

CHAMPLAIN HOUSING TRUST



HOMEOWNERSHIP CENTER
 NMLS ID #179570, 184793
 MLO NMLS ID #377856,
 1457533, 1457543



Champlain Housing Trust Home Repair Landlord Loan Tenant Information

Instructions: Your landlord has applied for financing from the Champlain Housing Trust to make repairs to your apartment. This program is federally funded and requires income information. Please provide supporting documentation for all household members.

Tenant Information:

Name:			
Unit Address:			
Contact Phone:		Email Address:	
Property Owner/Landlord Name:			

Income Information: Please list all payments any household member (including minors) receives from Social Security Income, Supplemental Security Disability Income, Housing Assistance Payment, Worker’s Comp, Disability pay/benefits, unemployment insurance, severance pay, annuities, insurance policy payments, pension, retirement or 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

Employer:			
Employer Address:			
Employer Contact:	Phone:	Email:	
Total salary/wages per pay period and frequency of check		Date of Hire:	
Other Sources of Income (please circle all that apply):	\$ _____ / month received from: a) Self-employment c) Pension b) Social Security d) Unemployment c) Pension e) Child Support and/or Alimony		

Names of all Household Members:

Name:	Date of Birth:	Income	Full time student?	Yes	No

PLEASE INCLUDE ONE MONTH OF RECENT INCOME DOCUMENTATION
 (Paystubs, benefit/pension statements, or 2 years of tax returns if self-employed).

Tenant Signature: _____ **Date:** _____

Champlain Housing Trust HomeOwnership Center

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.

Our Security Procedures: We will always maintain control over the confidentiality of our customer information, which includes having physical, electronic and procedural safeguards that comply with federal standards. We will permit only authorized employees, who are trained in the proper handling of our customers' sensitive non-public information, to have access to that information in order to provide you with quality products and superior service. All of our operational and data processing systems are in a secure environment that protects your information from being accessed by third parties. Thank you for your confidence in Champlain Housing Trust and the HomeOwnership Center and for allowing us to help meet your housing needs.