DOWNSTREET
Housing & Community Development

Hello Letter!

Dear Applicant:

Downstreet Housing & Community Development is pleased you are interested in our Shared Equity Program. This program is intended to make housing in our communities permanently affordable. Downstreet provides down payment assistance to home buyers through grants up to 20% of the purchase price to those who are at or below 120% of the area median income as defined by the Department of Housing and Urban Development (HUD). The grant stays attached to the home upon resale and is recycled to the next income-eligible purchaser. In exchange for the grant, the purchaser agrees to limit the amount of market appreciation taken at the time of resale. This internationally recognized model of shared equity homeownership is funded through a public/private partnership of local, state, and national investors.

Included in this eligibility application are; service descriptions, registration forms, checklist of additional info needed, and required disclosures for the program. Please READ and COMPLETE/GATHER, AND RETURN all documents to Downstreet. Documents can be emailed back to the counselor or sent by mail or fax to the following:

Downstreet Housing & Community
Development
Attn: HOC
22 Keith Ave, Suite 100
Barre, Vermont 05641
Fax: (802) 479-0120

Applications won't be reviewed until all documents are received. Once we receive your completed packet, please allow five to seven business days for review and eligibility determination.

Sincerely,

Downstreet's HomeOwnership Center

NeighborWorks®
CHARTERED MEMBER

DOWNSTREET
Housing & Community Development

SUPPORTING DOCUMENT CHECKLIST

Please provide copies of the following documentation along with your completed registration packet to your housing counselor **and** include in the *subject line: client 1 last name,* 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:

- 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: _____

NeighborWorks®
CHARTERED MEMBER

DOWNSTREET
Housing & Community Development

Shared Equity Eligibility Application

Primary Applicant:			
Last Name:	First Name:	MI:	Social Security Number:
DOB:	Military Status: □ None □ Active □ Veteran	Gender:	□ Female □ Male □ Non-Binary □ Other _____
Race (Check all that apply):	□ African-American/ Black □ White	□ Asian □ Other	□ Native American □ Pacific Islander _____
Primary Language:		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		
Employment Status	□ Full Time Student □ Homemaker □ Self Employed □ Permanently unable to work □ Retired □ Unemployed □ Part-Time for Employer □ Full-Time for Employer □Seasonal Employment		
Occupation:			

Additional Household Member:			
Last Name:	First Name:	MI:	Social Security Number:
DOB:	Military Status: □ None □ Active □ Veteran	Gender:	□ Female □ Male □ Non-Binary □ Other _____
Race (Check all that apply):	□ African-American/ Black □ White	□ Asian □ Other	□ Native American □ Pacific Islander _____
Primary Language:		Ethnicity: □ Hispanic/Latino	□ Non Hispanic/Latino
How is This Person Related to the Applicant:	□ Dependent □ Other _____		
If Under 18 Years Old:			
Name of School Attending:	City or School District Attending:		
If Over 18 Years Old:			
Highest Education:	□ Less Than Highschool □ GED/Highschool □ 2-Year Degree/Trade School □ Some College □ 4-Year Degree □ Masters □ Above Masters □ Apprenticeship		
Employment Status	□ Full Time Student □ Homemaker □ Self Employed □ Permanently unable to work □ Retired □ Unemployed □ Part-Time for Employer □ Full-Time for Employer □Seasonal Employment		
Occupation:			

Additional Household Member:			
Last Name:	First Name:	MI:	Social Security Number:
DOB:	Military Status: □ None □ Active □ Veteran	Gender:	□ Female □ Male □ Non-Binary □ Other _____
Race (Check all that apply):	□ African-American/ Black □ White	□ Asian □ Other	□ Native American □ Pacific Islander _____
Primary Language:		Ethnicity: □ Hispanic/Latino	□ Non Hispanic/Latino
How is This Person Related to the Applicant:	□ Dependent □ Other _____		
If Under 18 Years Old:			
Name of School Attending:	City or School District Attending:		
If Over 18 Years Old:			

Co-applicant			
Last Name:	First Name:	MI:	Social Security Number:
DOB:	Military Status: □ None □ Active □ Veteran	Gender:	□ Female □ Male □ Non-Binary □ Other _____
Race (Check all that apply):	□ African-American/ Black □ White	□ Asian □ Other	□ Native American □ Pacific Islander _____
Primary Language:		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
Employment Status	□ Full Time Student □ Homemaker □ Self Employed □ Permanently unable to work □ Retired □ Unemployed □ Part-Time for Employer □ Full-Time for Employer □Seasonal Employment		
Occupation:			

