



1222 Main Street
Saint Johnsbury, VT 05819
800.234.0560 TTY 800.253.0191
www.ruraledge.org

HomeBuyer Education Workshop

Thank you for allowing the **HomeOwnership Center** to help you through the home buying process. The purpose of this Program is to help you become a successful homeowner.

Your first step is to **register** for a Homebuyer Education Workshop. Please see class options below:

- Take the in-person class that is held on the third Saturday of the month. The fee for the in-person class is \$50 per household if paid ahead of time, and \$85 if you pay at the class.
 - To take advantage of \$35 savings, your intake packets and the class fee **must** be received not later than end-of-day on the Thursday before class.
 - Payments for class can be made by check, or money order. We cannot accept cash or credit/debit cards.
- Take the virtual zoom option that happens at the same time as the in-person class on the third Saturday of the month. The fee for the virtual zoom class is \$85.
- Take the online class anytime by going to ehomeamerica.org. The fee for the eHome class is \$99. However, there is a discount code (ruraledge14) that will give you \$13 off, making the online class \$86.

The class fee covers you and one other person from your household who wishes to attend. The in-person and virtual zoom class schedule are on the last page of the intake packet. Be sure to register for the in-person & virtual classes early because space is limited!

Following the workshop, you will make an appointment to meet with your personal HUD certified Housing Counselor who will work with you throughout the process of buying your home. To help your counselor get familiar with your needs and opportunities, we ask that you fill out the enclosed **Personal Intake Registration Form**.

Please mail or drop off the completed intake form with your registration fee to:

RuralEdge
Attn: HomeOwnership Center
1222 Main Street
Saint Johnsbury, VT 05819

If you are taking the in-person class or the virtual zoom class, you can drop off or mail your intake packet, along with a check written out to Rural Edge at 1222 Main Street, Saint Johnsbury, VT. We are located between the Hilltopper restaurant and the Secondhand Prose bookstore. If dropping off paperwork, please direct your completed intake, with payment, to our drop box, on the wall, at the right of our main entrance.

Feel free to call us at 802-473-3926 or 802-535-3555, or email us homeownership@ruraledge.org with any questions. More information about us can be found at www.ruraledge.org.

HomeOwnership Center



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Personal Intake Registration Form
This is NOT an application for a loan!

CUSTOMER

Name: _____
First MI Last

Mailing Address: _____
Street City State Zip Code

Physical Address: _____
Street City State Zip Code

Home Phone: (____) _____ **Work Phone:** (____) _____

Cell Phone: (____) _____ **Email:** _____

Social Security #: _____ **Birth Date:** ____/____/____

Education: No High School Diploma High School Diploma /Equivalent Other (Describe): _____
 Two Year College Degree Bachelor's Degree _____
 Master's Degree Above Master's Degree

Marital Status: Single Married Civil Union Divorced Widowed Separated

Handicapped or Disabled? No Yes Do you need an accommodation? _____

Are you Active Military? No Yes **Veteran?** No Yes

Current Housing Arrangement:
 Rent Homeowner with Mortgage
 Homeowner with Mortgage Paid Off Homeless
 Living with Others/Not Paying Rent Other (Describe): _____

Are You a First Time Homebuyer? (You currently do not own a home and have not owned a home in the past three (3) years.)
 No Yes

Household Type:
 Female Headed Single Parent Household Male Headed Single Parent Household Single Adult
 Two or More Unrelated Adults Married with Children Married without Children
 Other (Describe):

Which Homebuyer Education Class will you be attending? (Check One):
 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov

How did you hear about us?
 Brochure Workshop Flyer HUD Lender Newspaper Ad Social Service



Do you receive Section 8 Rental Assistance? No Yes If yes, when did assistance begin? _____

Have you applied for Section 8 Assistance through VSHA (Vermont State Housing Authority)? No Yes

Family/Household Size: _____ (Please use back page if more space is required.)

