



## HomeBuyer Education Workshop & Counseling

Champlain Housing Trust (CHT) is pleased you are interested in HomeBuyer Education. We realize that the dream of buying a home can be both exciting and confusing. We work closely with local and national partners to provide you with valuable information and guidance through this complex process.

Champlain Housing Trust is a US Department of Housing and Urban Development (HUD) approved counseling agency and a chartered NeighborWorks® HomeOwnership Center with over 18 years of experience and expertise. CHT is the oldest and longest provider of home buyer education in Vermont!





### Our education program is comprised of 2 parts:

1. A comprehensive workshop that covers the A-to-Z of the home buying process
2. Individual counseling to identify what step you are at in that process

When you complete both parts you will receive a certificate of completion that meets the requirements of FHA, VA, VHFA, Fannie Mae, Freddie Mac, USDA Rural Development, NeighborWorks America® and CHT's Shared Equity program.

We realize that this intake form asks for a lot of information. The information you provide allows you to register for the workshop and is used in your individual counseling session. We have included information regarding how CHT protects your information and right to privacy.

### A few important items to note:

-  Homebuyer education is open to anyone whether you are ready to buy now or need time, regardless of income and/or what type of housing you wish to purchase.
-  Workshops can book to capacity early, therefore registrations need to be received approximately 1 week prior to workshop in order to process and confirm.
-  The non-refundable \$99 registration fee covers up to 2 individuals who are purchasing a home together. This fee covers the workshop, materials, one-on-one counseling session, tri-merge credit report, access to financial assistance, grants, special lender programs and so much more. (This registration fee cannot be transferred to the online workshop).
-  Champlain Housing Trust is pleased to offer fair and easy access to all programs and services. If you are in need of an accommodation due to a special need, disability, learning barrier or language barrier you can contact CHT prior to the workshop or service. CHT asks for ample notice that allows enough time to coordinate the accommodation when applicable.

### You are only registered for a workshop when we have received

- ✓ A completed Workshop Registration
- ✓ A signed Customer Service Agreement
- ✓ The non-refundable fee
- ✓ **AND you have received a confirmation letter.**

HEADQUARTERS 88 King Street, Burlington, Vermont 05401 | P: 802.862.6244 | F: 802.862.5054

FRANKLIN/GRAND ISLE 13 Lake Street, St. Albans, Vermont 05478 | P: 802.527.2361 | F: 802.527.2373

WWW.GETAHOME.ORG

WWW.CHAMPLAINHOUSINGTRUST.ORG

THIS ORGANIZATION IS AN EQUAL OPPORTUNITY  
EMPLOYER AND PROVIDER



# HomeBuyer Education Workshop & Counseling Intake

Requested Workshop Date\*: \_\_\_\_\_ How many people will attend?  One  Two

\*Visit [www.getahome.org/learn-more/calendar](http://www.getahome.org/learn-more/calendar) for upcoming HBE workshop dates.

**Section (1) - CUSTOMER INFORMATION: Please be sure that if you are buying a home with someone else you include that person in the Workshop Registration; even if they cannot attend the workshop and/or counseling. Please note that we ask for your social security number in order to provide a credit report and your demographic information (ethnicity, education, gender, etc.) to meet funders' requirements. (Please answer all questions.)**

|                             |             |                  |                               |                   |   |
|-----------------------------|-------------|------------------|-------------------------------|-------------------|---|
| <b>Participant #1</b> _____ | -           | -                | /                             | /                 | / |
| <b>First Name</b>           | <b>M.I.</b> | <b>Last Name</b> | <b>Social Security Number</b> | <b>Birth Date</b> |   |

|   |   |   |   |
|---|---|---|---|
| <b><u>Gender:</u></b> <input type="radio"/> M <input type="radio"/> F <input type="radio"/> TG <input type="radio"/> Other  | <b><u>Household Type:</u></b><br><input type="radio"/> Single Adult<br><input type="radio"/> Female-headed single parent<br><input type="radio"/> Male-headed single parent<br><input type="radio"/> Married – no dependents<br><input type="radio"/> Married – with dependents<br><input type="radio"/> Two or more unrelated adults<br><input type="radio"/> Other  | <b><u>Marital Status:</u></b><br><input type="radio"/> Single<br><input type="radio"/> Separated<br><input type="radio"/> Divorced<br><input type="radio"/> Widowed<br><input type="radio"/> Married/<br>Civil Union  | <b><u>Actively Serving in Military?</u></b><br><input type="radio"/> Yes <input type="radio"/> No<br><b><u>Are you a Veteran?</u></b><br><input type="radio"/> Yes <input type="radio"/> No |
| <b><u>Race :</u></b><br><input type="radio"/> American Indian or Alaskan Native<br><input type="radio"/> Asian<br><input type="radio"/> Black or African American<br><input type="radio"/> Native Hawaiian or Other Pacific Islander<br><input type="radio"/> White<br><input type="radio"/> American Indian and White<br><input type="radio"/> Asian and White<br><input type="radio"/> Black / African American and White<br><input type="radio"/> American Indian and Black<br><input type="radio"/> Other | <b><u>Education:</u></b><br><input type="radio"/> Some College<br><input type="radio"/> Associates Degree<br><input type="radio"/> Bachelor's Degree<br><input type="radio"/> Graduate Degree<br><input type="radio"/> High School Diploma or equivalent<br><input type="radio"/> High School Graduate<br><input type="radio"/> Less than High School Diploma<br><input type="radio"/> Vocational / Technical Certification | <b><u>Referred By:</u></b><br><input type="radio"/> HUD Outreach<br><input type="radio"/> Agency Outreach<br><input type="radio"/> Another Person<br><input type="radio"/> Lender<br><input type="radio"/> Another Agency<br><input type="radio"/> Real Estate Agent<br><input type="radio"/> Other | <b><u>Current Housing Situation:</u></b><br><input type="radio"/> Own<br><input type="radio"/> Rent<br><input type="radio"/> Other  |
| <b><u>Ethnicity:</u></b><br><input type="radio"/> Hispanic<br><input type="radio"/> Not Hispanic  | Household has person with <b><u>Special Needs?</u></b><br><input type="radio"/> Yes <input type="radio"/> No  | <b><u>Born in the USA?</u></b><br><input type="radio"/> Yes<br><input type="radio"/> No   |   |

|  |  |   |                    |
|--|--|---|--------------------|
| <b>Contact Information:</b>  |  | <b>(Please PRINT CLEARLY and NEATLY)</b>  |                    |
| Email Address:   |  |   |                    |
| (1) _____  |  | (2) _____   |                    |
| Confirmation will be sent via email unless otherwise specified.        |  | <input type="checkbox"/> Please check here for US mail instead.                     |                    |
| Address: _____   |  | City: _____   | Zip Code _____     |
| Mailing Address: (if different) _____                                  |  |   |                    |
| Home Phone: (____) _____ - _____                                       |  | Cell Phone: (____) _____ - _____  | Cell Company _____ |
| <b>Household Information:</b>  |  |   |                    |
| How many people in your household? _____<br>(Do not include roommates) |  | How many dependents? _____<br>(Do not include Participant #2)                       |                    |
| Household's Primary Language _____                                     |  | Do you reside in a CHT Property? <input type="radio"/> Yes <input type="radio"/> No |                    |

Participant #2 \_\_\_\_\_

First Name

M.I.

Last Name

Social Security Number

Birth Date

**Gender:**  M  F  TG  Other

**Race :**

- American Indian or Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White
- American Indian and White
- Asian and White
- Black / African American and White
- American Indian and Black
- Other

**Ethnicity:**

- Hispanic
- Not Hispanic

Household has person with **Special Needs?**

- Yes  No

**Household Type:**

- Single Adult
- Female-headed single parent
- Male-headed single parent
- Married – no dependents
- Married – with dependents
- Two or more unrelated adults
- Other

**Education:**

- Some College
- Associates Degree
- Bachelor’s Degree
- Graduate Degree
- High School Diploma or equivalent
- High School Graduate
- Less than High School Diploma
- Vocational / Technical Certification

**Marital Status:**

- Single
- Separated
- Divorced
- Widowed
- Married/  
Civil Union

**Actively Serving in Military?**

- Yes  No

**Are you a Veteran?**

- Yes  No

**Current Housing Situation:**

- Own
- Rent
- Other

**Born in the USA?**

- Yes
- No

**Household Income and Expenses**

**Please include a copy of one month’s worth of paystubs or documentation of other income**

Household Total Gross Monthly Income: \$ \_\_\_\_\_ Yearly: \$ \_\_\_\_\_

Gross Monthly Income is the amount *before taxes or any other deductions* are taken out of your paycheck.

**Customer** Employer\*: \_\_\_\_\_ Position: \_\_\_\_\_

(1) Salary or Hourly rate: \$ \_\_\_\_\_ per \_\_\_\_\_ Hours worked per week: \_\_\_\_\_

Dates of Employment: from \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_

**Customer** Employer\*: \_\_\_\_\_ Position: \_\_\_\_\_

(2) Salary or Hourly rate: \$ \_\_\_\_\_ per \_\_\_\_\_ Hours worked per week: \_\_\_\_\_

Dates of Employment: from \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_

*\*If Self-Employed denote “Self Employed” for Employer and use Bottom Line Profit, after deductions for Salary*

Savings account balance(s) \$ \_\_\_\_\_ at \_\_\_\_\_ bank/credit union

Do you have Investment account(s):  Yes  No

Type and Value: \_\_\_\_\_ \$ \_\_\_\_\_ Type and Value: \_\_\_\_\_ \$ \_\_\_\_\_

**Additional Sources of Income** (i.e. 2<sup>nd</sup> job, SSI / SSDI, retirement, Section 8, child support, etc.):

Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_ per \_\_\_\_\_

Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_ per \_\_\_\_\_

Do you receive Section 8 rental assistance?  Yes  No

If yes, through which housing authority? \_\_\_\_\_

Monthly housing cost/rent? (without utilities) \$ \_\_\_\_\_ Monthly average utilities? \$ \_\_\_\_\_

Have you, or the co-borrower ever owned a home?  YES  NO

If “YES” Was it in the last three years?  YES  NO

# Customer Service Agreement and Authorization to Release Information

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Champlain Housing Trust's service area is Chittenden, Franklin, and Grand Isle counties in Vermont. In order to become a HomeOwnership Center customer (which entitles you to the full range of our services) you understand and agree to the following:

1. I have received a copy of Champlain Housing Trust's Privacy Policy & Conflict of Interest Statement. *(If this intake packet did not include both a Privacy Policy & Conflict of Interest Statement, please contact (802) 861-7394 or email [Education@getahome.org](mailto:Education@getahome.org) to request a copy).*
2. I will participate in at least one individual counseling session in which I will review a credit report with a Counselor, receive help to determine my affordability, discuss applicable programs, and develop an action plan. *(Note: you receive your completion certificate at this initial appointment)*
3. I authorize Champlain Housing Trust to
  - a. pull my credit report for educational purposes in connection with my pursuit for a loan to purchase a home. *(Note: Review occurs during your initial one-on-one counseling appointment, registration fee covers the cost: Please be aware if you choose to provide a credit report from a lender it must be less than 60 days old and include at least one score. If no report is provided CHT will pull from CIS Information Services)*
  - b. pull my credit report as requested by me thereafter *(Note: Additional fees apply).*
4. I agree to provide the HomeOwnership Center a copy of my TRID Closing Disclosure and to complete a Welcome Home form when I successfully purchase my home. If I do not provide a copy of my TRID, my signature on this form authorizes the HomeOwnership Center to obtain the TRID Closing Disclosure from the Lender where I obtained a loan and/or the Closing Agent that closed the loan, and/or *(to the extent the loan is financed through the Vermont Housing Finance Agency 'VHFA') VHFA.*
5. I understand that Champlain Housing Trust is given funding from a variety of sources and that HomeOwnership Center is required to share statistical and demographic information about the customers served and services provided.
6. I am including my completed Workshop Registration and signed Customer Service Agreement with my:
  - \$99.00 fee per household, **non-refundable**, checks payable to Champlain Housing Trust
  - \$49.00, the discounted fee for current **CHT tenants** (rental or co-op), **non-refundable**, checks payable to Champlain Housing Trust (For office use only, tenant status verified by: \_\_\_\_\_)
  - Payment voucher from \_\_\_\_\_ (please include with registration)

I understand that if I do not attend the workshop I must contact CHT within 30 days. CHT will happily reschedule me for another workshop. If I do not attend and do not contact CHT the fee is forfeit. Further, I understand all workshop fees expire 6 months from date of submission. Finally, I understand that this workshop registration fee cannot be transferred to the online version of the workshop.

\_\_\_\_\_

**Customer (1) Signature**

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**Date**

\_\_\_\_\_

**Customer (2) Signature**

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**Date**

Mail forms to: Champlain Housing Trust (CHT)  
88 King Street, Burlington, VT 05401



Please keep this page for your records

## Consumer Privacy Policy

Champlain Housing Trust (CHT) is a non-profit housing organization subject to the laws of the State of Vermont. CHT values the trust of its customers and is committed to the responsible management, use and protection of personal information. This notice describes the HomeOwnership Center's policy for the collection and disclosure of your information. We are entrusted with sensitive non-public information about you and your finances and uphold strict confidentiality procedures within our organization. We do not now, nor have we ever, sold or rented your non-public personal information to any non-affiliated third party for any reason.

**What information we collect:** We may collect "non-public personal information" which could include but is not limited to items such as your social security number, household income, payment history, and account balances. This information is collected in order to provide homebuyer education, individual counseling, shared equity grants and services, financing options, and loans.

The following are sources we may obtain information from:

- Information you provide to us, on applications and other eligibility or loan related documents
- Information we receive from third parties such as credit bureaus, employers or other income sources, institutions with which you have deposited funds or that have extended you credit
- Information about your transactions with us, our affiliates, or others

**What Information We Disclose:** We may share information under the law about our experiences or transactions with you or your account (such as your account balance and payment history with us) with companies related to us by common control or ownership ("affiliates"). However, where state law may be more restrictive, we will abide by the more restrictive requirements.

In order to expedite processing of our services on your behalf, CHT may need to disclose non-public personal information about you to "non-affiliated third parties" (that is companies not related to us by common control or ownership) and **will do so only with a signed authorization to release information from you**. These entities may include: attorneys, other lending entities, CHT funding sources as required, government-funded programs and/or service providers, or other government entities; and when required by law or in response to subpoenas; and to reputable credit reporting agencies via servicers ("credit bureaus"). We also may share information with other funding programs in order to combine different sources of loans and/or grants to help address your housing needs. Finally, in order to remain compliant with funders requirements, CHT may be required to allow funders such as (but not restricted to) HUD, NeighborWorks America, CHAPA and/or NFMC to engage in a review process that may include reviewing electronic and/or hard copy files.

If the HomeOwnership Center shares information with any non-affiliated third party, we will require their agreement to protect the confidentiality of customer information and use it only for the specific purpose intended and not reuse, sell, rent, or disclose it in any other form to any other entity. We will continue to adhere to the privacy policies and practices described in this notice whether or not we find you eligible for our program, or if you pay off your loan with us.



## Conflict of Interest Statement

Champlain Housing Trust (CHT) is a non-profit housing organization subject to the laws of the State of Vermont. CHT 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.

CHT 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, CHT's standard is to offer at least three options of lenders, Realtors®, inspectors, attorneys and contractors when providing resources to our customers and clients.

### **CHT'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 CHT's business dealings. A conflict may also arise if an employee engages in activity that has an adverse impact on the ability of CHT 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 CHT, but the following is an example of the type of prohibited conduct that may create an actual or potential conflict:

- Acceptance of gifts, money, discounts, or gratuities of a value greater than \$25 from any person or entity doing business or seeking to do business with CHT, particularly if the item is not offered to the general public.

### **Additionally, the HomeOwnership Center has added specific language pertaining to customers' rights to pursue resources, which reads:**

Champlain Housing Trust's HomeOwnership Center provides home education and counseling (including financial literacy, rental, pre-purchase, delinquency & foreclosure mitigation and post-purchase), Shared Equity grants and assistance as well as home repair loans. HomeOwnership staff may discuss resources outside of CHT to address your situation; these may include housing agencies or programs, lenders, Realtors®, home inspectors, attorneys, contractors and other specific resources as appropriate. A customer is under no obligation to engage these other resources nor is a customer restricted to only these resources. It is important to note that Champlain Housing Trust encourages our customers and clients to engage in your own research to evaluate and choose resources that best suit your needs. Customers/clients are responsible for choosing resources.

Further, all CHT services are provided at will and any customer has the right to refuse services provided by CHT; a customer may withdraw from CHT services at any time. If you have any questions regarding these rights please feel free to speak with the Program Manager or the Director of HomeOwnership.

We thank you for your confidence in Champlain Housing Trust and the HomeOwnership Center and for allowing us to help meet your housing needs.