Additional Household Member:			
Last Name:	First Name:	MI:	Social Security Number:
DOB:	Military Status: □ None □ Active □ Veteran	Gender:	□ Female □ Male □ Non-Binary □ Other _____
Race (Check all that apply):	□ African-American/ Black □ White	□ Asian □ Other	□ Native American □ Pacific Islander _____
Primary Language:		Ethnicity: □ Hispanic/Latino	□ Non Hispanic/Latino
How is This Person Related to the Applicant: □ Dependent □ Other _____			
If Under 18 Years Old:			
Name of School Attending:	City or School District Attending:		
If Over 18 Years Old:			
Highest Education:	□ Less Than Highschool	□ GED/Highschool	□ 2-Year Degree/Trade School
□ Some College	□ 4-Year Degree	□ Masters	□ Above Masters □ Apprenticeship
Employment Status	□ Full Time Student □ Homemaker □ Self Employed □ Permanently unable to work □ Retired □ Unemployed □ Part-Time for Employer □ Full-Time for Employer □Seasonal Employment		
Occupation:			

Additional Household Member:			
Last Name:	First Name:	MI:	Social Security Number:
DOB:	Military Status: □ None □ Active □ Veteran	Gender:	□ Female □ Male □ Non-Binary □ Other _____
Race (Check all that apply):	□ African-American/ Black □ White	□ Asian □ Other	□ Native American □ Pacific Islander _____
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DOB:	Military Status: □ None □ Active □ Veteran	Gender:	□ Female □ Male □ Non-Binary □ Other _____
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Race (Check all that apply):	□ African-American/ Black □ White	□ Asian □ Other	□ Native American □ Pacific Islander _____
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How is This Person Related to the Applicant: □ Dependent □ Other _____			
If Under 18 Years Old:			
Name of School Attending:	City or School District Attending:		
If Over 18 Years Old:			
Highest Education: □ Less Than Highschool □ GED/Highschool □ 2-Year Degree/Trade School □ Some College □ 4-Year Degree □ Masters □ Above Masters □ Apprenticeship			
Employment Status □ Full Time Student □ Homemaker □ Self Employed □ Permanently unable to work □ Retired □ Unemployed □ Part-Time for Employer □ Full-Time for Employer □Seasonal Employment			
Occupation:			

Additional Household Member:			
Last Name:	First Name:	MI:	Social Security Number:
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Race (Check all that apply):	□ African-American/ Black □ White	□ Asian □ Other	□ Native American □ Pacific Islander _____
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Highest Education: □ Less Than Highschool □ GED/Highschool □ 2-Year Degree/Trade School □ Some College □ 4-Year Degree □ Masters □ Above Masters □ Apprenticeship			
Employment Status □ Full Time Student □ Homemaker □ Self Employed □ Permanently unable to work □ Retired □ Unemployed □ Part-Time for Employer □ Full-Time for Employer □Seasonal Employment			
Occupation:			

Contact Information

Street Address (with Apt Number)	City:	State:	Zip:
Mailing Address (if Different)	City:	State:	Zip:
Primary Phone Number:	Primary Phone Number:		
E-Mail:	Alternative E-Mail:		

Other Information

Are you currently married, have a domestic partner, or in a common law marriage?		□ Yes □ No
Do you or any household member own or have owned within the last 3 years: any residential property/ real estate, or have interest in the same, including real estate in foreign countries?		□ Yes □ No
If yes, list the address and state:	Market Value: $	
Have you sold this property: □ Yes □ No	If Yes, List the date of sale:	
If you have not sold your home, please tell us about your mortgage:		
Unpaid balance:	Any other liens on the property?	If yes, how much:
Are you currently a DOWNSTREET tenant or homeowner?		□ Yes □ No
Are you at risk of being displaced from your current home?		□ Yes □ No
If Yes, Please explain:		
Do you or any household member need any special housing accommodations?		□ Yes □ No
If Yes, Please explain:		
Have you Completed the Homebuyer Education Workshop?	□ Yes □ No	When:
Have you completed a one-on-one financial counseling session?		□ Yes □ No
If Yes, When?	Counselor:	
Have you attended a Shared Equity Program Informational Meeting within the past year?		□ Yes □ No
How did you hear about the Shared Equity Program? □ Newspaper Ad □ Homebuyer Education □ DOWNSTREET Counselor □ Friend/Family □ Other_____		

