PRE-CLOSING EDUCATION CLASS MATERIALS

… Because HOME is where it all starts.

Follow us @NHSWaterbury on:
CLIENT #1

Name: _______________________________________________________________________________________________________
First M.I. Last
Address: _______________________________________________________________________________________________________
Street/Apt. City/State Zip Code
Home: (______) - Work: (______) - Mobile/Cell: (______) -
Email: __________________________________________________________________________ Preferred Contact Type: □ Home phone □ Cell Phone □ Work □ E-mail

D.O.B. __________/______/______ Last 4 of S.S. # __________ Gender: □ Female □ Male □ Non-Binary

Is household located in a rural area? □ Yes □ No □ Not Sure Disabled? □ Yes □ No US Veteran? □ Yes □ No

Preferred Language: (If other than English): __________________________________________________________________________

Race (check all applicable): □ White □ Black or African American
□ Black/African American and White □ Native Hawaiian/Other Pacific Islander
□ American Indian/Alaskan Native □ Asian
□ Other: __________________________________________ □ Choose not to disclose

Ethnicity: □ Hispanic □ Not Hispanic □ Choose not to disclose

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

Citizenship: □ US Citizen □ Non-Resident Alien □ Permanent Resident Alien

Current Housing Arrangement:
□ Renting □ Homeowner with mortgage paid off
□ Homeowner with mortgage □ Living with family member and not paying rent
□ Homeless

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 employed or receiving unemployment compensation): 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 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: 

First M.I. Last

Address: 

Street/Apt. City/State Zip Code

Home: (______)__________-___________ Work: (______)__________-___________ Mobile/Cell: (______)__________-___________

Email: ___________________________ Preferred Contact Type: □ Home phone □ Cell Phone □ Work □ E-mail

D.O.B. ______/______/______ Last 4 of S.S. # ____________ Gender: □ Female □ Male □ Non-Binary

Is household located in a rural area? □ Yes □ No □ Not Sure Disabled? □ Yes □ No US Veteran? □ Yes □ No

Preferred Language: (If other than English): __________________________

Race (check all applicable): □ White □ Black or African American □ Native Hawaiian/Other Pacific Islander
□ Black/African American and White □ Asian □ Other: __________________________

Ethnicity: □ Hispanic □ Not Hispanic □ Choose not to disclose

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

Citizenship: □ US Citizen □ Non-Resident Alien □ Permanent Resident Alien

Current Housing Arrangement:
□ Renting □ Homeowner with mortgage paid off □ Homeowner with mortgage □ Living with family member and not paying rent
□ Homeless □ Two or more unrelated adults

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 employed or receiving unemployment compensation): 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 By: □ WorkPlace □ Print Advertisement □ Government □ TV □ Realtor □ Property Owners Meeting
□ Radio □ Friend □ Staff/Board Member □ Walk-In □ Newspaper Article □ Direct Mailing □ Other: __________________________
**ADDITIONAL INFORMATION**

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

*New Property Address:* ________________________________

<table>
<thead>
<tr>
<th>Street</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
</table>

*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 Landlording Issues (please specify): ____________________________________________________

Other specific issues (please specify): _______________________________________________________

**TOTAL COST & FINANCING**

<table>
<thead>
<tr>
<th>Name of Lender</th>
<th>Amount</th>
<th>Interest Rate</th>
<th>Term</th>
<th>Monthly Payments:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st CHFA</td>
<td>$</td>
<td></td>
<td></td>
<td>1st Mortgage:</td>
</tr>
<tr>
<td>2nd CHFA</td>
<td>$</td>
<td></td>
<td></td>
<td>2nd Mortgage:</td>
</tr>
<tr>
<td>3rd CHFA</td>
<td>$</td>
<td></td>
<td></td>
<td>Mortgage Ins.</td>
</tr>
<tr>
<td>Cash (down payment)</td>
<td>$</td>
<td></td>
<td></td>
<td>Taxes</td>
</tr>
<tr>
<td>Cash from seller</td>
<td>$</td>
<td></td>
<td></td>
<td>Condo Fees (if app)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Home Insurance:</td>
</tr>
</tbody>
</table>

*Monthly Payment:* $ ____________

Total out of pocket = $ ____________

Purchase Price: $ ____________

Closing Cost: $ ____________ Appraised Value: ____________

**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’

_____ (b) ‘Ten Important Questions to Ask Your Home Inspector’

_____ (c) ‘Know the Signs of Housing Discrimination’

**AUTHORIZATION**

By signing below, I/we authorize Neighborhood Housing Services of Waterbury to 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*
This is required in order to register for this class and must be sent in **24 hours before the class**.

