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Dear Future Homeowner,

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.

To enroll, please complete & sign the enclosed enrollment form (front and back) and Service Delivery Agreement. The forms can be e-mailed to loconnell@hudsonriverhousing.org. Forms will not be accepted by mail at this time.

Once you are enrolled in the program we will schedule your one on one credit/budget counseling session with a housing counselor. The fee for this session is \$25 which can be paid by debit/credit card by phone at the time of enrollment.

If you have any questions, please call us at (845) 276-3689. We look forward to working with you!

*Housing with compassion...
Development with vision*



NeighborWorks® HomeOwnership Center of Dutchess County Enrollment

Participant Full Time 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 \$ _____

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 \$ _____

Co-Participant Full-Time 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 \$ _____

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 \$ _____

Other Income

Type	P/C	Monthly Amount	Comments
Alimony/Child Support		\$	
Disability/Pension		\$	
Insurance/Annuity		\$	
Interest/Dividends		\$	
Public Assistance		\$	

Type	P/C	Monthly Amount	Comments
SS/SSI/SSD		\$	
Unemployment		\$	
VA Benefits		\$	
Worker's Comp.		\$	
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"/> 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"/> Radio/TV |
| <input type="checkbox"/> A Hudson River Housing program | <input type="checkbox"/> If yes, bank name _____ | <input type="checkbox"/> Billboard |
| <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 _____ | |

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 _____	Social Security # _____	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
 Other
 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 _____	Social Security # _____	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
 Other
 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

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.

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