Hello Letter!

Dear Home-Buyer:

Downstreet Housing & Community Development is pleased you are interested in our Financial Wellness Program. Learning new ways to manage your financial life can improve your credit and create stability in your life for the short and long term. Additionally, we realize that the dream of buying a home can be both exciting and confusing at the same time. We work closely with local and national partners to provide you information and guidance through this complex process.

The Homeownership Center at Downstreet is a HUD-based and approved education and counseling agency and a chartered member of NeighborWorks America®.

Included in this registration packet is; service descriptions, registration forms, checklist of additional info needed and required disclosures explaining how we do business. Please READ and COMPLETE/GATHER, AND RETURN all documents to Downstreet. Once we receive your completed packet, we will reach out to schedule your initial meeting.

Our Financial Wellness Program is comprised of four offerings that are supported with individual counseling throughout:

- Pre-purchase Counseling: An initial individual consultation to identify where you best fit in our program where we create a personalized action plan to get you started on a path to reaching your Financial Wellness goals.
- Credit Counseling: A comprehensive review of your credit and how to best build and/or repair your credit.
- eHome America self-guided Homebuyer Education Workshop: An online HUD approved homebuyer education workshop that reviews the homebuyer process.
- Purchase Ready workshop – A complete review of mortgage loans, how they work and what's available to first time home buyers. An in-depth breakdown of the steps to shopping for and buying a home. A detailed review of key documents required to buy a home. A review of the responsibilities of owning and maintaining a home.

A few important items to note:

- This registration packet must be completed and returned to Downstreet before your consultation meeting can be scheduled.
- When you complete the Purchase Ready workshop you will receive a certificate of completion that meets the requirements of FHA, VA, VHFA, Fannie Mae, Freddie Mac, USDA Rural Development, NeighborWorks® America®, Downstreet's Shared Equity program and a growing number of local conventional lenders.
- Downstreet offers fair and easy access to all programs and services. If you are in need of an accommodation due to a special need, disability, financial hardship*, learning barrier or language barrier you can contact Downstreet prior to the workshop or service. Downstreet asks for ample notice that allows enough time to coordinate the accommodation when applicable.

*Scholarships are available for services. Please contact the HomeOwnership Center to find out if you are eligible.

We look forward to working with you to achieve your financial goals!

Downstreet's Homeownership Center Staff

Program Disclosure Form

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: Downstreet Housing and Community Development is a nonprofit, HUD-approved comprehensive housing counseling agency. Downstreet is a Vermont State Community Development organization, was fully chartered as a NeighborWorks Organization in August 2000, and was certified by the US IRS as a "501(c)3" in November 1998.

Downstreet has been assisting residents with their housing needs since 1987, respectively. We provide educational workshops and housing counseling including pre-purchase, foreclosure prevention, and non-delinquency post-purchase counseling. We also offer a variety of housing-related services including affordable apartment rentals, first-time homebuyer down payment assistance, and home improvement deferred payment loan programs. Downstreet also provides assistance to local governments for community planning efforts and community facility projects.

We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

Client and Counselor Roles and Responsibilities:

Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
• Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history. • Preparing a Client Action Plan that lists the steps that you and your counselor will take in order, to achieve your housing goal. • Preparing a household budget that will help you manage your debt, expenses, and savings. • Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal. • Neither your counselor nor employees, agents, or directors may provide legal advice.	• Completing the steps assigned to you in your Client Action Plan. • Providing accurate information about your income, debts, expenses, credit, and employment. • Attending meetings, returning calls, providing requested paperwork in a timely manner. • Notifying TRIP or your counselor when changing housing goal. • Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended. • Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

Agency Conduct: No Downstreet employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Intake Form

Type of Appointment:	◻ Credit Counseling		◻ Foreclosure Counseling	◻ Credit Counseling	
Referral Source (How did you hear about us?)					
Do you currently rent or own?		◻ Rent	◻ Own		◻ Other
What is Your monthly rent/mortgage expense?			$		
Marital Status	◻ Single	◻ Married	◻ Divorced	◻ Seperated	◻ Widowed
Household Size:		Number of Adults:		Number of Children (<18)	
Is anyone in the household disabled?		◻ No	◻ Self	◻ Other:________________	
Do you pay child support?	◻ No	◻ Yes, Monthly amount $		◻ Current	◻ Not Current
What is the condition of your vehicle(s)?					

