

NeighborWorks® HomeOwnership Center of Dutchess County

291 Mill Street
Poughkeepsie, NY 12601
845.454.9288 (phone)
845.485.1957 (fax)

An innovative approach to providing all of the services and training that customers need in one location to shop for, purchase, rehabilitate, insure, and maintain a home.

COURSES & SERVICES

Credit & Budget Counseling

One-on-one counseling is offered for customers in need of assistance in raising their credit score to pre-qualify for a mortgage. Methods in calculating household income and expenses leads to setting goals and making an action plan to meet them.

Financial Fitness

This course is designed to teach individuals and families how to decrease debt and increase savings. Participants will gain an understanding of expenses, financial resources, how credit works and how to correct deficiencies. This 3 hour course is followed up with a one-on-one follow-up session with a housing counselor to review personal credit report and set goals for a stronger financial future.

Pre-Purchase Counseling

Your Housing Counselor will help to prepare you to purchase a home through personal one-on-one counseling sessions.

Your Housing Counselor will maintain a relationship with you throughout the entire home buying process

Pre-Purchase Fast Track

This program is a time-condensed version of **The Home Club**, and is only available to individuals and families that are currently in the mortgage process with a lender. Sessions are scheduled on an as needed basis.

Keys to HomeOwnership

The goal of this course is to assist first-time homebuyers in identifying barriers to pre-qualifying for a mortgage and setting goals to overcome them. This one-hour classroom session is followed up with a one-on-one session with a housing counselor to set a path to homeownership.

The Home club

The goal of this course is to provide homebuyers with comprehensive information on the entire home buying process in order to be secure in their new home purchase.

This course meets one night per month for 90 minutes over a five-month period and feature local experts involved in the home buying process.

COURSES & SERVICES continued

Grant Eligibility & Education

The Federal Home Loan Bank of New York offer grants for first-time homebuyers to use towards down payment and/or closing cost assistance.

Your Housing Counselor will explain what grants are currently available and assist in determining if your household is eligible.

The ABC's of Being a Landlord

This one-hour course is designed to assist home buyers decide if they want to pursue owning a multi-family home. The course is a basic overview of the rewards, risks and responsibilities of being a landlord

Landlord Training

This service is offered to anyone who is in the process of buying an owner-occupied multi-family home. The one-on-one session details the variables involved in becoming a landlord.

Foreclosure Prevention Counseling

A program that provides foreclosure prevention counseling services to homeowners facing difficulty meeting their mortgage obligation

Strategies to Avoid Foreclosure

This workshop is designed to help participants understand the foreclosure process in New York State, and also outlines what options there are to prevent foreclosure.

CENTER STAFF

Mary F. Linge

Director of Real Estate Development

Lauren McLaughlin

*HomeOwnership Center
Manager*

Lashonda Denson

Housing Counselor

Kim Gianna

Housing Counselor

Carmen Penchi

Housing Counselor

Adrienne Haynes

Housing Counselor

OUR LOCAL PARTNERS

NeighborWorks® America
Bank of America
Citizen's Bank
City of Poughkeepsie
Dutchess County Real Estate Brokers

M&T Bank
NYS Office of the Attorney General
Private Donors
Rhinebeck Bank
TD Bank
Trustco Bank
Ulster Savings Bank
Hudson Valley Federal Credit Union
NHC-DC is a project of Hudson River Housing, Inc.

Hudson River Housing, Inc.

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of Dutchess County**
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845.454.9288 phone
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Thank you for inquiring about our home buyer education program. This is an exciting time for you, and it is a privilege to guide you through this journey. The enclosed brochure outlines the comprehensive programs and services offered through the NeighborWorks HomeOwnership Center of Dutchess County. Hudson River Housing provides all of the services and training that customers need to shop for, purchase, rehabilitate, insure and maintain a home.

To date, HRH has assisted over 675 households in obtaining their first home. We look forward to working with you to design a blueprint for your path to homeownership.

To enroll in the program, please complete the enclosed enrollment form (front and back) & Service Deliver Agreement and return it along with the credit report fee of \$20 (checks should be made out to Hudson River Housing) in the envelope provided. Once received, we will be in touch with you to schedule your first visit with us.

Please call if you have any questions. We look forward to working with you!

Sincerely,



Lashonda Denson
Housing Counselor

Enc.

