LANDLORD EDUCATION
CLASS MATERIALS

… because HOME is where it all starts.

Follow us @NHSWaterbury on:

Facebook Twitter
**Previous client?** Yes  No

**Date of workshop**

---

**Landlord Education Class**

---

**CLIENT #1**

---

<table>
<thead>
<tr>
<th>Name:</th>
<th>米</th>
<th>Last</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street:</td>
<td>Apt.</td>
<td>City</td>
</tr>
<tr>
<td>Work:</td>
<td>Mobile/Cell:</td>
<td></td>
</tr>
<tr>
<td>Email:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D.O.B.</td>
<td>S.S. #</td>
<td>Gender: Female Male</td>
</tr>
<tr>
<td>Does household live in a rural area? Yes No or Not Sure (Please circle)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disabled? Yes No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>US Veteran? Yes No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preferred Language: (If other than English):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Race: White Black or African American Black/African American and White Native Hawaiian/Other Pacific Islander American Indian/Alaskan Native Asian Other:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>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:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ethnicity: Hispanic Not Hispanic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital Status: Single Married Divorced Separated Widowed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Citizenship: US Citizen Non-Resident Alien Permanent Resident Alien</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Housing Arrangement: Rent Homeowner with mortgage paid off Homeless Homeowner with mortgage Living with family member and not paying rent</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| 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: |
| 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: WorkPlace / Print Advertisement / Government / TV / Realtor / Property Owners Meeting / Radio / Friend / Staff/Board member/Walk-In/ Newspaper Article / Direct Mailing/ Other: |
CLIENT #2 (complete ONLY if property has/will have a co-owner)

Name: ___________________________________________ MI ___________________ Last _______________________

Street ___________________________ Apt. ___________ City ___________________________ State ___________ Zip Code ___________


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 paid off ______ 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: WorkPlace / Print Advertisement / Government / TV / Realtor / Property Owners Meeting / Radio / Friend / Staff/Board member/Walk-In/ Newspaper Article / Direct Mailing/ 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):

- Purchase a Home
- General Budgeting & Credit
- Home Maintenance
- How to Hire a Contractor

Specific Landlording Issues (please specify):   

Other specific issues (please specify):   

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                          Date

_____________________________  __________________________
Signature                          Date
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

<table>
<thead>
<tr>
<th>Yourself</th>
<th>Your Spouse/Partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROSS PAY before taxes</td>
<td>GROSS PAY before taxes</td>
</tr>
<tr>
<td>NET PAY after taxes</td>
<td>NET PAY after taxes</td>
</tr>
<tr>
<td>Regular Overtime</td>
<td>Regular Overtime</td>
</tr>
<tr>
<td>Second Job</td>
<td>Second Job</td>
</tr>
<tr>
<td>Child Support</td>
<td>Child Support</td>
</tr>
<tr>
<td>Alimony Received</td>
<td>Alimony Received</td>
</tr>
<tr>
<td>Pension Received</td>
<td>Pension Received</td>
</tr>
<tr>
<td>Social Security</td>
<td>Social Security</td>
</tr>
<tr>
<td>VA Benefits</td>
<td>VA Benefits</td>
</tr>
<tr>
<td>Unemployment</td>
<td>Unemployment</td>
</tr>
<tr>
<td>Public Assistance</td>
<td>Public Assistance</td>
</tr>
<tr>
<td>Rental Income</td>
<td>Rental Income</td>
</tr>
<tr>
<td>Bonuses/Tips</td>
<td>Bonuses/Tips</td>
</tr>
<tr>
<td>Other Income</td>
<td>Other Income</td>
</tr>
</tbody>
</table>

### EXPENSES

(ENTER FOR BOTH YOURSELF AND YOUR SPOUSE/PARTNER AS ONE NUMBER)

