

NeighborWorks® HomeOwnership Center of Dutchess County

313 Mill Street

Poughkeepsie, NY 12601

845.454.5176 Option 6(phone) 845.485.1641 (fax)

www.hudsonriverhousing.org

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.

Group Education Courses

KEYS TO HOMEOWNERSHIP

Keys to HomeOwnership is designed 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 counseling session with a housing counselor to set a path to homeownership.

THE HOME CLUB

The Home Club provides 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.

FINANCIAL HEALTH

Financial Health 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 counseling session with a housing counselor to review a personal credit report and set goals for a stronger financial future.

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

Counseling Services

FIRST TIME HOMEBUYER PRE PURCHASE COUNSELING

Your Housing Counselor will help to prepare you to purchase a home through personal one-on-one counseling session and will maintain a relationship with you throughout the entire home buying process

- **Credit & Budget Counseling** for First Time Homebuyers in need of assistance in raising their credit scores for pre-qualify for a mortgage. Methods in calculating household income and expenses leads to setting goals and making an action plan to meet them.
- **Grant Eligibility** for first time homebuyers. Your Housing Counselor will explain what grants are currently available and assist in determining if your household is eligible.
- **Pre-Purchase Fast Track Counseling:** This counselling session is a time-condensed version of **The Home Club** and is available to households that are currently in the mortgage process with a lender.
- **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 Intervention Counseling

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

CENTER STAFF

Mary F. Linge, *Director of Real Estate Development*

Lashonda Denson, *Homeownership Center Manager*

Kim Gianna, *Housing Counselor*

Leona O'Connell, *Housing Counselor*

Amanda Sutton, *Housing Counselor*

OUR LOCAL PARTNERS

NeighborWorks® America

City of Poughkeepsie

Dutchess County Real Estate

Brokers

NYS Office of the Attorney

General

M&T Bank

Trustco Bank

Hudson Valley Federal Union

Bank of America

Citizen's Bank

Private Donors

First Niagara

Rhinebeck Bank

TD Bank

Ulster Savings Bank

There are fees associated with some our Education and Counseling services. Fees may be waived for eligible participants. Please call for details.





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Thank you for inquiring about our home buyer education program. This will be an exciting time for you, and it is our privilege to guide you through this journey. The enclosed brochure outlines the comprehensive programs and services offered through NeighborWorks HomeOwnership Center of Dutchess County. *There are fees associated with our Counseling & Education Services. If you feel these fees will cause a financial hardship please call our office to speak to the Homeownership Center Manager.*

To get started, please complete & sign the enclosed enrollment form (front and back), the Service Delivery Agreement and Credit Authorization. The forms can be sent to Lashonda Denson at ldenson@hudsonriverhousing.org mailed or dropped off to our office at 313 Mill Street, Poughkeepsie, NY 12601.

Once received we will register you for our Keys to Homeownership Class. The fee for Keys to Homeownership is \$25 which can be paid at the time of registration. Fees can be paid by check/money order or credit/debit card.

If you have any questions, please call us at (845) 454-5176 Option 6. We look forward to working with you!



NeighborWorks® HomeOwnership Center of Dutchess County Enrollment

Participant:

First Name _____	M.I. _____	Last Name _____
Street Address _____	City _____	
State _____ Zip Code _____	County _____	
Mailing Address _____	City _____	
State _____ Zip Code _____	County _____	
Home Phone () _____	E-Mail _____	
Cell Phone () _____	Work Phone () _____	
Age _____ Birthdate _____	Disabled? Yes No	
Citizenship <input type="checkbox"/> US Citizen <input type="checkbox"/> Foreign Born <input type="checkbox"/> Resident Alien <input type="checkbox"/> Other	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced	
Military Status <input type="checkbox"/> Active <input type="checkbox"/> Veteran <input type="checkbox"/> None	Education <input type="checkbox"/> Primary <input type="checkbox"/> HS/GED <input type="checkbox"/> College <input type="checkbox"/> Vocational <input type="checkbox"/> None	
Homeowner Paying a Mortgage <input type="checkbox"/> Yes <input type="checkbox"/> No	Renter Paying Rent? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Race/National Origin: 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 chose to furnish it. If you furnish this information, please provide both the 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 indicate below

I do not wish to furnish this information

- American Indian/Alaskan Native
 Asian
 Black or African American
 Native Hawaiian or Pacific Islander
 White
 More than 1 Race
 Hispanic/Latino
 Not Hispanic/Latino
Sex Male Female Other/Non-Conforming

Co-Participant:

First Name _____	M.I. _____	Last Name _____
Street Address _____	City _____	
State _____ Zip Code _____	County _____	
Mailing Address _____	City _____	
State _____ Zip Code _____	County _____	
Home Phone () _____	Work Phone () _____	
Cell Phone () _____	E-Mail _____	
Age _____ Birthdate _____	Disabled? Yes No	
Citizenship <input type="checkbox"/> US Citizen <input type="checkbox"/> Foreign Born <input type="checkbox"/> Resident <input type="checkbox"/> Alien <input type="checkbox"/> Other	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced	
Military Status <input type="checkbox"/> Active <input type="checkbox"/> Veteran <input type="checkbox"/> None	Education <input type="checkbox"/> Primary <input type="checkbox"/> HS/GED <input type="checkbox"/> College <input type="checkbox"/> Vocational <input type="checkbox"/> None	
Homeowner Paying a Mortgage <input type="checkbox"/> Yes <input type="checkbox"/> No	Renter Paying Rent? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Race/National Origin: 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 chose to furnish it. If you furnish this information, please provide both the 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 indicate below

I do not wish to furnish this information

- American Indian/Alaskan Native
 Asian
 Black or African American
 Native Hawaiian or Pacific Islander
 White
 More than 1 race
 Hispanic/Latino
 Not Hispanic/Latino
Sex Male Female Other/Non-Conforming

List Additional Household Members And Dependents (Do not include Participant and Co-Participant)

	First & Last Name	Age	DOB	Relationship	Household	Dependent	Earning Income
1	_____	_____	_____	_____	Y N	Y N	Y N
2	_____	_____	_____	_____	Y N	Y N	Y N
3	_____	_____	_____	_____	Y N	Y N	Y N
4	_____	_____	_____	_____	Y N	Y N	Y N
5	_____	_____	_____	_____	Y N	Y N	Y N
6	_____	_____	_____	_____	Y N	Y N	Y N
7	_____	_____	_____	_____	Y N	Y N	Y N
8	_____	_____	_____	_____	Y N	Y N	Y N

NeighborWorks® HomeOwnership Center of Dutchess County Enrollment

Participant Full Time Employment	Participant Second/Part-Time/Seasonal Employment
Employer Name _____ Mailing Address _____ City _____ State _____ Zip _____ HR Phone # _____ Date Started _____ Business Type _____ Position _____ Trade Union Yes No Self Employed Yes No Pay Frequency Weekly Bi-Weekly Monthly Bi-Monthly Annually Gross Pay per paycheck \$ _____	Employer Name _____ Mailing Address _____ City _____ State _____ Zip _____ HR Phone # _____ Date Started _____ Business Type _____ Position _____ Trade Union Yes No Self Employed Yes No Pay Frequency Weekly Bi-Weekly Monthly Bi-Monthly Annually Gross Pay per paycheck \$ _____

Co-Participant Full-Time Employment	Co-Participant Second/Part-Time/Seasonal Employment
Employer Name _____ Mailing Address _____ City _____ State _____ Zip _____ HR Phone # _____ Date Started _____ Business Type _____ Position _____ Trade Union Yes No Self Employed Yes No Pay Frequency Weekly Bi-Weekly Monthly Bi-Monthly Annually Gross Pay per paycheck \$ _____	Employer Name _____ Mailing Address _____ City _____ State _____ Zip _____ HR Phone # _____ Date Started _____ Business Type _____ Position _____ Trade Union Yes No Self Employed Yes No Pay Frequency Weekly Bi-Weekly Monthly Bi-Monthly Annually Gross Pay per paycheck \$ _____

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

List All Prior Job Periods of Unemployment From This Year and Last (account for all of last years W-2s and 1099s)				
Employer/Agency	P/C	Position/ Status	Start Date	End Date

I/we authorize 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 the enrollment in this program does not guarantee approval of any mortgage for which I/we may apply. Furthermore, I/we authorize 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"/> Legal Services of the Hudson Valley <input type="checkbox"/> A Hudson River Housing program <input type="checkbox"/> Walk-in	<input type="checkbox"/> Hudson River Housing Web site <input type="checkbox"/> Referred by a bank <input type="checkbox"/> If yes, bank name _____ <input type="checkbox"/> Referred by a realtor <input type="checkbox"/> If yes, realtor name _____	<input type="checkbox"/> HUD/Fannie Mae <input type="checkbox"/> Radio/TV <input type="checkbox"/> Billboard <input type="checkbox"/> Other (please explain) _____	

Hudson River Housing, Inc.
Pre-Purchase Service Delivery

Our staff has been specially trained in Pre-Purchase/Financial Fitness Education & Counseling. 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.) 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.) Make referrals to other housing services of HRH, another agency or agencies or known alternative services 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.) 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.
- 8.) Provide information and education on home inspections and the importance of receiving a home inspection before the purchase of a home.

Hudson River Housing Inc.
NeighborWorks HomeOwnership Center of Dutchess County

Hudson River Housing, Inc.
Pre-Purchase Service Delivery

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.

3.) Request to be reviewed for a fee waiver. Fees are waived if the customer can show that the fees associated with HRH's Homebuyer Counseling/Financial Fitness Education & Counseling services will cause a financial hardship.

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.
NeighborWorks HomeOwnership Center of Dutchess County

Hudson River Housing, through the NeighborWorks® HomeOwnership Center of Dutchess County will obtain your credit report. This report will be used to evaluate your mortgage-ready status. Please complete and sign this form and return it with the Homebuyer Education Enrollment Form to the address below. Please note that this credit report is considered a Soft Touch Report meaning your credit score will not be affected.

CREDIT REPORT AUTHORIZATION FORM

“I”, “me”, or “my” refers to each Applicant who signs below. I authorize Hudson River Housing to obtain a credit report to review my initial request for a credit counseling

If Hudson River Housing does obtain a credit report on me, I will, upon request, be informed of that fact and of each bureau’s name and address.

Applicant’s Signature Date

Co-Applicant’s Signature Date

PLEASE PRINT CLEARLY:

Participant’s Name

Co-Participant’s Name

Mailing Address

Mailing Address

City, State, Zip Code

City, State, Zip Code

Social Security Number (____) _____
Home Number

Social Security Number (____) _____
Home Number

(____) _____ (____) _____
Work Number Cell Number

(____) _____ (____) _____
Work Number Cell Number

Please submit, with enrollment form, to:
Hudson River Housing, Inc.
NeighborWorks® HomeOwnership Center
Of Dutchess County
313 Mill Street
Poughkeepsie, NY 12601
(845) 454-5176

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) 454-5176 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.