



# FIRST TIME HOMEBUYER

# EDUCATION

## CLASS MATERIALS

... because **HOME** is where it all starts.

Follow us on:



Office use only  
HCO \_\_\_\_\_ Cmax \_\_\_\_\_

Previous client? Yes No

Date of workshop \_\_\_\_\_ **8-Hour Pre-Purchase Education Class**

**APPLICANT** *Please Print Clearly*

Name: \_\_\_\_\_  
First MI Last

Street Apt. City State Zip Code

Home: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Work: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Mobile/Cell: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Email: \_\_\_\_\_ Preferred Contact Type: \_\_\_ Home phone \_\_\_ Cell Phone \_\_\_ Work \_\_\_ E-mail

D.O.B. \_\_\_\_/\_\_\_\_/\_\_\_\_ S.S. # \_\_\_\_ - \_\_\_\_ - \_\_\_\_ Gender: \_\_\_ Female \_\_\_ Male

Does household live in a rural area? Yes No or Not Sure (Please circle)

Disabled? Yes No US Veteran? Yes No

Preferred Language: (If other than English): \_\_\_\_\_

Race: \_\_\_ White \_\_\_ Black or African American \_\_\_ Black/African American and White  
\_\_\_ Native Hawaiian/Other Pacific Islander \_\_\_ American Indian/Alaskan Native \_\_\_ Asian

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

Multi-Race: \_\_\_ American Indian or Alaska Native and White \_\_\_ Asian/White \_\_\_ Black or African American and White  
\_\_\_ American Indian or Alaska Native and Black or African American \_\_\_

Other multi-race: \_\_\_\_\_

Ethnicity: \_\_\_ Hispanic \_\_\_ Not Hispanic

Marital Status: \_\_\_ Single \_\_\_ Married \_\_\_ Divorced \_\_\_ Separated \_\_\_ Widowed

Citizenship: \_\_\_ US Citizen \_\_\_ Non-Resident Alien \_\_\_ Permanent Resident Alien

Current Housing Arrangement: \_\_\_ Rent \_\_\_ Homeowner with mortgage paid off \_\_\_ Homeless  
\_\_\_ Homeowner with mortgage \_\_\_ Living with family member and not paying rent

Household Type: (please select the most accurate)

\_\_\_ Married with Dependents \_\_\_ Married without Dependents \_\_\_ Male headed single parent household  
\_\_\_ Female headed single parent household \_\_\_ Single adult \_\_\_ Two or more unrelated adults

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

Household Information:

Numbers of adults under 60 \_\_\_ Children under 18 \_\_\_ Adults over 60 \_\_\_ = Total in Household \_\_\_

Are you a first Time Buyer: Yes No Owned a home in last 3 years? Yes No

Employment Information:

Employed? Yes No Unemployed? Yes No (If yes) How much weekly? \$ \_\_\_\_\_

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

Gross Income: \$ \_\_\_\_\_ Job Title: \_\_\_\_\_ Start Date: \_\_\_\_\_

Highest Education Level: \_\_\_ Below High School Diploma \_\_\_ High School Diploma \_\_\_ GED  
\_\_\_ Some College (no degree) \_\_\_ Vo/Tech Certificate \_\_\_ Associates Degree (2-year)  
\_\_\_ Bachelor's Degree (4-year) \_\_\_ Master's Degree Other: \_\_\_\_\_

Referred to by: Print Advertisement / Government / TV / Realtor / Property Owners Meeting / Radio / Friend / Staff/Board member  
Walk-In / Newspaper Article / Direct Mailing/ Bank: \_\_\_\_\_ Other: \_\_\_\_\_

**CO-APPLICANT (complete ONLY if property has/will have a co-owner)**

**Name:** \_\_\_\_\_  
 \_\_\_\_\_  
*First MI Last*

\_\_\_\_\_  
 \_\_\_\_\_  
*Street Apt. City State Zip Code*

**Home:** (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ **Work:** (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ **Mobile/Cell:** (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**Email:** \_\_\_\_\_ **Preferred Contact Type:** \_\_\_ Home phone \_\_\_ Cell Phone \_\_\_ Work \_\_\_ E-mail

**D.O.B.** \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_ **S.S. #** \_\_\_\_ - \_\_\_\_ - \_\_\_\_\_ **Gender:** \_\_\_ Female \_\_\_ Male

**Does household live in a rural area?** Yes No or Not Sure (Please circle)

**Disabled?** Yes No **US Veteran?** Yes No

**Preferred Language:** (If other than English): \_\_\_\_\_

**Race:** \_\_\_ White \_\_\_ Black or African American \_\_\_ Black/African American and White  
 \_\_\_ Native Hawaiian/Other Pacific Islander \_\_\_ American Indian/Alaskan Native \_\_\_ Asian

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

**Multi-Race:** \_\_\_ American Indian or Alaska Native and White \_\_\_ Asian/White \_\_\_ Black or African American and White  
 \_\_\_ American Indian or Alaska Native and Black or African American \_\_\_

Other multi-race: \_\_\_\_\_

**Ethnicity:** \_\_\_ Hispanic \_\_\_ Not Hispanic

**Marital Status:** \_\_\_ Single \_\_\_ Married \_\_\_ Divorced \_\_\_ Separated \_\_\_ Widowed

**Citizenship:** \_\_\_ US Citizen \_\_\_ Non-Resident Alien \_\_\_ Permanent Resident Alien

**Current Housing Arrangement:** \_\_\_ Rent \_\_\_ Homeowner with mortgage paid off \_\_\_ Homeless  
 \_\_\_ Homeowner with mortgage \_\_\_ Living with family member and not paying rent

**Household Type:** (please select the most accurate)

\_\_\_ Married with Dependents \_\_\_ Married without Dependents \_\_\_ Male headed single parent household  
 \_\_\_ Female headed single parent household \_\_\_ Single adult \_\_\_ Two or more unrelated adults  
 Other: \_\_\_\_\_

**Household Information:**

*Numbers of adults under 60* \_\_\_\_ *Children under 18* \_\_\_\_ *Adults over 60* \_\_\_\_ = Total in Household \_\_\_\_

**Employment Information:**

**Employed?** Yes No **Unemployed?** Yes No *(If yes)* **How much weekly?** \$ \_\_\_\_\_

**Employer:** \_\_\_\_\_ **Business Type:** \_\_\_\_\_

**Gross Income:** \$ \_\_\_\_\_ **Job Title:** \_\_\_\_\_ **Start Date:** \_\_\_\_\_

**Highest Education Level:** \_\_\_ Below High School Diploma \_\_\_ High School Diploma \_\_\_ GED  
 \_\_\_ Some College (no degree) \_\_\_ Vo/Tech Certificate \_\_\_ Associates Degree (2-year)  
 \_\_\_ Bachelor's Degree (4-year) \_\_\_ Master's Degree Other: \_\_\_\_\_

**ADDITIONAL INFORMATION**

Are you currently working with anyone to find a home or obtain a mortgage? Yes No

If so, who are you working with? \_\_\_\_\_

Are you interested in setting up an individual counseling session with us? Yes No

If so, when is the best time for us to call you? \_\_\_Morning \_\_\_Afternoon \_\_\_Evening

What other types of classes would you be interested in attending? (Circle as many as applicable):  
\_\_\_General Budgeting & Credit \_\_\_Home Maintenance \_\_\_How to Hire a Contractor  
Specific Land lording Issues (please specify): \_\_\_\_\_  
Other specific issues (please specify): \_\_\_\_\_

**RECEIPT OF INSPECTION FORMS**

I acknowledge with Neighborhood Housing Services of Waterbury, that I have received the following forms: (Please Initial)

- \_\_\_\_(a) ‘For Your Protection: Get a Home Inspection’; and
- \_\_\_\_(b) ‘Ten Important Questions to Ask Your Home Inspector’
- \_\_\_\_(c) ‘Know the Signs of Housing Discrimination’

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Date*

**AUTHORIZATION TO PULL CREDIT**

I authorize Neighborhood Housing Services of Waterbury to:

- a) Pull my/our credit report to review my/our credit file for housing counseling in connection with my pursuit on a loan to purchase a home.
- b) Pull my/our credit report and review my/our credit file for informational inquiry purpose; and
- c) Share my/our demographic information with sponsors and potential lenders.

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, and Section 1001.

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Date*

**THIS PAGE IS ONLY FOR THOSE WHO HAVE A CHFA LOAN OR DAP**

CHFA Reservation Loan Number (This is needed in order to register for this class): \_\_\_\_\_

New Property Address: \_\_\_\_\_

Street City State Zip Code

What type of residence is it? \_\_\_ Single Family \_\_\_ Condo \_\_\_ Multi-Family (# of Units \_\_\_\_\_)

Anticipated rental income \$ \_\_\_\_\_

Expected Closing Date: \_\_\_\_\_

What other types of classes would you be interested in attending? (Check as many as applicable):

\_\_\_ General Budgeting & Credit      \_\_\_ Home Maintenance      \_\_\_ How to Hire a Contractor

Specific Land lording Issues (please specify): \_\_\_\_\_

Other specific issues (please specify): \_\_\_\_\_

**TOTAL COST & FINANCING**

<u>Name of Lender</u>	<u>Amount</u>	<u>Interest Rate</u>	<u>Term</u>
1 <sup>st</sup>	\$ _____		
2 <sup>nd</sup> CHFA	\$ _____		
3 <sup>rd</sup>	\$ _____		
Cash (down payment)	\$ _____		
Cash from seller	\$ _____		

**Monthly Payments:**

- 1<sup>st</sup> Mortgage: \$ \_\_\_\_\_
- 2<sup>nd</sup> Mortgage: \$ \_\_\_\_\_
- Mortgage Ins. \$ \_\_\_\_\_
- Taxes \$ \_\_\_\_\_
- Condo Fees (if applies) \$ \_\_\_\_\_
- Home Insurance: \$ \_\_\_\_\_
- Monthly Payment:** \$ \_\_\_\_\_

Total out of pocket = \$ \_\_\_\_\_

Purchase Price: \$ \_\_\_\_\_  
 Closing Cost: \$ \_\_\_\_\_  
**Total:** \$ \_\_\_\_\_

Appraised Value: \$ \_\_\_\_\_  
 Prior Rent per month: \$ \_\_\_\_\_

**LIST OF DOCUMENTS**  
**\* ONLY IF PG 4 APPLIES TO YOU**  
**\*COPIES ONLY**

**This is required in order to register for this class and must be sent in 24 hours before the class. Please, be aware that you will not get your certificate if we have not received your documents.**

- Purchase agreement- You received from your realtor
- Loan estimate

# Neighborhood Housing Services of Waterbury

## Income and Expenses

**Please prepare these numbers as closely as possible and have this sheet with you at the time of your counseling session. We will need to ask for these numbers as part of the counseling. IF YOU DO NOT HAVE THIS FORM COMPLETED, WE WILL NEED TO RESCHEDULE YOUR COUNSELING SESSION.**

### Income and Expense Calculations

Yourself		Your Spouse/Partner	
GROSS PAY before taxes		GROSS PAY before taxes	
NET PAY after taxes	\$	NET PAY after taxes	\$
Regular Overtime	\$	Regular Overtime	\$
Second Job	\$	Second Job	\$
Child Support	\$	Child Support	\$
Alimony Received	\$	Alimony Received	\$
Pension Received	\$	Pension Received	\$
Social Security	\$	Social Security	\$
VA Benefits	\$	VA Benefits	\$
Unemployment	\$	Unemployment	\$
Public Assistance	\$	Public Assistance	\$
Rental Income	\$	Rental Income	\$
Bonuses/Tips	\$	Bonuses/Tips	\$
Other Income	\$	Other Income	\$
<b>EXPENSES</b>			
<b>(ENTER FOR BOTH YOURSELF AND YOUR SPOUSE/PARTNER AS ONE NUMBER)</b>			
Mortgage or Rent	\$	Utilities (gas, elec, oil)	\$
Groceries	\$	Clothing, dry cleaning	\$
Daycare tuition	\$	School (lunch, trips)	\$
Car Loan (___m left)	\$	Car Repair/Service	\$
Vehicle Fuel	\$	Installment Loans	\$
Credit Card Payments	\$	Cable, Internet, etc.	\$
Alimony/ Support	\$	Entertainment	\$
Taxes (car, house)	\$	Telephone (home/cell)	\$
Insurance (medical/life)	\$	Cig/liquor, lotto, etc.	\$
Health (med, copay)	\$	Homeowners Ins.	\$
Tithes, charity, etc.	\$	OTHER:	\$
Water/Sewer	\$	Other:	\$

*Signature:* \_\_\_\_\_ *Date:* \_\_\_\_\_

*Signature:* \_\_\_\_\_ *Date:* \_\_\_\_\_

# Neighborhood Housing Services of Waterbury Privacy Policy

We at Neighborhood Housing Services of Waterbury are committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

## **Types of information that we gather about you**

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

## **You may opt-out of certain disclosures**

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at **(203) 753-1896** and do so.

## **Release of your information to third parties**

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We will not disclose nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

*Signature:* \_\_\_\_\_ *Date:* \_\_\_\_\_

*Signature:* \_\_\_\_\_ *Date:* \_\_\_\_\_

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## Neighborhood Housing Services of Waterbury Disclosure Form

- I understand that Neighborhood Housing Services of Waterbury (NHSW) provides pre purchase counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing and non-profit agencies as appropriate.
- I understand that NHSW is required to fully disclose potential and actual conflicts of interest so that I am in a position to make fully informed decisions.
- NHSW certifies that the staff who will provide pre purchase counseling under the Homeownership Education Program have no conflicts of interest due to relationships with servicers, real estate agencies, mortgage lenders and/or other entities who may stand to benefit from particular counseling outcomes.
- The types of services provided by NHSW are: foreclosure prevention counseling, mortgage delinquency / loss mitigation counseling, pre-purchase counseling, mortgage finance assistance, budget counseling, credit report evaluation, debt management, financial literacy, post purchase counseling.
- NHSW will ensure and monitor that the agency, its staff, or any member of their immediate family must not take any action that may result in, or create the appearance of: administering the housing counseling program for personal or private gain; providing preferential treatment to any organization or person; or undertaking any action that might compromise the agency's ability to ensure compliance with HUD program requirements, or to serve the best interests of its clients.
- Individuals, directors, employees, or family members of the NHSW may not accept a fee or any other consideration for referring a client to mortgage lenders, brokers, builders, real estate sales agents, or brokers.
- I understand that in the instance where Neighborhood Housing Services of Waterbury (NHSW) is the owner of a property and rehabilitates it for sale, NHSW certifies that any client being served by the Housing Counseling Department or any NHSW staff are under no obligation to purchase the property from NHSW. In addition if NHSW owns rental properties as well and as such NHSW certifies that any client seeking Housing Counseling services related to the rental of housing being served by NHSW shall be under no obligation to rent any of the properties owned by NHSW.

I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me. I have read and received a copy of the Disclosure Form.

*Signature:* \_\_\_\_\_ *Date:* \_\_\_\_\_

*Signature:* \_\_\_\_\_ *Date:* \_\_\_\_\_

*Counselor:* \_\_\_\_\_ *Date:* \_\_\_\_\_



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## Neighborhood Housing Services of Waterbury Disclosure Form

- A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, you will be referred for appropriate assistance.
  
- By signing this application, I certify that the information given to NHSW - household income, net family assets and all allowances and deductions are accurate and complete to the best of my knowledge or belief. The information solicited on the application by NHSW in order to ensure that Federal Laws prohibiting discrimination against clients and applications on the basis of race, color, national origin, religion, sex, family status, age, and handicap are complied with. You are not required to furnish this information but are encouraged to do so. This information will not be used to discriminate against you in any way.
  
- I understand that NHSW provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from NHSW in no way obligates me to choose any of these particular loan products or housing programs.
  
- I understand that all documents copied during the screening process by the Housing Counselor to identify the housing need or problem shall become the property of the NHSW. Such documents shall include but not be limited to the following: pay stubs, bank statements, tax returns and W2's, correspondence, social security cards, driver's license, property tax statements, warranty deed, financial documentation, social security documentation, etc.
  
- I understand that phone calls will be return within two business days except in the case of extreme emergencies or counseling staff is out of the office for an extended period of time.

I have read and received a copy of the Disclosure Form.

*Signature:* \_\_\_\_\_ *Date:* \_\_\_\_\_

*Signature:* \_\_\_\_\_ *Date:* \_\_\_\_\_

*Counselor:* \_\_\_\_\_ *Date:* \_\_\_\_\_



## Directions to Neighborhood Housing Services of Waterbury

**161 North Main Street, Waterbury, CT 06702**

**We are in the same building as the Greater Waterbury Board of Realtors  
Main entrance to NHSW is at top of steps on rounded porch.**

**I-84 West** – Take 84 West toward Waterbury. Take Exit 22 - Union Street toward Downtown Waterbury. Make a left on Union St at the end of ramp. Turn right at 3<sup>rd</sup> light onto South Main Street (Citgo Gas Station). Go through three (3) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch.

**I-84 East** – Take 84 East toward Waterbury. Take Exit 22 – toward Baldwin Street/ Downtown Waterbury. At second traffic light, turn left onto South Main Street. Go through four (4) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch.

**Route 8 South** – Take Route 8 South toward Waterbury. Take Exit 31- Merge onto I-84 East on the left toward Hartford. Take Exit 22 – toward Baldwin Street/ Downtown Waterbury. At second traffic light, turn left onto South Main Street. Go through four (4) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch.

**Route 8 North** – Take on Route 8 North toward Waterbury. Take Exit 31 – I-84 East toward Hartford. Take Exit 22 – Market Square toward Baldwin Street/ Downtown Waterbury. At second light, turn left onto South Main Street. Go through four (4) traffic lights (road name changes to Exchange Place and then North Main Street). Neighborhood Housing Services of Waterbury is located on your left in the brick building with the rounded front porch. We are in the same building as the Greater Waterbury Board of Realtors. Main entrance to NHS is at top of steps on rounded porch.

### **Parking**

Parking is located on the side and rear of the building.

### **Entrances:**

**Financial Fitness and Foreclosure Clinic are held in our office. Please use main entrance to NHSW at the top of steps on rounded porch.**

**8 Hour and 3 Hour Homebuyer Class are held in our classroom located in the basement level of the building. Enter through the back entrance located at the rear of the building, and proceed downstairs through the door on your left.**