Dependents:

Name: _____ Age: _____ Relationship: _____
Name: _____ Age: _____ Relationship: _____
Name: _____ Age: _____ Relationship: _____
Name: _____ Age: _____ Relationship: _____
Name: _____ Age: _____ Relationship: _____

Are there non-dependents who will be living in the home? No Yes

Non-Dependents:

Name: _____ Age: _____ Relationship: _____
Name: _____ Age: _____ Relationship: _____
Name: _____ Age: _____ Relationship: _____

CUSTOMER EMPLOYMENT

Primary Employer: _____

Street City State Zip Code (_____) Phone

Title or Job Description Full Time Part Time _____/_____/_____
Hire Date

Gross Monthly Income (Before Taxes) \$ _____ Annual \$ _____

Net Monthly Income (After Taxes) \$ _____

Secondary Employer: _____

Street City State Zip Code (_____) Phone

Title or Job Description Full Time Part Time _____/_____/_____
Hire Date

Gross Monthly Income (Before Taxes) \$ _____ Annual \$ _____

Net Monthly Income (After Taxes) \$ _____

Net Monthly Income (After Taxes) \$ _____



ALL HOUSEHOLD INCOME

Type of Income	Customer Monthly Amount	Co-Customer Monthly Amount
Salary/Employment Income		
Self-Employed Income		
Unemployment Income		
Alimony/Child Support Income		
Public Assistance Income		
Social Security Income		
Disability Income		
Pension Income		
Other: _____		
Annual Family/Household Income		\$ _____

Can you document your child support/alimony income? No Yes Expires: _____

If a household member receives SSI or SSDI, how long will the payments continue? _____

Regarding seasonal employment, have you worked in this field for two (2) or more years? No Yes

If you receive disability income, is it for a permanent disability? No Yes

Current Monthly Rent or Mortgage: _____
Customer Co-Customer

WHERE ARE YOU IN THE HOME BUYING PROCESS?

Which financial institution do you use? _____

Have you...? (Please check all that apply)

Submitted a Mortgage Application?	<input type="checkbox"/> Lender/Loan Officer Name & Contact Number _____
Have a Signed Purchase and Sales?	<input type="checkbox"/> Real Estate Agent _____
Completed Home Inspection?	<input type="checkbox"/> Who? _____
Received Financing Commitment Letter?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Have a Closing/Settlement Agent?	<input type="checkbox"/> Who? _____
Have a Closing Date?	<input type="checkbox"/> When? _____
Other:	_____

Do you have any savings (capital) for closing costs or down payment? No Yes _____

Are you about to receive additional funds (ie. tax refunds, property sales, etc.?) No Yes

AUTHORIZATION

I authorize the HomeOwnership Center to:

- a) Pull my/our credit to review my/our credit file for housing counseling in connection with my pursuit on a loan to purchase real property;
- b) Pull my/our credit report and review my/our credit file for informational inquiry purposes; and
- c) Obtain a copy of the Closing Disclosures from the lender who granted me/us a loan or the Title Company/Lawyer that closed the loan when I purchased a home.
- d) I have received a copy of the RuralEdge Privacy Policy and Practices
- e) Send notifications to me via text message, email or other means of communication as needed.
 - **Do you wish to opt out of the text message notification option?** No Yes

Customer

Date

Customer

Date

Please Complete and Return to:

RuralEdge NeighborWorks® HomeOwnership Center
 48 Elm Street, PO Box 259, Lyndonville VT 05851
 (802) 535-3555 x1304 ♦ Toll Free - (800) 234-0560
 Online at rurledge.org ♦ Email at

“This institution is an equal opportunity provider and employer”

“The following information is requested by the Federal Government in order to monitor compliance with Federal Laws prohibiting discrimination against applicants seeking to participate in this Program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose to not furnish this information, we are required to note the race/national origin of the individual applicant(s) on the basis of visual observation or surname.”

CUSTOMER	CO-CUSTOMER
Ethnicity (Select One) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity (Select One) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race (Select One or More) <input type="checkbox"/> White <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> Asian and White <input type="checkbox"/> American Indian/Alaskan Native and Black <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian/Alaskan Native and White <input type="checkbox"/> Black/African American and White <input type="checkbox"/> Other	Race (Select One or More) <input type="checkbox"/> White <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> Asian and White <input type="checkbox"/> American Indian/Alaskan Native and Black <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian/Alaskan Native and White <input type="checkbox"/> Black/African American and White <input type="checkbox"/> Other
Gender (Select One) <input type="checkbox"/> Male <input type="checkbox"/> Female	Gender (Select One) <input type="checkbox"/> Male <input type="checkbox"/> Female
Were you born in the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No	Were you born in the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No

