. The rule gives the two parties flexibility to negotiate key terms of the evaluation.
- Sales contracts and leasing agreements must include certain notification and disclosure language.
- Sellers, lessors, and real estate agents share responsibility for ensuring compliance.



WHAT IS NOT REQUIRED

- This rule does not require any testing or removal of lead-based paint by sellers or landlords.
- This rule does not invalidate leasing and sales contracts.

TYPE OF HOUSING COVERED

Most private housing, public housing, Federally owned housing, and housing receiving Federal assistance are affected by this rule.

TYPE OF HOUSING NOT COVERED

- Housing built after 1977 (Congress chose not to cover post-1977 housing because the CPSC banned the use of lead-based paint for residential use in 1978).
- Zero-bedroom units, such as efficiencies, lofts, and dormitories.
- Leases for less than 100 days, such as vacation houses or short-term rentals.
- Housing for the elderly (unless children live there).
- Housing for the handicapped (unless children live there).

- Rental housing that has been inspected by a certified inspector and found to be free of lead-based paint.

- Foreclosure sales.

EFFECTIVE DATES

- For owners of more than 4 dwelling units, the effective date is September 6, 1996.
- For owners of 4 or fewer dwelling units, the effective date is December 6, 1996.

THOSE AFFECTED

The rule will help inform about 9 million renters and 3 million home buyers each year. The estimated cost associated with learning about the requirements, obtaining the pamphlet and other materials, and conducting disclosure activities is about \$6 per transaction.

EFFECT ON STATES AND LOCAL GOVERNMENTS

This rule should not impose additional burdens on states since it is a Federally administered and enforced requirement. Some state laws and regulations require the disclosure of lead hazards in housing. The Federal regulations will act as a complement to existing state requirements.

FOR MORE INFORMATION

- For a copy of *Protect Your Family from Lead in Your Home* (in English or Spanish), the sample disclosure forms, or the rule, call the National Lead Information Clearinghouse (NLIC) at (800) 424-LEAD, or TDD (800) 526-5456 for the hearing impaired. You may also send your request by fax to (202) 659-1192 or by Internet E-mail to ehc@cais.com. Visit the NLIC on the Internet at <http://www.nsc.org/nsc/ehc/ehc.html>.
- Bulk copies of the pamphlet are available from the Government Printing Office (GPO) at (202) 512-1800. Refer to the complete title or GPO stock number 055-000-00507-9. The price is \$26.00 for a pack of 50 copies. Alternatively, persons may reproduce the pamphlet, for use or distribution, if the text and graphics are reproduced in full. Camera-ready copies of the pamphlet are available from the National Lead Information Clearinghouse.
- For specific questions about lead-based paint and lead-based paint hazards, call the National Lead Information Clearinghouse at (800) 424-LEAD, or TDD (800) 526-5456 for the hearing impaired.
- The EPA pamphlet and rule are available electronically and may be accessed through the Internet.

Electronic Access:

Gopher: gopher.epa.gov:70/11/Offices/PestPreventToxic/Toxic/lead_pm

WWW: <http://www.epa.gov/opptintr/lead/index.html>
<http://www.hud.gov>

Dial up: (919) 558-0335

FTP: [ftp.epa.gov](ftp://ftp.epa.gov) (To login, type "anonymous." Your password is your Internet E-mail address.)



Fair housing is your right.
STATE AND FEDERAL LAWS PROTECT YOU.

Fair Housing Center of Southwest Michigan Service Area

The Fair Housing Center of Southwest Michigan serves: Allegan, Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph and Van Buren counties.



Contact Us

If you think you have been discriminated against or have questions about fair housing, call us toll free at: 866.637.0733.

FAIR HOUSING CENTER OF SOUTHWEST MICHIGAN

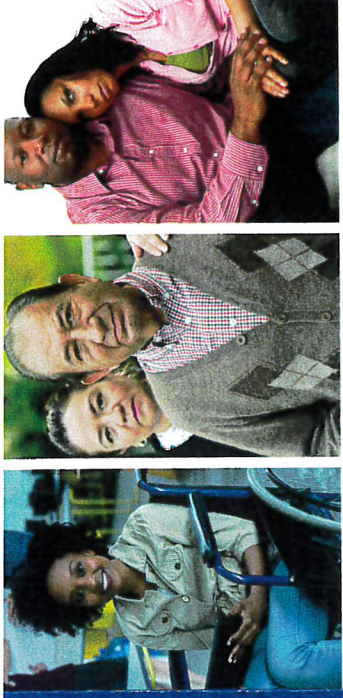
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fhcswm.org



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FAIR HOUSING

Fair Housing Center
 OF SOUTHWEST MICHIGAN

How do you know if it's discrimination?

Housing discrimination is usually disguised, often with a smile and a handshake. Although some of the following statements may seem reasonable, they could be excuses to prevent you from renting an apartment, buying a home or getting financing or insurance.

Pay close attention when you hear statements like:

When you are renting –

- "I rented that apartment right after you called."
- "Yes, we rent to families with children, but our children's section is full."
- "We have a long waiting list."

When you are buying –

- "Let me show you homes where you'll be more comfortable."
- "The owner just took that house off the market."
- "I'll have to prequalify you before I show you any homes."

When you want financing –

- "We don't process mortgages that small."
- "You'll get better terms at a different bank."
- "We don't sell insurance in your area."

Some of these statements may be valid, but they might also be discrimination!



All people deserve equal treatment.

State and federal laws prohibit housing discrimination on the basis of:

- Race or Color
- Family Status
- Sex
- Age
- Religion
- National Origin
- Disability
- Marital Status

Fair housing laws protect your rights when you:

- View or purchase a home
- View or rent an apartment or other living facility
- Obtain financing such as a mortgage or home improvement loan
- Insure your home of apartment

Fair housing laws ban discrimination in:

- Terms and conditions for buying or renting a home
- Advertising and marketing housing
- Providing housing services

State and federal laws also prohibit:

Steering: directing renters or home buyer to particular neighborhoods based on race or ethnicity.

Predatory lending: marketing less favorable home loans to persons based on a protected characteristic.

Suspect Discrimination? Here is what to do:

THINK. Think through your experience, from the beginning to the end. Was any part of what you experienced based on race, color, religion, gender, family status, national origin, disability, marital status, or age? Do you know of other people who had a different or the same experience as you?

WRITE IT DOWN. Write down names, addresses, and phone numbers of anyone or any company involved. Be as specific as you can and note dates, times, and what conversations took place. Keep copies of letters, emails, or any other documents or information that was a part of the experience.

REPORT IT! Call us toll free at 866.637.0733 or visit us at our office located at 405 W Michigan Avenue Kalamazoo Michigan 49007. We are here to help you!



MISSION STATEMENT

The Fair Housing Center of Southwest Michigan is committed to eliminating all forms of housing discrimination in Southwest Michigan through fair housing education, enforcement and advocacy.