

## CALLING MESA COUNTY HOME



### **An Employer-Assisted Homeownership Plan Provided by Hilltop in conjunction with the Housing Resources of Western CO**

#### **I certify that I:**

Am employed by Hilltop as a Regular employee.

Am not currently a homeowner and I have not owned a home in the last three (3) years.

Have verifiable combined gross household income that is at or below 100% of the Mesa County Area Median Income [\$84,900.00 based on household of 4].

Completed the Calling Mesa County Home enrollment form and have been assessed for eligibility through the Housing Resources of Western CO.

Have a Certificate of Eligibility from the Housing Resources of Western CO.

Completed the requirements of the "Home Buyers Education" class as instructed by the Housing Resources of Western CO.

Understand the terms under which the \$500 loan will be forgiven

Am contributing at least \$500 of my own money toward the purchase of my home.

Am advised to contact my own legal and tax advisors regarding this transaction.

\_\_\_\_\_  
(signature)

Print Name \_\_\_\_\_ Date \_\_\_\_\_



**Housing Resources**

Empowering independence one home at a time.



Calling Mesa County  
**Home**

Jason Colunga  
Housing Counselor  
Housing Resources of Western  
Colorado  
524 30 Road, Suite 3  
Grand Junction, CO 81504  
Main Office (970) 241-2871  
Fax (970) 245-4853  
Direct (970) 773-9744  
[www.hrwo.org](http://www.hrwo.org)

# CALLING MESA COUNTY HOME



## Employee Application

Please complete all applicable sections and provide as much detail as possible.

### I. General Information

Employer-Assisted homeownership benefit requested: ___ \$500 Matching Grant	Contact phone number: _____
Employee name:	Realtor Name & Agency (if known): _____
Gross Annual Household Income: _____	Mortgage Lender name (if known): _____
	Bank/CU Name: _____
Bank/CU Accounts: Checking: Yes ___ No ___ Savings: Yes ___ No ___	

How long have you been employed with Hilltop?	___ Yrs ___ Mos.
Do you intend to put down at least \$500 of your own money?	___ Yes ___ No
Number of persons in your household? (this information will only be used to determine eligibility for programs in which household size is used to determine income limits)	_____
Have you completed any homeownership education classes? <i>If yes, what organization provided this and please include the date attended.</i> _____ / ___ / _____	___ Yes ___ No
Have you worked with any credit counseling services? <i>If yes, what organization provided this service and when?</i> _____ / ___ / _____	___ Yes ___ No



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## II. Housing Information (if known)

Type of property for which you are requesting assistance to buy:

Single family \_\_\_  
Multi-family \_\_\_  
Condominium \_\_\_

Value of property/Sale price for which you are requesting assistance: \_\_\_\_\_

Location of property (or "unknown") for which you are requesting assistance:

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

City, State, Zip Code: \_\_\_\_\_

Will this purchase be used for your primary residence?

Yes  
 No

Are you a first time home buyer (or haven't owned a home in 3 years)?

Yes  
 No

Are you currently receiving any other housing assistance?

Yes  
 No

If yes, describe: \_\_\_\_\_

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

Please remit form to:

Jason Colunga  
Housing Counselor  
Housing Resources of Western  
Colorado  
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### CONSUMER PRIVACY DISCLOSURE 1. Information we collect.

The Housing Resources of Western CO. collects nonpublic personal information about you (such as your phone number and address) from the information you give us on the Calling Mesa County Home Program Employee Application.

### 2. Information we disclose.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

### 3. Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees and service providers who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information..

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### **An Employer-Assisted Homeownership Plan Provided by Hilltop Community Resources in conjunction with the Housing Resources of Western CO**

At Hilltop, we understand just how difficult it can be to purchase your own home and how hard it is to save enough money to afford a down payment and/or closing costs. These days, every bit of assistance can help. We want to see you successfully achieve your dreams of becoming a homeowner. Hilltop is proud to offer you a new benefit, *Employer-Assisted Homeownership*. This plan will help you reach your goals and you'll own a home faster.

Homeownership can provide meaningful benefits to our families, our neighborhoods and our country. Owning a home can enhance the educational achievement of children and can represent a significant source for the accumulation of household wealth. Homeownership also provides a sense of security and contributes to safer, stronger communities. However, the challenges to achieving homeownership are significant. In our community, affordable housing is in short supply. Working families may lack understanding of how to resolve credit issues and navigate the home buying process successfully.

#### **Eligibility**

Program participation may start anytime, but to be eligible for Hilltop's \$500 down forgivable payment match you must:

- Not currently be a homeowner and have not owned a home the last three years.
- Have a combined household gross income that is at or below 100% of the Mesa County Area Median Income (HRWC). Complete the enrollment form and be assessed for eligibility through the HRWC. Present Hilltop's Human Resource Department with a Certificate of Eligibility from the Housing Resources of Western CO.
- Receive counseling from a Housing Authority-approved housing counselor on the down payment assistance and loan program selection if necessary. Attend and fulfill the requirements of the "Home Buyers Education" class.
- The course is also available on-line for a fee.



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## How Employer-Assisted Homeownership Works

With Employer-Assisted Homeownership, you'll have access to financial assistance to supplement your personal savings for your down payment and/or closing costs. Additionally, we'll help you access the tools and information you need to prepare to buy a home.

## Home Buyer Education

Purchasing a home is a process. Employer-assisted homeownership is there to help from beginning to end. Home Buyer Education classes will get you started by providing important information about:

- Deciding whether homeownership is right for you
- Key players and their roles in the home-buying process
- Steps in the process/timelines
- Shopping for a home
- Obtaining mortgage financing
- Financial preparation- budgeting, saving & credit scoring
- Loan closings
- Responsibilities of homeownership- after closing

## Hilltop's Matching Grant

You can receive a matching grant of five hundred dollars (\$500.00) from Hilltop Community Resources to help cover your costs associated with buying a home through *Calling Mesa County Home*. The grant provides you with a one-time cash award to cover part or all of your down payment, closing costs, monthly payment or interest rate buy down. This money does not need to be repaid.

## Tax Implications

The benefits you receive through the plan may be subject to federal, state and local taxes. Purchasing a home, mortgage interest expense, closing costs, and mortgage insurance premiums are also likely to effect your personal tax situation. The discussion of legal and tax matters included in this brochure is only an overview and should not be relied on as advice. Contact your own legal and tax advisors for advice on any of these matters.

## A Valuable Opportunity

Employer-Assisted Homeownership provided by Hilltop is a great opportunity to obtain information about the home buying process and help you accumulate the money you need to buy a home. Take advantage of this benefit — and move one step closer to achieving your goals and dreams of becoming a homeowner.