NeighborWorks HomeOwnership Center of Dutchess County Enrollment

(P) PARTICIPANT

(C) CO-PARTICIPANT

First Name	Middle Initial	Last Name
Mailing Address		
City,	State	Zip
County		
Physical Address (if different)		
City,	State	Zip
County		
E-Mail		

First Name	Middle Initial	Last Name
Mailing Address		
City,	State	Zip
County		
Physical Address (if different)		
City,	State	Zip
County		
E-Mail		

Home Phone	Work Phone	Cell Phone	Fax
Social Security Number		Date of Birth	Age

Home Phone	Work Phone	Cell Phone	Fax
Social Security Number		Date of Birth	Age

U. S. Citizen
 Foreign Born
 Resident Alien
 Other

Single
 Married
 Legally Separated
 Separated
 Divorced

Military Status:
 Active
 Veteran

Degree:
 HS/GED
 College
 Vocational

Owned a Home in the past three years?
 Paying Rent?

Have mortgage Prequalification
 Has a purchase offer been accepted?

U. S. Citizen
 Foreign Born
 Resident Alien
 Other

Single
 Married
 Legally Separated
 Separated
 Divorced

Military Status:
 Active
 Veteran

Degree:
 HS/GED
 College
 Vocational

Owned a Home in the past three years?
 Paying Rent?

Have mortgage Prequalification
 Has a purchase offer been accepted?

You are not required to furnish this information, but are encouraged to do so. You may not be discriminated against on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or sex, it is required by Federal regulations to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

(P) RACE/NATIONAL ORIGIN

I do not wish to furnish this information

American Indian, Alaskan Native
 White

Asian
 Hispanic/Latino

Black or African American
 Not Hispanic/Latino

Native Hawaiian or Other Pacific Islander

(P) SEX:
 Female
 Male

(C) RACE/NATIONAL ORIGIN

I do not wish to furnish this information

American Indian, Alaskan Native
 White

Asian
 Hispanic/Latino

Black or African American
 Not Hispanic/Latino

Native Hawaiian or Other Pacific Islander

(C) SEX:
 Female
 Male

LIST ADDITIONAL HOUSEHOLD MEMBERS AND DEPENDENTS (Do not include Participant and Co-Participant listed above)						
First and Last Names	Age	DOB	Relationship	Student	Earn/Receive \$	Comments
_____	_____	_____	_____	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	_____
_____	_____	_____	_____	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	_____
_____	_____	_____	_____	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	_____
_____	_____	_____	_____	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	_____
_____	_____	_____	_____	Y <input type="checkbox"/> N <input type="checkbox"/>	Y <input type="checkbox"/> N <input type="checkbox"/>	_____

Total Household Size: _____
 Single Adult
 2 Adults
 Single Parent
 2-Parents
 Section 8 to Homeownership

(P) EMPLOYMENT

Employer Name _____
 Union: Y N
 Self-Employed Y N

Mailing Address _____
 Human Resources Phone # _____

City, State, Zip _____

Position _____
 Date Started _____

Gross Pay Per Paycheck _____

Pay Frequency (Check One)
 Check all that apply to annual pay

Weekly
 Bi-Weekly
 Overtime
 Commission

Monthly
 Bi-Monthly
 Cash Tips
 Bonus

Other _____

(C) EMPLOYMENT

Employer Name _____
 Union: Y N
 Self-Employed Y N

Mailing Address _____
 Human Resources Phone # _____

City, State, Zip _____

Position _____
 Date Started _____

Gross Pay Per Paycheck _____

Pay Frequency (Check One)
 Check all that apply to annual pay

Weekly
 Bi-Weekly
 Overtime
 Commission

Monthly
 Bi-Monthly
 Cash Tips
 Bonus

Other _____

NeighborWorks HomeOwnership Center of Dutchess County Enrollment

(P) PART-TIME/SECOND/SEASONAL JOB

(C) PART-TIME/SECOND/SEASONAL JOB

Union: Y N
 Self-Employed Y N
 Employer Name _____
 Mailing Address _____
 City, State, Zip _____
 Position _____
 Date Started _____

Union: Y N
 Self-Employed Y N
 Employer Name _____
 Mailing Address _____
 City, State, Zip _____
 Position _____
 Date Started _____

Gross Per Paycheck _____
 Pay Frequency (Check One)
 Weekly Bi-Weekly
 Monthly Bi-Monthly
 Check all that apply to annual pay
 Overtime Commission
 Cash Tips Bonus
 Other _____

Gross Per Paycheck _____
 Pay Frequency (Check One)
 Weekly Bi-Weekly
 Monthly Bi-Monthly
 Check all that apply to annual pay
 Overtime Commission
 Cash Tips Bonus
 Other _____

OTHER INCOME (Submit supporting documentation i.e. Child Support Order, Award Letters, Statements, Etc.)

Type	P/C	Monthly	Comments	Type	P/C	Monthly	Comments
Alimony		\$ _____	_____	SSI		\$ _____	_____
Child Support		\$ _____	_____	SSD		\$ _____	_____
Disability		\$ _____	_____	Unemployment		\$ _____	_____
Insurance/Annuity		\$ _____	_____	VA Benefits		\$ _____	_____
Interest/Dividends		\$ _____	_____	Worker's Comp.		\$ _____	_____
Pension		\$ _____	_____	Other		\$ _____	_____
Public Assistance		\$ _____	_____	Other		\$ _____	_____
Social Security		\$ _____	_____	Other		\$ _____	_____

Savings Account Balance:

Account 1: \$ _____
 Account 2: \$ _____

LIST ALL PRIOR JOB PERIODS OF UNEMPLOYMENT FROM THIS YEAR AND LAST (account for all of last year's W-2s & 1099s)
(Match the names of employers/agencies to W-2s and 1099-Gs, Etc. (i.e. job title, unemployed, homemaker, student, disabled, ill, etc.))

P/C	Employer/Agency/Institution	Position/Status	Start Date	End Date
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Credit Scores: (P) _____ (C) _____

I/We authorize the NeighborWorks® HomeOwnership Center of Dutchess County to obtain a credit report in connection with my/our request to enroll in the program. I/We understand that this is not an application for credit and that enrollment in this program does not guarantee approval of any mortgage for which I/we may apply. Furthermore, I/we authorize the NeighborWorks® HomeOwnership Center of Dutchess County to share the information provided by me/us on this enrollment form with financial institutions, their subsidiaries and partners.

Participant's Signature _____ Date _____ Co-Participant's Signature _____ Date _____

How Did Your Hear About Us

<input type="checkbox"/> NHC-DC customer	<input type="checkbox"/> Hudson River Housing Web site	<input type="checkbox"/> HUD/Fannie Mae
<input type="checkbox"/> Legal services of the Hudson Valley	<input type="checkbox"/> Referred by a bank	<input type="checkbox"/> Dutchess County. FTHB
<input type="checkbox"/> A Hudson River Housing program	<input type="checkbox"/> If yes, bank name _____	<input type="checkbox"/> City of Poughkeepsie FTHB
<input type="checkbox"/> Walk-in	<input type="checkbox"/> Referred by a realtor	<input type="checkbox"/> Other (please explain) _____
	<input type="checkbox"/> If yes, realtor name _____	<input type="checkbox"/> Radio, <input type="checkbox"/> TV <input type="checkbox"/> Billboard

Hudson River Housing, Inc.
Pre-Purchase Service Delivery

Our staff has been specially trained in Pre-Purchase Counseling and Education. Hudson River Housing offers a full range of educational services designed to prepare you to purchase and maintain a home. You will be assigned a Housing Counselor to assist you in assessing your situation and gaining a full understanding of what options may be available to you.

WHAT HRH STAFF WILL DO -

At the appointment with the Housing Counselor, HRH will:

- 1.) Conduct ourselves in a professional manner, maintaining respect and confidentiality with all parties.
- 2.) Gather and analyze the documents we requested from you to obtain an accurate assessment of your current situation.
- 3.) Review your current Credit Report to obtain an accurate review of your obligations.
- 4.) We will analyze your monthly income and expenses, based on the household budget information you provided.
- 5.) Create and deliver an action plan to identify specific recommendations for tasks that can be carried out by you going forward.
- 6.) May refer to other housing services of HRH or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. The customer is not obligated to use or purchase any of the services offered.
- 7.) May provide information and education on numerous loan products and housing programs as appropriate. The customer is in no way obligated to choose any of these particular loan products or housing programs.

WHAT HRH STAFF WILL NOT DO -

1.) Make decisions for you.

We will do our best to ensure that you understand all of the options available to you, but we will not take responsibility for any decisions made. That responsibility rests solely with you.

2.) Give legal advice.

As Housing Counselors, we are frequently asked questions that should only be answered by qualified attorneys. It is not our desire to withhold information, but we simply cannot offer advice, or opinions on legal matters.

HRH Customer Rights & Responsibilities

A resolution cannot be reached without the active participation of the customer. Therefore, the customer is responsible to:

- 1.) Treat all parties with courtesy and respect.
- 2.) Provide accurate and complete information.

CUSTOMER AFFIRMATION

I have read the HRH Customer Service Agreement. I request to participate in this program, with a full understanding of the parameters, procedures and responsibilities described herein.

Borrower

Co-Borrower

Date

HRH Staff

Hudson River Housing, Inc.
Privacy Policy

NeighborWorks HomeOwnership Center of Dutchess County is 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
- 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 (845) 454-9288 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 may also disclose any 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.