



Dear Applicant,

Thank you for your interest in HOMESTART—CDCU’s affordable housing program. Homes that are for sale through HOMESTART are for income eligible households at or 80% of below Area Median Income (see table below for more details) and who meet all eligibility requirements. The goal of this program is to help low-to moderate income households start their journey on the path to homeownership and become first-time homebuyers. CDCU will review complete HOMESTART Client Profile to determine income eligibility and to create the best path for each applicant.

**HOMESTART Eligibility Criteria:**

- The applicant must be a first-time homebuyer as defined by HUD (definition can be found [here](#))
- The applicant must agree to occupy the home as his/her primary residence
- The applicant must complete a HUD-Approved Home Buyer Education Course (Framework)
- The applicant must contribute \$1,000 in personal funds towards the purchase (gift funds not allowed)
- The applicant must meet cash reserve requirement to cover at least 1 month of the total monthly housing expenses
- The applicant’s household income must be at or below 80% Area Median Income (AMI)

Household Size	Maximum Annual Household Income (80% AMI)
1 Person	\$49,250
2 Persons	\$56,250
3 Persons	\$63,300
4 Persons	\$70,300
5 Persons	\$75,950
6 Persons	\$81,550
7 Persons	\$87,200
8 Persons	\$92,800

Please remember that an approval through HOMESTART should not be considered an approval to purchase a home. This process only determines an applicant’s income eligibility which will help CDCU determine the best course of action for the applicant.

**Please return the following documents to CDCU included in this packet:**

- ☐ Completed & Signed CDCU Forms:  
Client Profile, Agency & Consent Form, Privacy Policy, First-time homebuyer certification
- ☐ Signed Authorization for a “soft” credit-pull (CDCU will notify you before pulling credit when it’s needed)
- ☐ Last 2 months of paystubs, last 2 months of bank statements, most recent W-2 (For ALL household members that earn income)

**\*\*Applications will not be reviewed unless the Client Profile is complete and all requested documents are provided. Upon receipt of the fully completed forms and documents, we will contact you within 3-5 business days with eligibility results\*\***

You can return the documentation in the manner most convenient for you:

**Mail/Drop off:** Community Development Corporation of Utah, 501 E. 1700 S., Salt Lake City, UT 84105

**Email:** Scan and email to [pilar@cdc.utah.org](mailto:pilar@cdc.utah.org)

**Fax:** 801-994-7220

**Questions?** 801-994-7222

Best Regards,

CDCU Team

I am interested in (check all that apply): ☐ Managing my finances ☐ Purchasing a home ☐ Fixing my home ☐ Saving my home

## APPLICANT INFORMATION

Applicant: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_

DOB: \_\_\_\_\_ SSN: \_\_\_\_\_

Highest Level of Education: \_\_\_\_\_

Sex: ☐ Male ☐ Female Ethnicity: ☐ Hispanic ☐ Non-Hispanic

Race: ☐ White ☐ Black ☐ Asian

☐ American Indian or Native Alaskan

☐ Native Hawaiian or Other Pacific Islander

☐ Other: \_\_\_\_\_

Have you received services from other counseling agencies? \_\_\_\_\_

How did you hear about our organization? \_\_\_\_\_

## CO-APPLICANT INFORMATION

Co-Applicant: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_

DOB: \_\_\_\_\_ SSN: \_\_\_\_\_

Relation to Applicant: \_\_\_\_\_

Sex: ☐ Male ☐ Female Ethnicity: ☐ Hispanic ☐ Non-Hispanic

Race: ☐ White ☐ Black ☐ Asian

☐ American Indian or Native Alaskan

☐ Native Hawaiian or Other Pacific Islander

☐ Other: \_\_\_\_\_

## HOUSEHOLD INFORMATION

The following questions are for survey purposes only and do not affect an applicant's eligibility.

Marital Status: ☐ Single ☐ Married ☐ Separated ☐ Divorced ☐ Widowed

Household Type: ☐ Single Adult ☐ Two or more unrelated adults ☐ Married with children ☐ Married without children

☐ Female headed single parent household ☐ Male headed single parent household ☐ Other \_\_\_\_\_

Is there a household member who is: ☐ Disabled ☐ Veteran ☐ Elderly

☐ Disabled Dependent ☐ Active Duty Military ☐ Foreign Born

☐ Household is English proficient

☐ Household is not English proficient

Do you need any special accommodations for language or disability? \_\_\_\_\_

Current Housing Situation: ☐ Homeowner ☐ Renter ☐ Other: \_\_\_\_\_

Are you working with a real estate agent? ☐ Yes ☐ No

Are you working with a lender? ☐ Yes ☐ No

Have you owned a home in the past 3 years? ☐ Yes ☐ No

Please provide the following information for all household members other than applicant & co-applicant:

	Name	Relationship	Age	Date of Birth	Sex	Ethnicity	Race
1.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
2.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
3.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
4.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
5.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____

## HOUSEHOLD INCOME INFORMATION

Gross Annual Household Income: \$ \_\_\_\_\_ (total yearly income for entire family, before taxes & deductions)