Current Living Situation

What describes your current living situation?	□ Rent □ Own	□ Live with Others	□ Lease Purchase	□ Other
When did you move to this address?		#of current bedrooms		
Do you or any household member currently have a Section 8 voucher?			□ Yes □ No	
If Yes, Where is your voucher from? □ VHA □ BHA □ WHA □ St Albans HA □ Other _____				
Complete this section if you rent	Total Monthly Rent $	Water $	Electric $	Heat $

Desired Living Situation

How many months do you expect it to take before you are financial ready to purchase a home? □ less than 1 month □ 2-4 months □ 5-7 months □ 7-9 months □ 10 months or more	
Which of the following, if any, is a barrier to buying a home? Check all that apply. □ Insufficient savings for downpayment □ Insufficient income □ Over income □ Too many assets □ Poor Credit History □ Debt □ None □ Residence	
What type of home are you looking for? (House, Condo, Mobile)	How many bedrooms?
Please list the areas where you are interested in buying:	
What is your primary reason for purchasing a home?	
What is most important to you about the neighborhood where you purchase a home? Select your top 3. □ Schools □ Safety/Crime □ Proximity to work/school □ Proximity to amenities □ Proximity to family/friends □ Strong housing market □ Part of the shared equity program	
If you are already working with a lender, please complete the following:	
Company Name	Loan Officer
Phone #	Email
Have you been pre-approved for a mortgage? □ Yes □ No	If yes, please list amount $
How much money do you have saved for closing costs and/or additional down payment? $	
Are you expecting to receive a family gift toward closing costs and/or additional down payment? □ Yes □ No If yes, how much? $_____	

Income Information

Gross income is the combined pre-tax income for everyone in the household (regardless of whether or not they will be on the mortgage and/or deed) which includes job earnings, benefit payments, support payments, and income from assets.

Failure to report household income is considered fraud and can have serious consequences.

EMPLOYMENT INCOME - Please list all income any household member over age 17 receives from Self-Employment, Wages/Salaries, Overtime Pay, Commissions, Fees/Tips, and Bonuses

Household Member	TYPE of Income	Employer Name	Avg. hours/ wk	Pay schedule	Gross Monthly Income*
1					$
2					$
3					$
4					$
5					$
TOTAL Gross Monthly Household Employment Income:					$

*Gross Monthly Income means income before taxes and other deductions. If you are Self-Employed, please list your Net Income (after deducting business expenses) for the past 12 months. If you hold several jobs, list each one on a separate line. If you get paid every other week, take your gross income from the paycheck, multiply it times 26 and divide that number by 12 to get gross monthly income. If you get paid weekly, take your gross paycheck amount, multiply it times 52, and divide by twelve to get your gross monthly income.

BENEFIT PAYMENTS/SUPPORT PAYMENTS/OTHER INCOME - Please list all payments any household member (including minors) receives from Social Security, Supplemental Security Income (SSI), Supplemental Security Disability Income (SSDI), Housing Assistance Payment (HAP), Worker's Comp, Disability pay/benefits, Unemployment Insurance, Severance Pay, Annuities, Insurance Policy Payments, Pension, Retirement Benefits, Death Benefits, Armed Forces Pay, Alimony/Maintenance, Child Support, OTHER: Money or gifts regularly given by persons not living in the home; Lottery winnings paid periodically; rental income from tenants; Interest, dividends, royalty income, income from estates or trusts; Other- please specify.

Household Member	Source of Income	Gross Monthly Income*	Clarification, if needed (For example: if any payments are not regular or are not expected to continue, please explain)
1		$	
2		$	
3		$	
4		$	
5		$	
TOTAL Gross Other Income:		$	

Current Debt Information

Do you have any monthly installment debt? □ Yes □ No

If yes, please complete the section below. (Installment debt includes payment on credit cards, student loans, auto loans, etc. Regular monthly payments like rent and utilities should not be included.)

Creditor's Name	Type of Debt	Unpaid Balance	Interest Rate	Min. Monthly Payment

Are you obligated to pay alimony, child support or separate maintenance?	□ No	□ Yes	$ /mo.
Have you been declared bankrupt within the past 7 years?	□ No	□ Yes	
Have you had a property foreclosed upon in the last 7 years?	□ No	□ Yes	
Do you have any open collections currently?	□ No	□ Yes	

If yes to any of the above, please explain:

How many times have you been late with your bill payments in the last year?	□ Never	□ Once	□ 2-3 times	□ 4 or more times
How much do you typically pay onyour credit card monthly bills?	□ full balance	□ Minimum	□ >Min.	□ <Min.