Client 1 information

Last Name:	First Name:	MI:	Social Security Number:		
DOB:	Military Status: ◻ None ◻ Active ◻ Veteran	Gender:	◻ Female ◻ Male ◻ Non-Binary ◻ Other: ______________		
Street Address (with Apt Number)		City:		State:	Zip:
Mailing Address (if Different)		City:		State:	Zip:
Daytime Phone:		E-Mail:			
Race (Check all that apply):	◻ African-American/ Black ◻ White	◻ Asian ◻ Other:	◻ Native American ________________	◻ Pacific Islander	
Ethnicity: ◻ Hispanic/Latino	◻ Non Hispanic/Latino				
Highest Education: ◻ Less Than Highschool		◻ GED/Highschool	◻ 2-Year Degree/Trade School		
◻ Some College ◻ 4-Year Degree	◻ Masters	◻ Above Masters		◻ Apprenticeship	
Have you filed for bankruptcy in the last 10 years?		◻ No	◻ Chapter 7 ◻ Chapter 13	Discharge Date:	

Client 2 information

Last Name:	First Name:	MI:	Social Security Number:		
DOB:	Military Status: ◻ None ◻ Active ◻ Veteran	Gender:	◻ Female ◻ Male ◻ Non-Binary ◻ Other: ______________		
Street Address (with Apt Number)		City:		State:	Zip:
Mailing Address (if Different)		City:		State:	Zip:
Daytime Phone:		E-Mail:			
Race (Check all that apply):	◻ African-American/ Black ◻ Pacific Islander	◻ Native American ◻ Other:	________________	◻ Asian	◻ White
Ethnicity: ◻ Hispanic/Latino	◻ Non Hispanic/Latino				
Highest Education: ◻ Less Than Highschool		◻ GED/Highschool	◻ 2-Year Degree/Trade School		
◻ Some College ◻ 4-Year Degree	◻ Masters	◻ Above Masters		◻ Apprenticeship	
Have you filed for bankruptcy in the last 10 years?		◻ No	◻ Chapter 7 ◻ Chapter 13	Discharge Date:	

Intake Form

Employment Income				
Employment Income	☐ Client 1	☐ Client 2		Employer Name:
Frequency: ☐ Weekly	☐ Semi-Monthly	☐ Biweekly	☐ Monthly	Address:
Hourly Rate/Annual Salary:				
Employment Dates:	to			Position:
Employment Income	☐ Client 1	☐ Client 2		Employer Name:
Frequency: ☐ Weekly	☐ Semi-Monthly	☐ Biweekly	☐ Monthly	Address:
Hourly Rate/Annual Salary:				
Employment Dates:	to			Position:
Employment Income	☐ Client 1	☐ Client 2		Employer Name:
Frequency: ☐ Weekly	☐ Semi-Monthly	☐ Biweekly	☐ Monthly	Address:
Hourly Rate/Annual Salary:				
Employment Dates:	to			Position:
Employment Income	☐ Client 1	☐ Client 2		Employer Name:
Frequency: ☐ Weekly	☐ Semi-Monthly	☐ Biweekly	☐ Monthly	Address:
Hourly Rate/Annual Salary:				
Employment Dates:	to			Position:

Income Information					
Social Security:	Monthly	$	Pension:	Monthly	$
Unemployment:	Weekly	$	Investment Income:	Monthly	$
Alimony:	Monthly	$	Veterans Benefits:	Monthly	$
Child Support:	Monthly	$	Other Income:		$

Home Buyer Section

Are You a First-Time Homebuyer? ☐ Yes ☐ No

Do you know what area you would like to purchase in?
☐ Lamoille ☐ Orange ☐ Washington ☐ Undecided ☐ Other

How soon would you like to purchase?
☐ 0-3 Months ☐ 3-6 Months ☐ 6-12 Months ☐ 1-3 Years ☐ 3+ Years

Home Purchase Contract Pending? ☐ No ☐ Yes, Sale Price $ Realtor

Do you receive a section 8 rental voucher? ☐ No ☐ Yes, Voucher Amount $

Cash/Savings/Investments to be used for buying a home		
Client 1:	Client 2:	Total
$	$	$

By signing below, I Certify that all the above information is correct, accurate and true to the best of my knowledge. I understand that false or misleading information may be grounds for rejection as a client. Furthermore, I understand that the completion of this form is not an application, but does signify my interest in participating in the Downstreet Neighborworks HomeOwnership Center's Credit Counseling or Pre-Purchase Program.

Client 1 Signature Date

Client 2 Signature Date

Income and Spending Plan

Spending Group	Spending & Savings Categories	Current Monthly Amount	Current Periodic Amount	Monthly & Periodic Target Amount
Savings	Savings / Investments			
	Retirement savings			
Medical	Medical Insurance			
	Co-Pays/Doctors			
	Non-Prescription Medication			
	Prescription Medication			
	Veterinary			
Education	Student Fees			
	Tuition			
	Books			
	Supplies			
Entertainment	Cable / Satellite TV			
	Movies / Shows			
	Literature/Newspapers/Mags.			
	Travel Fares & Lodging			
Housing	Rent / Leases			
	Mortgage / Home			
	Furnishings			
	Home Repairs			
	Home Improvements			
	Insurance – Home/Renters			
	Utilities – Heat / Power			
	Utilities – Water/Sewer/Garbage			
	Cell Phone(s)/Telephone/Fax			
	Internet			
	Lawn Care/Snow Removal			
Food	Groceries			
	Meals Out			
	Kids Lunch			
	Pet Supplies			

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Income and Spending Plan
Cont.

Spending Group	Spending & Savings Categories	Current Monthly Amount	Current Periodic Amount	Monthly & Periodic Target Amount
Personal Care	Hair Cuts			
	Grooming			
	Laundry/Dry Cleaning			
Transportation	Auto Loan 1			
	Auto Loan 2			
	Gas/Oil			
	Auto Repair(s)			
	Insurance			
	Parking/Tolls			
	License/Registration			
	Auto Cleaning			
Other	Bank Charges			
	Child Care			
	Postage/Shipping			
	Gifts			
	Life Insurance			
	Misc. Money			
	Charitable Contributions			
	Credit Card 1			
	Credit Card 2			
	Credit Card 3			
	Credit Card 4			
	Credit Card 5			

TOTAL MONEY OUT and SAVINGS		**Current Monthly Amount**	**Current Periodic Amount**
INCOME		**Current Monthly Amount**	**Current Periodic Amount**
	Wages/Salary 1		
	Wages/Salary 2		
	Other income 1		
	Other income 2		
TOTAL MONEY IN			

SUPPORTING DOCUMENT CHECKLIST

Please provide <u>copies</u> of the following documentation along with your completed registration packet to your housing counselor **and** include in the *<u>subject line: client 1 last name,</u>* or you can mail it to the below address.

Downstreet Housing and Community Development
Attn: HOC
22 Keith Avenue
Suite 100
Barre, VT 05641

REQUIRED MATERIALS:

- Completed Income and Spending Plan (Included)
- Proof of Income (all that apply to household)
  - One month of current pay stubs (household members over 18)
  - SSI/Disability award letter
  - Retirement Statement
  - Alimony and Child Support Documentation
- Last two months Banking Statements
  - Checking
  - Savings
- Last 2 years of Federal Taxes
- Last 2 years of W-2's
- Divorce Decree or Separation Documents
- Bankruptcy Documentation
- Other: ______________________________

Privacy Policy

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.
Downstreet Housing and Community Development (Downstreet) 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 personal information shared orally and/or in writing will be managed within ethical and legal considerations.
Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publically available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts

What personal information does Downstreet collect about you?

We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references Credit Reports

What categories of information do we disclose and to whom?

We may disclose the following personal information to HUD, NeighborWorks America, financial service providers (such as companies providing home mortgages), Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others; such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency; such as your credit bureau reports, your credit and payment history, your credit scores, and/or your creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs. We may also disclose personal information about you to third parties as permitted by law.

How is your personal information secured?

We restrict access to your nonpublic personal information to Downstreet employees who need to know that information in order to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

Opting Out of Certain Disclosures

You may direct Downstreet to not disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit Downstreet's ability to provide services such as foreclosure prevention counseling. If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision any time by contacting our agency.

○ **OPT-OUT: I request that Downstreet make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that Downstreet will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting Downstreet.**

RELEASE: I hereby authorize Downstreet to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy practices and disclosures.

____

Client 1 Name (printed)   Signature   Date   Client 2 Name (printed)   Signature   Date

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Authorization to Release Information

Name: __________________________ Social Security Number: ______________________ D.O.B. _______________

Name: __________________________ Social Security Number: ______________________ D.O.B. _______________

Address:____ Phone: _______________

Address:____ Phone: _______________

This document constitutes my/our consent for the following organization(s) to release information to Downstreet Housing & Community Development Homeownership Center (DWNST HOC) and for DWNST HOC to release information to said organizations(s), for the purposes of any/all Down Payment and Home Purchase Services, Homebuyer Education/Counseling, Credit, Budget, and Financial Counseling, Foreclosure/Mortgage Delinquency Counseling, Home Rehabilitation and Lending Services:

- Credit Bureau Services of Vermont (CBC) and Equifax, Experian, and TransUnion to obtain my credit report
- Banks and/or other lending institutions associated with the transaction(s), to include providing a copy of my Closing Disclosure Settlement Statement to DWNST HOC upon the purchase of my home.
- Attorneys, mediators, and/or title companies associated with the transaction(s)
- Creditors and/or collections agencies
- Housing and Urban Development (HUD)
- NeighborWorks®
- Efficiency Vermont
- Habitat for Humanity
- USDA Rural Development (RD)
- Vermont State Housing Authority
- Vermont Housing Finance Agency (VHFA)
- Homeowner's Insurance/Hazard insurance agencies and/or companies
- Any and all Social Service Agencies to which I am referred
- Social Security Administration
- My employer(s) for purposes of verifying employment and income
- Depositories for purposes of verifying account balances and account history
- Housing Advisors: Cheryl Moyer, Kira Charissakis, Bill Meckel, Volicia Smith and/or Downstreet HomeOwnership Center staff
- Other____

A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature (s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.
By checking this box I am authorizing my typed name to act as my signature below.

Signature: ____ Date: __________________________

Signature: ____ Date: __________________________

DOWNSTREET
Housing & Community Development

Housing Counseling Disclosure Agreement

I understand that the Downstreet Homeownership Center provides the following counseling services:

- Budget and Credit Counseling
- Pre- and Post-Purchase Counseling
- Home Rehabilitation Counseling
- Homeland Grant Information Counseling

- I voluntarily seek such counseling, after which I will receive recommendations for handling my personal needs which may include referrals to other agencies, as appropriate.
- I understand that Downstreet Homeownership Center receives funds from various sources and as a result of these funders, may be required to share some of my personal information with these sources as part of program monitoring, compliance and evaluation. I AUTHORIZE THE SHARING BY THE HOMEOWNERSHIP CENTER OF SUCH INFORMATION.
- I give permission for Downstreet Homeownership Center to follow-up with me for purposes of program evaluation, and to share with other representatives of Downstreet Homeownership Center information obtained during these discussions if required or necessary.
- I may be referred to other agencies as appropriate, to assist me with issues that have been identified. I understand that I am NOT obligated to use any of the services or agencies that may have been offered to me.
- Downstreet Homeownership Advisors may answer questions and provide information but WILL NOT GIVE LEGAL ADVICE. If I want legal advice, I understand I must work with an attorney or other individual qualified to provide legal advice.
- I understand that Downstreet Homeownership Center and its agents provide homebuyer education information including information on various loan products, housing programs and other issues, I acknowledge that the counseling I receive in no way obligates me to choose any of the particular products or follow any recommendations whatsoever.
- I understand that Downstreet Homeownership Advisors are providing information only and that I may use such information in whatever manner I choose and the choices I make are mine and mine alone.

- I understand that Downstreet's Homeownership Center's services are provided at will and any customer has the right to refuse services provided at any time and can withdraw from Downstreet's services at any time.

□ By checking this box I am authorizing my typed name to act as my signature below.

Signature: ______________________________ Date: ________________

Signature: ______________________________ Date: ________________

Conflict of Interest Statement

-Please keep a copy for your records-

Downstreet Housing and Community Development (DHCD) is a non-profit housing organization subject to the laws of the State of Vermont. DHCD values the trust of its customers and is committed to fair and professional relationship. This notice describes the HomeOwnership Center's policy to avoid conflicts of interest. DHCD has clear protocols and policies in order to avoid conflicts of interest which include a limit on gifts that can be received by staff, a requirement to not engage in any activity that would result in personal gain to an employee and his/her relative, and a prohibition against preferential treatment of organizations or individuals. Where applicable, DHCD's standard is to offer at least three options of lenders, Realtors@, inspectors, attorneys and contractors when providing resources to our customers and clients.

DHCD's personnel policy for Conflict of Interest reads:

All employees must avoid engaging in any activity that could create a conflict of interest or the appearance of a conflict of interest. A potential or actual conflict of interest occurs whenever an employee is in a position to influence a decision that may result in personal gain for the employee or an immediate family member as a result of Downstreet's business dealings. A conflict may also arise if an employee engages in activity that has an adverse impact on the ability of Downstreet to carry out its mission in an efficient, effective manner. It is impossible to relate all of the situations that may cause or give the appearance of a conflict for Downstreet, but the following are examples of types of prohibited conduct that may create an actual or potential conflict:

- Any business dealing of Downstreet that results in personal gain to an employee or their relative.
- Interfering with any business opportunity of Downstreet for personal gain to the employee or their relative.
- Acceptance of gifts, money, discounts, or gratuities from any person or entity doing business or seeking to do business with Downstreet, particularly if the item is not offered to the general public.
- An offer by an employee to provide anything of value to a person or organization to induce them to do business with Downstreet, except as reasonable compensation for agreed-upon services.
- An employee or employee's close relative serving or attempting to serve on the Board of Directors of Downstreet.
- An employee engaging in outside employment/volunteer positions that could interfere with the employee's efficient performance of their job (i.e. own business, city council, etc.) or compete with Downstreet.
- Preferential treatment of a vendor that is not based on business needs.
- Any conduct that disrupts or damages the business activities or mission of Downstreet.
- Public opposition of any Downstreet mission-related activity or project.

If an employee becomes aware of any conduct that may create an actual or potential conflict of interest or questions whether any conduct may violate this policy, the employee must bring the conduct to the immediate attention of their supervisor, the Chief Financial Officer, or the Executive Director. The Executive Director will have the final discretion in determining whether or not conduct is prohibited under this policy.
The purpose of this policy is to protect employees and Downstreet from any conflict of interest that might arise.

We thank you for your confidence in Downstreet Housing and Community Development and the Homeownership Center and for allowing us to help meet your housing needs.