Balance of All Debt: \$ \_\_\_\_\_

Total Monthly Payments, Exclude Rent & Utilities: \$ \_\_\_\_\_

### Applicant Employment Information:

Employer Name: \_\_\_\_\_

Business Type: \_\_\_\_\_

Title: \_\_\_\_\_

Start Date: \_\_\_\_\_

Pay Period: ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Hourly Income: \$ \_\_\_\_\_

Average Hours Worked per Week: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

Net Monthly Income: \_\_\_\_\_

Other Income: \_\_\_\_\_

I am a: ☐ Certified Teacher ☐ Sworn law-enforcement officer  
☐ Firefighter or Certified Emergency Medical Technician

### Co-Applicant Employment Information:

Employer Name: \_\_\_\_\_

Business Type: \_\_\_\_\_

Title: \_\_\_\_\_

Start Date: \_\_\_\_\_

Pay Period: ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Hourly Income: \$ \_\_\_\_\_

Average Hours Worked per Week: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

Net Monthly Income: \_\_\_\_\_

Other Income: \_\_\_\_\_

I am a: ☐ Certified Teacher ☐ Sworn law-enforcement officer  
☐ Firefighter or Certified Emergency Medical Technician

Other household members over the age of 18: ☐ Additional household members included on a separate page

Name: \_\_\_\_\_

Employed: ☐ Yes ☐ No

Employer Name: \_\_\_\_\_

Title: \_\_\_\_\_

Start Date: \_\_\_\_\_

Pay Period: ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Hourly Income: \$ \_\_\_\_\_

Average Hours Worked per Week: \_\_\_\_\_

Name: \_\_\_\_\_

Employed: ☐ Yes ☐ No

Employer Name: \_\_\_\_\_

Title: \_\_\_\_\_

Start Date: \_\_\_\_\_

Pay Period: ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Hourly Income: \$ \_\_\_\_\_

Average Hours Worked per Week: \_\_\_\_\_

*I certify that the information above is true and correct to my knowledge:*

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date



## Agency Disclosure Statement Housing Counseling Consent Form

### Mission

Community Development Corporation of Utah (CDCU) strengthens our communities by empowering all Utahns through access to affordable housing and financial security.

### Non-discrimination

CDCU offers a variety of different programs and services to fulfill its mission. These programs and services are offered regardless of race, creed, color, ethnicity, national origin, religion, sex, sexual orientation, gender expression, age, physical or mental ability, veteran status, military obligations, and marital status. We administer services in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act.

### Services

CDCU provides the following HUD-approved programs and services in accordance with HUD guidelines:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Home Improvement & Rehabilitation Counseling

CDCU also offers the following services:

- Owner-occupant Loan program
- Mortgage Lending Services
- Down Payment Assistance programs
- Real Estate Representation
- Home Sales programs

### Funding Disclosure

CDCU is funded through a variety of sources, including congressionally appropriated funds through the Department of Housing and Urban Development (HUD), NeighborWorks' Project Reinvest: Financial Capability program, the United States Treasury, local municipalities, and banks, as well as other public and private organizations including foundations and individuals. CDCU currently receives financial compensation for clients that participate in Framework's online Homeownership Education course.

### CDCU Code of Conduct

No CDCU employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering services for personal or private gain, providing preferential treatment for any person or organization, or engaging in conduct that would compromise CDCU's compliance with federal regulations or our commitment to serving the best interests of our clients.

### Utilization of Services

CDCU provides information about numerous loan products and housing programs, and may refer Client to other agencies for assistance. Client acknowledges that CDCU cannot guarantee Client's eligibility for any program and Client cannot expect to receive any assistance from any program until Client has been approved by the provider. Implementation of any suggestions or information received, participation in programs, and utilization of services provided by CDCU or its partners is the Client's responsibility. Participation in any of CDCU's programs does not obligate Client to participate, receive, purchase or utilize any other services offered by CDCU or its partners or funders.

Client acknowledges that if CDCU provides housing and financial counseling/coaching services, Client will receive a written action plan consisting of recommendations for handling Client's financial and housing situation. Client understands that the quality of the action plan is dependent on the accuracy of the information that Client provides and that errors in factual information may seriously affect the projected outcomes discussed in counseling. Likewise, any change in Client's personal situation may significantly change the potential for success of the decisions Client makes pursuant to the action plan.

CDCU reserves the right to terminate services at any time if it is determined that Client does not qualify for the programs that CDCU offers, if Client's needs cannot be met by said programs, or if a respectful and professional relationship is not maintained. CDCU does not tolerate verbal abuse or harassment. Client may also terminate services at any time.

**Indemnity**

Client acknowledges that information received from CDCU about real estate, taxes, bankruptcy, foreclosure and other legal matters is only general information, not legal advice. In the event legal advice is needed or desired, Client agrees to consult an attorney or request a referral for legal assistance. Client agrees to indemnify and hold harmless CDCU and their subsidiaries, affiliates, successors, permitted assigns, officers, directors, agents, and employees from and against any and all damages, third party claims, demands, actions or causes of action, liabilities, expenses (including reasonable attorney's fees) arising out of any services, opportunities or information offered by CDCU, its partners and funders.