<table>
<thead>
<tr>
<th>Yourself</th>
<th>Your Spouse/Partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage or Rent</td>
<td>Utilities (gas, elec, oil)</td>
</tr>
<tr>
<td>Groceries</td>
<td>Clothing, dry cleaning</td>
</tr>
<tr>
<td>Daycare tuition</td>
<td>School (lunch, trips)</td>
</tr>
<tr>
<td>Car Loan (___ m left)</td>
<td>Car Repair/Service</td>
</tr>
<tr>
<td>Vehicle Fuel</td>
<td>Installment Loans</td>
</tr>
<tr>
<td>Credit Card Payments</td>
<td>Cable, Internet, etc.</td>
</tr>
<tr>
<td>Alimony/Support</td>
<td>Entertainment</td>
</tr>
<tr>
<td>Taxes (car, house)</td>
<td>Telephone (home/cell)</td>
</tr>
<tr>
<td>Insurance (medical/life)</td>
<td>Cig/liquor, lotto, etc.</td>
</tr>
<tr>
<td>Health (med, copay)</td>
<td>Homeowners Ins.</td>
</tr>
<tr>
<td>Tithes, charity, etc.</td>
<td>Car Insurance</td>
</tr>
<tr>
<td>Water/Sewer</td>
<td>OTHER:</td>
</tr>
</tbody>
</table>

**Signature:** ___________________________  **Date:** ____________

**Signature:** ___________________________  **Date:** ____________
Neighborhood Housing Services of Waterbury
Privacy Policy

We at Neighborhood Housing Services of Waterbury (NHSW) 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.

Confidentiality and Security
• We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling.
• We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access.
• We use locked files, user authentication and detection software to protect your information.
• Our safeguards comply with federal regulations to guard your personal information.

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/ funders such as CHFA & HUD 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.

I have read and received a copy of the Privacy Policy Form

Signature: ___________________________ Date: ______________

Signature: ___________________________ Date: ______________

Counselor: ___________________________ Date: ______________

Signature:  ___________________________________________ Date: _____________

Signature:  ___________________________________________ Date: _____________
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 and the Connecticut Housing Finance Authority (CHFA), 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.

- 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 compiled 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/we give permission to NHSW program and program administrators and/or their agents to review my credit report and financial documents if applicable and I/we give authorization for NHSW program administrators and/or their agents to follow-up with me for the purpose of program evaluation.

• I/we authorize Neighborhood Housing Services of Waterbury to share my/our client level data with HUD and CHFA and to allow HUD and CHFA access to my/our client housing counseling files for the purpose of grant oversight and Housing Counseling Program oversight.

• 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: _________
193 Grand Street is located at the corner of Grand St. and Field St. between City Hall and the Post Office.

**I-84 West** – Travel on I-84 West toward Waterbury. Take Exit 21 – Meadow St./Bank St. from I-84 West. At bottom of ramp make a right onto Field Street. (See parking directions below). Make right at light onto Grand St. Entrance to 193 Grand St. is located on your immediate right.

**I-84 East** – Travel on I-84 East toward Waterbury. Take Exit 22 – Baldwin St./Downtown Waterbury from I-84 East. At 2nd light at end of ramp, make a left onto S. Main St. Make a left at the next traffic light onto Grand St. 193 Grand St. is located on your left at the 2nd traffic light. (Turn left at traffic light onto Field St. to get to parking lot – see parking directions below)

**Route 8 South** – Travel on Rte. 8 South toward Waterbury. Take Exit 32 – Riverside Street from Rte. 8 South. At stop light at end of ramp, turn left onto Freight St. At end of street (3rd traffic light) make a right onto Meadow St. At next light, make a left onto Grand St. 193 Grand St. is located on your immediate right after 1st traffic light. (Turn right at traffic light onto Field St. to get to parking lot – see parking directions below)

**Route 8 North** – Travel on Route 8 North toward Waterbury. Take Exit 31 – 84 East/Hartford from Rte. 8 South. Take Exit 22 – Baldwin St./Downtown Waterbury from I-84 East. At 2nd light at end of ramp, make a left onto S. Main St. Make a left at the next traffic light onto Grand St. 193 Grand St. is located on your left at the 2nd traffic light. (Turn left at traffic light onto Field St. to get to parking lot – see parking directions below)

**Parking**
Parking lot to the office building is located directly behind building on Field St. - between 35 Field St. and white brick building.