Asset Information

Report the following assets:

Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc.
Equity in real estate, other capital investments, Mortgages, or deeds of trust held by an applicant
Cash value of stocks, bonds, Treasury bills, certificates of deposit and money market accounts
Trust funds, mutual funds,Individual retirement and Keogh accounts (even though withdrawal would result in a penalty)
Retirement and pension funds; Cash value of life insurance policies
Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.
Lump sum or one-time receipts, such as inheritances, lottery winnings, settlements and other amounts lump sum payments
Any other asset

Please list this information for ALL household members (including minors) who hold assets.
An asset is cash or a non-cash item that can be converted to cash.
Do Not Report necessary personal property such as clothing, furniture, personal vehicles, etc.

ASSET INFORMATION - Please list ALL assets any household member has in the form of checking and savings accounts, stocks, bonds, CDs, IRAs, Inheritance, Equity in Real Estate, Other- please specify.

Household Member	Asset Type	Cash Value	Clarification, if needed (For example: if any assets are not yet received or use of assets is legally restricted, please explain.)
1			
2			
3			
4			
5			
6			
7			
8			
9			

Contacts

As stated in the "Consent for Participation in Research and Data Collection Efforts" on page 11, we may want to contact you in a few years for research purposes and to help us do that, we would like to collect the names, telephone numbers, and addresses of three people who will know how to reach you. This information will be kept strictly confidential and will only be used if we are unable to contact you.

Contact #1			
Name	Relationship □ Landlord □ Employer □ Utility □ Personal		
Street Address	City	State	Zip
Telephone # Cell # E-mail address			

Contact #1			
Name	Relationship □ Landlord □ Employer □ Utility □ Personal		
Street Address	City	State	Zip
Telephone # Cell # E-mail address			

Contact #1			
Name	Relationship □ Landlord □ Employer □ Utility □ Personal		
Street Address	City	State	Zip
Telephone # Cell # E-mail address			

CERTIFICATIONS AND ACKNOWLEDGEMENTS

It is our policy to verify all information contained in this application. In acknowledgement of this policy, please sign your name(s) where indicated. **Anyone over the age of 17 who will be living in the home must sign below.**

I/We certify the following:

All the information contained and submitted in support of this application is true and complete to the best of my/our knowledge and belief.

I/We are aware that any misrepresentation may result in the forfeiture of my/our right to participate in any Downstreet Housing & Community Development Inc. program and may result in legal action against me/us.

Consent to Release Information:

I/We authorize representatives from the Downstreet Housing & Community Development Inc. to supply and receive information to/from my/our employer(s), my/our financial institution(s), other housing assistance programs, the NeighborWorks® HomeOwnership Center, and/or my/our Mortgage Lender to verify the information contained in this application and to confirm my eligibility for Downstreet Housing & Community Development Inc. homeownership opportunities. This information includes, but is not limited to bank statements, employment status, income, outstanding debts, loan applications, appraisals, HUD-1 settlement statements and other financial information. I/We understand that information in this application may be shared with funders for the purpose of funding compliance.

I understand that completion of this application does not guarantee my/our eligibility for the program and/or that I/we will successfully purchase a home through the Downstreet Housing & Community Development Inc.. I/we understand that the opportunity to purchase a home through the Downstreet Housing & Community Development Inc. is contingent upon the availability of funds and upon my/our successful completion of all Downstreet Housing & Community Development Inc. eligibility requirements.

If I/we purchase a home through the Downstreet Housing & Community Development Inc. I/we agree to enter into restrictions which will require the property to be owner-occupied, limit the transfer of the property to income-eligible buyers, limit the sales price and the amount of equity available upon re-sale or refinance. **I/We also agree to pay Downstreet Housing & Community Development Inc. a monthly stewardship fee of up to $25.00 to Downstreet Housing & Community Development Inc.**. I/we acknowledge that the intention of these restrictions is to ensure that opportunities to purchase affordable homes be preserved for future generations of buyers.

Signature_____ Printed Name_____ Date_____

Signature_____ Printed Name_____ Date_____

Signature_____ Printed Name_____ Date_____

DOWNSTREET
Housing & Community Development

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

DOWNSTREET
Housing & Community Development

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: 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: _____

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.