**Release of Information**

Client hereby grants permission for CDCU to share Client's personal information that may be reviewed by the U.S Department of Housing and Urban Development (HUD), Housing Partnership Network and/or NeighborWorks America Data Collection System and/or their agents for tracking or reporting purposes. Client also agrees, upon request, to provide follow-up information to CDCU for the purposes of program evaluation, monitoring, and compliance.

**Acknowledgment**

By signing below, Client acknowledges having received and read this Agency Disclosure Statement and Housing Counseling Consent Form and CDCU's Privacy Policy.

\_\_\_\_\_  
(Client Signature)

\_\_\_\_\_  
(Client Signature)

\_\_\_\_\_  
(Date)





## Privacy Policy and Practices

We at *Community Development Corporation of Utah* (CDCU) value your trust and are committed to the responsible management, use, and protection of your personal information. This notice describes our policy regarding the collection and disclosure of personal information. "Personal Information" or "non-public personal information", as used in this notice, means information that identifies an individual personally and is not otherwise publicly available. It includes personal financial information such as credit history, income, social security number, and other specific information you have provided us.

### Information We Collect

We collect non-public personal information, including:

- Information we receive from you verbally, or on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from consumer reporting agencies
- Information we receive from personal and employment references

### Information We Disclose

We may disclose the following kinds of non-public personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income
- Information about your transactions with us, our affiliates, or others, such as parties to your transactions, your account balances, and your payment history
- Information we receive from consumer reporting agencies, such as your credit bureau reports, credit history, and credit worthiness

### To Whom We Disclose Information

We may disclose some or all of your non-public personal information to the following types of nonaffiliated third parties to provide program services to you:

- Creditors or other third parties where we have determined that it would be helpful to you or would aid us in counseling or otherwise assisting you
- Others (such as non-profit organizations or funding partners that make our services possible) as required for the purpose of review, auditing, research, and oversight
- We may also disclose personal information about you to anyone as permitted or required by law.

*You have the opportunity to "opt-out" of certain disclosures (direct us to not make those disclosures) by informing CDCU of your decision in writing.*

### Confidentiality and Security

Within the organization, we restrict access to non-public, personal information about you to those employees who need to know that information to provide services to you and to help them do their jobs, including financial or housing counseling, loan underwriting, loan servicing, or aiding you in obtaining a loan from others. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information. We do not share non-public personal information with any non-affiliated third parties for the purpose of making sales calls or marketing products or services to you.

### Emails and Updates

Please initial if you would NOT like us to contact you by email with updates and information about services that we feel may interest you. \_\_\_\_\_

By signing below, you acknowledge that you have received and read this disclosure notice.

\_\_\_\_\_  
(Client Signature)

\_\_\_\_\_  
(Client Signature)

\_\_\_\_\_  
(Date)



## First-Time Homebuyer Certification

According to HUD's definition of a first-time homebuyer, found under Title 24 of the Code of Federal Regulations (CFR), a first-time homebuyer is an individual who meets any of the following criteria:

- An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers).
- A single parent who has only owned with a former spouse while married.
- An individual who is a displaced homemaker and has only owned with a spouse.
- An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.
- An individual who has only owned a property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

Source: <https://archives.hud.gov/offices/hsg/sfh/ref/sfhp3-02.cfm>

I certify under penalty of perjury that I am a first-time homebuyer according to the aforementioned criteria. I understand that false or misleading information provided by me may cause this application to be denied.

*WARNING: Section 1001 of Title 18 of the U.S. Code making it a criminal offense to make willful false statements or misrepresentations to any department or agency of the U.S. as to any matter within its jurisdiction.*

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*Date*

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*Affiant (Homebuyer) Signature*

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*Affiant (Homebuyer) Printed Name*

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*Affiant (Homebuyer) Signature*

---

*Affiant (Homebuyer) Printed Name*



## Authorization to Pull Credit

By signing below, I/we authorize Community Development Corporation of Utah (CDCU) to (check all that apply):

- ☒ *Pull my credit report as a soft inquiry for the purpose of financial counseling, credit counseling, home purchase counseling and/or foreclosure prevention counseling services. I understand that this inquiry will NOT affect my credit score.*
- ☐ *Pull my credit report as a hard inquiry to review my credit file in connection with my pursuit of a loan to purchase real property and/or down payment assistance program administered by CDCU. I understand this credit inquiry MAY impact my credit score.*

There is no charge for CDCU to pull a credit report. Applicant(s) understand and authorize CDCU to obtain information regarding outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, etc.) I/we understand that this authorization does not commit me/us to obtain a mortgage loan from CDCU.

CDCU has a contract with a third party in order to pull credit reports. CDCU does not guarantee the accuracy, validity, or completeness of the credit report provided.

\_\_\_\_\_  
Client signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed name

\_\_\_\_\_  
Client signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed name