

**\*\*FOR OFFICE USE ONLY\*\***

<b>Monthly Income: \$</b>	<b>Annual Income: \$</b>	<b>% of Median:</b>
<b>PITI: 20%: \$</b>	<b>29%: \$</b>	<b>Debt-to-Income Ratio:</b>
<b># in Household:</b>	<b>Financing:</b>	
<b>NOTES:</b>		
<b>FOLLOW-UP:</b>		

**PRELIMINARY INTAKE FOR HOUSING**

**Return completed preliminary form to: People's Self-Help Housing, Inc., 307 KY 59 Vanceburg, KY 41179**  
**Phone: (606)796-6333 Fax: (606) 796-2606 TDD: 800-648-6056**

**Please list all persons in household, starting with applicant:**

<u>Name</u>	<u>Sex (M/F)</u>	<u>Relationship to Applicant</u>	<u>SS#</u>	<u>Birthdate</u>	<u>Age</u>
		<u>Applicant</u>			
		<u>Co-Applicant</u>			

**Address (including City, State & Zip Code):**

**Email Address:** \_\_\_\_\_

**Phone (if no phone, give contact or message number):** \_\_\_\_\_

**Please list amount and sources of ALL household income received by any member of household and how long you have received each source of income (e.g. 4 months, 1 year):**

<u>Monthly Amount (\$)</u>	<u>Type of Income</u>	<u>Length of Time Received</u>

**Total Monthly GROSS Income for Entire Household: \$** \_\_\_\_\_

**MONTHLY PAYMENTS:** Please list all monthly expenditures on credit payments, e.g. credit card, bank loan, car payment, finance payments, personal loan, student loan, etc.

<u>Name of Creditor/Type of Bill</u>	<u>Monthly Payment Amount</u>	<u>Balance Owed</u>

**ASSETS:** Please list all assets you own, e.g. cars, bank accounts, etc.

<u>Type of Asset</u>	<u>Estimated Asset Value</u>

Type of Housing Assistance Requested: New Home \_\_\_\_\_ Repair or Rehab Existing Home \_\_\_\_\_

Briefly describe your present housing condition and needs, including the amount of your monthly house or rent payment (if any).

\_\_\_\_\_

\_\_\_\_\_

Do you own your home? \_\_\_\_\_ What type of home? \_\_\_\_\_ Do you have a deed to the property? \_\_\_\_\_

How long have you lived in your present home? \_\_\_\_\_

Please provide specific directions to your home or property:

\_\_\_\_\_

\_\_\_\_\_

People's Self-Help Housing, Inc. (PSHH) does not discriminate against any person in the provision of services or in any other manner on the grounds of race, color, religion, sex, national origin, sexual orientation, gender identity, marital status, familiar status, ancestry, age, disability or veteran status.

By signing below, I state that all information given on this intake form is true, correct and complete. I am also giving PSHH permission to complete a tri-merge credit check and household income verification on me and/or any family members listed on this application and/or who will live in the household.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date



DISCLOSURE OF POTENTIAL  
CONFLICT OF INTEREST

Applicant Name (please print): \_\_\_\_\_

The undersigned hereby certifies that he/she or any member of their household is not:  
(Check all that are applicable.)

An employee of People's Self-Help Housing, Inc. (PSHH)

A member of the PSHH Board of Directors

Related to an employee(s) of PSHH\*

Related to a member of the PSHH Board of Directors\*

\* Related is defined as a spouse, parent, child, brother, sister, grandparent, including steps and in-laws, as well as any immediate family member related by blood, marriage, adoption, but not distant relations such as cousins, aunts and uncles.

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

\_\_\_\_\_  
Date

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If the applicant cannot certify the above please describe the reason or reasons below:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

\_\_\_\_\_  
Date

## AUTHORIZATION TO RELEASE INFORMATION

TO: \_\_\_\_\_

RE: \_\_\_\_\_

Account or other Identifying Number

I have applied for or obtained a loan or grant from People's Self-Help Housing, Inc. (PSHH). As part of the process, PSHH may verify information contained in my request for assistance and in other documents required in connection with the request.

I authorize you to provide to PSHH for verification purposes the following applicable information:

- Past and present employment or income records
- Bank accounts, stock holdings, and any other asset balances
- Past and present landlord references
- Other consumer credit references

If the request is for new loan or grant, I further authorize PSHH to order a consumer credit report and verify other credit information.

**I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq, is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also, understand that financial records involving my loan and loan application, will be available to PSHH without further notice or authorization, but will not be disclosed or released by PSHH to another agency or department or used for another purpose without my consent except as required or permitted by law.**

The information PSHH obtains is only to be used in the processing of my request for assistance.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

PSHH Is an Equal Opportunity Lender



### **Acknowledgement of Receipt of PSHH's Privacy Policy**

I/We have received a copy of People's Self-Help Housing Inc. Privacy Policy and all of my/our questions have been answered to my/our satisfaction.

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\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Name

\_\_\_\_\_  
Date

### **Acknowledgement of Fair Housing Brochure Received**

I/We have received a copy of People's Self-Help Housing Inc. Fair Housing Brochure and all of my/our questions have been answered to my/our satisfaction.

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Name

\_\_\_\_\_  
Date

# PEOPLE'S SELF-HELP HOUSING, INC. PRIVACY POLICY

## Statement of Philosophy

People's Self-Help Housing, Inc. (PSHH) is committed to making available financial products and services that will enable families to have decent, safe, affordable and sanitary housing.

Protecting personal information and using it in a manner consistent with our client's expectations is a high priority. To ensure that our members can rely upon the quality of products and services we make available, PSHH stands behind the following policy:

1. PSHH will only collect the personal information that is necessary to conduct our business. That means we will only collect what is necessary to provide competitive financial products and services and to safeguard the assets of PSHH.
2. PSHH will protect our clients and former client's personal information. We will maintain strong security controls to ensure that client information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect client confidentiality. PSHH shall restrict access to client information to those employees, directors and other volunteers who have need for it to provide services to the clients or to fulfill their legal or fiduciary responsibilities. PSHH employees and volunteers will be informed of their responsibility to protect confidential information and are bound by this Privacy Policy.
3. Clients shall have reasonable access to their information. PSHH has the responsibility to ensure that the records are complete and accurate.
4. PSHH will not disclose nonpublic personal information to non-affiliated third parties except:
  - When the client authorizes the disclosure
  - When the disclosure is authorized by applicable law
  - When such disclosure is required to complete a transaction
  - When necessary to comply with any court order, applicable law or regulation
  - When necessary to verify the existence and condition of an account for a third party as permitted by law
  - When PSHH has a joint marketing agreement with a third party financial institution (such as an insurance company) and the third party financial institution is contractually obligated to keep any disclosed nonpublic personal information confidential and to use the information only for the purpose of the joint marketing agreement
5. Under no circumstances will we authorize any firm to change our clients account without our clients' express consent and PSHH will not sell member information to telemarketing firms.

## THE HISTORY OF EQUAL HOUSING OPPORTUNITIES IN KENTUCKY

\*With the passage of the Fair Housing Law in 1968, The Commonwealth of Kentucky established a public policy of encouraging fair treatment and equal housing opportunities for all persons regardless of race, color, religion, or national origin.

\*The KY General Assembly said that discrimination against an individual represents and affront to the dignity of the individual against whom it is directed, intensifies group conflict, and is detrimental to the public health, safety or welfare.

\*In 1972, the KY General Assembly broadened this law by eliminating all the major exemptions and thus covering virtually all housing in Kentucky. Discrimination by the owner in the public sale or rental of an individual home by the owner was prohibited.

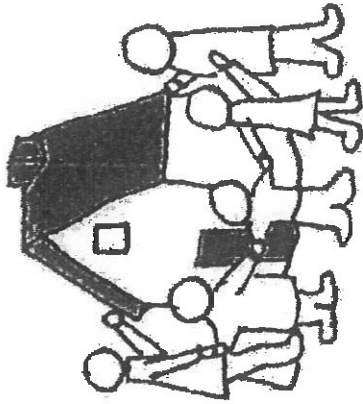
\*In 1980, the Y General Assembly again broadened the law to prohibit sex discrimination in housing.

\*In 1992, the KY General Assembly expanded the law to prohibit familial status and disability discrimination in housing.

## HOW TO FILE A DISCRIMINATION COMPLAINT

A person who believes he or she has been discriminated against may contact the Kentucky Commission on Human Rights (KCHR) by telephone, mail, e-mail, via website or in person. An enforcement officer will ask questions to develop a better understanding of the complaint and to ascertain what actions need to be taken. Complaints must be filed in a timely fashion. A housing complaint must be filed within one year of the incident. All complaints must be signed and notarized.

KCHR is located at 332 West Broadway, Suite 700, Louisville, KY 40202. For more information about the right to fair housing and other civil rights, or to fair housing and other civil rights, or to file a discrimination complaint, call us at 1-800-292-5566 or 502-595-4024. You may visit the website at [www.state.ky.us/agencies2/kchr](http://www.state.ky.us/agencies2/kchr).



## People's Self-Help Housing, Inc.

*A community-based non-profit corporation, providing affordable, quality housing for low and moderate income families in Lewis County since 1982.*

### Promotes Fair Housing

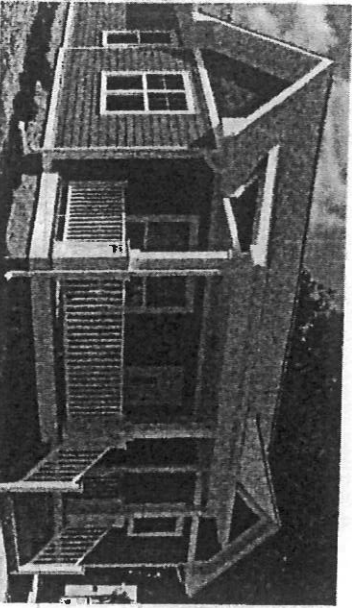
307 KY 59  
Vanceburg, KY 41179  
606-796-6333  
TDD: 1-800-648-6056

### RENTAL OFFICE

606-796-0811 or  
606-796-0282



People's Self-Help Housing, Inc. (PSHH) is committed to serving low and moderate income families in the Lewis County, KY area.



PSHH complies with the Federal Fair Housing Laws.

## What is the Fair Housing Act?

The Fair Housing Act prohibits discrimination in housing because of:

Age  
Race  
Color

National Origin

Religion

Sex

Disability

Familial Status

Marital Status

Sexual Orientation

Gender Identity

Ancestry

Veteran Status

(including children under the age of 18 living with parents or legal custodians; pregnant women and people security custody of children under 18)

No one may take any of the following actions based on race, color, national origin, religion, sex familial status or disability:

In the Sale and Rental of Housing:

- \*Refuse to rent or sell housing
- \*Refuse to negotiate for housing
- \*Make housing unavailable
- \*Deny a dwelling

\*Set different Terms, conditions or privileges for sale or rental of a dwelling.

\*Provide different housing services or facilities

\*Falsely deny that housing is available for inspection sale or rental

\*For profit, persuade owners to sell or rent (blockbusting) or

\*Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending:

\*Refuse to make a mortgage loan

\*Fail to provide information regarding loans

\*Impose different terms or conditions on a loan, such as different interest rates, points, or fees

\*Refuse to purchase a loan or

\*Set different terms or conditions for purchasing a loan.