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

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**NHSW Photo/Video Release Authorization Form**

I, ______________________________ (please print), permit and authorize Neighborhood Housing Services of Waterbury (NHSW) and its employees, agents and personnel who are acting on behalf of the NHSW to use any photographs and/or video images sent by Neighborhood Housing Services of Waterbury, Inc. as submission for social media, newsletters, and press releases. Furthermore, I grant permission to use my statements that were given during an interview, with or without my name, for the purpose of advertising and publicity without restriction. I waive my right to any compensation.

I release the Neighborhood Housing Services of Waterbury from any and all liability related to the dissemination of our photographs/video images.

I acknowledge that I am:  

- ☐ Over the age of 18

Signature: ____________________________ Date: __________

☐ The legal guardian of the following

If legal guardian of individual under 18, please list name(s) here:

Name(s): ____________________________________________________________________

Signature: ____________________________ Date: __________

Address: ____________________________________________________________________
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: _____________
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: _________
WHAT IS THE DUTY TO AFFIRMATIVELY FURTHER FAIR HOUSING?

From its inception, the Fair Housing Act (and subsequent laws reaffirming its principles) not only prohibited discrimination in housing related activities and transactions but also imposed a duty to affirmatively further fair housing (AFFH). The AFFH rule sets out a framework for local governments, States, and public housing agencies (PHAs) to take meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. The rule is designed to help programs participants better understand what they are required to do to meet their AFFH duties and enables them to assess fair housing issues in their communities and then to make informed policy decisions.

For purposes of the rule, affirmatively furthering fair housing "means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.

Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant’s activities and programs relating to housing and urban development.”

For purposes of the rule, meaningful actions “means significant actions that are designed and can be reasonably expected to achieve a material positive change that affirmatively furthers fair housing by, for example, increasing fair housing choice or decreasing disparities in access to opportunity.”

WHAT IS THE PROCESS PROGRAM PARTICIPANTS MUST FOLLOW?

Under the AFFH rule, an “Assessment of Fair Housing” (AFH) will replace the current “Analysis of Impediments” (AI) process. The AFH Assessment Tool, which includes instructions and data provided by HUD, consists of a series of questions designed to help program participants identify, among other things, fair housing issues pertaining to patterns of integration and segregation; racially and ethnically concentrated areas of poverty; disparities in access to opportunity; and disproportionate housing needs, as well as the contributing factors for those issues.

- The Assessment Tool is intended to help communities understand and identify local barriers to fair housing choice. The AFH provides an approach that will help program participants more effectively affirmatively further the purposes and policies of the Fair Housing Act.

- HUD will review the AFH within 60 calendar days after the date of submission. An AFH submission is deemed accepted 61 days after submission unless HUD provides notification on or before that it is not accepted. Non-acceptance notifications will explain the reasons for non-acceptance and how a program participant may remedy deficiencies.

- The AFFH rule establishes specific requirements for the incorporation of the AFH into subsequent Consolidated Plans and PHA Plans in a manner that connects housing and community development policy and investment planning with meaningful actions to AFFH.

- The AFFH rule links existing community participation and consultation requirements to the AFH process to ensure program participants give the public opportunities for involvement in the development of the AFH and in its incorporation into the Consolidated Plan and PHA Plan.

Signature

Date
DIRECTIONS

193 GRAND STREET, 3rd FLOOR, WATERBURY, CT 06702
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 the bottom of the ramp make a right onto Field Street (see parking directions below).

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, for the NHSW office, is located directly behind the building - on Field St. (between 35 Field St. and the white brick building). Please park in a space with a sign that says “Reserved Parking” otherwise your car may be towed. Once you have parked, walk out of the parking lot and turn right – up Field St. Then, turn right onto Grand St. Our office is located through the 2nd door, on your right, of the building at 193 Grand St. Take the elevator (or stairs) to the 3rd floor. If you have any parking issues, please call our office 203.753.1896.
▲ Park Here  ● NHSW Office