BUDGET/SPENDING PLAN

Your Bills and When They are Due		Next Due Date of Bill	Monthly Payment	Amount Past Due	Principal Balance
Housing	Mortgage (1 st)/Rent				
	Mortgage (2 nd)				
	Mortgage (3 rd)				
	Electricity				
	Oil/Wood				
	Other Fuel				
	Home Phone				
	Cell Phone(s)				
	Cable TV/Satellite				
	Internet				
	Water/Sewer/Septic				
	Trash				
	Home Repair/Maintenance				
	Insurance (Escrowed? <input type="checkbox"/> No <input type="checkbox"/> Yes)				
	Property Taxes (Escrowed? <input type="checkbox"/> No <input type="checkbox"/> Yes)				
	Cleaning Supplies				
	Lawn Care				
Other:					

BUDGET/SPENDING PLAN

<i>Your Bills and When They are Due</i>		Next Due Date of Bill	Monthly Payment	Amount Past Due	Principal Balance
Food	Groceries				
	Lunches – Including School				
	Eating Out				
	Snacks				
	Other:				
Transportation	Vehicle #1				
	Vehicle #2				
	Gas				
	Car Insurance				
	Car Repairs/Tires				
	Public Transportation				
	Other:				
Credit, Loans, Savings, & Other	Credit Card #1				
	Credit Card #2				
	Credit Card #3				
	Loan #1				
	Loan #2				
	Loan #3				
	Savings for Retirement				
	Other Savings				
	Other:				
	Other:				

BUDGET/SPENDING PLAN

Your Bills and When They are Due		Next Due Date of Bill	Monthly Payment	Amount Past Due	Principal Balance
Health	Health Insurance Premium				
	Medical/Dental Co Pay				
	Prescriptions				
	Over the Counter Medications				
	Other:				
Children	Child Care				
	Activities & Sports				
	School Costs				
	Toys, Books, Games, Etc.				
	Other:				
Luxury Items	Gifts				
	Alcohol & Tobacco Products				
	Movies or Video Purchases/Rentals				
	Books, Newspapers or Magazines				
	Pet Care				
	Travel, Vacation, Camping				
	Hunting & Fishing				
	ATVs/Snowmobiles				
	Charity/Church				
	Clothes (All Family Members)				
	Personal Care Items (Hair, etc.)				
	Other:				



AUTHORIZATION TO RELEASE INFORMATION

Name: _____ Social Security #: _____

Name: _____ Social Security #: _____

Address: _____ Phone: _____

I/We authorize the release of information to and/or from RuralEdge and the HomeOwnership Center (HOC) regarding my/our income, debt, credit, mortgage, rent, employment, homeowners/hazard insurance, housing situation, closing disclosure, and any other necessary information, including the procurement of a credit report at any time, in order to obtain, verify or re-verify any information for the purposes of assisting in the acquisition, financing, refinancing, retention or repair of housing.

I/We further agree that photocopies or facsimiles of this authorization may be used for the purposes stated above.

This document constitutes my/our consent for the following organization(s) to release information to RuralEdge and the HOC and for RuralEdge and the HOC to release information to said organization(s), for the purposes stated above:

- Attorneys and/or Title Companies Associated with the Transaction(s)
- Banks, Credit Union, and other Lending Institutions Associated with the Transaction(s)
- CBC Innovis, Equifax, Experian, and TransUnion
- Citizens Housing and Planning Association (CHAPA)
- Community Connections (NVRH)
- Homeowner’s Insurance/Hazard Insurance Agencies and/or Companies
- NeighborWorks® America (NW)
- Northeast Employment and Training Org. Inc. (NETO)
- Northeast Kingdom Community Action (NECKA)
- Northern Counties Health Care
- State of Vermont Department of Financial Regulation
- Vermont Agency of Human Services (AHS)
- Vermont Community Development Program (VCDP)
- Vermont Department of Disabilities, Aging and Independent Living (DAIL)
- Vermont Housing Conservation Board (VHCB)
- Vermont Housing Finance Agency (VHFA)
- Vermont State Housing Authority (VSHA)
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Department of Agriculture – Rural Development (USDA-RD)
- All of the Above
- All of the Above, Except: _____
- Other _____

This consent is given freely and is open to all information provided to or acquired by the HomeOwnership Center and/or the above organizations in connection with advocacy services provided in connection with my/our pending acquisition, financing, refinancing, retention or repair of housing. This consent is in addition to the release of information as provided for my/our Service Contact Agreement with the HomeOwnership Center.

I/We further agree that the HomeOwnership Center may use information, pictures, or quotes, in promoting the HomeOwnership Center, and for the preparation of proposals to the funders of the HomeOwnership Center. I/We also authorize the HomeOwnership Center to share information about the services I/we receive through the HomeOwnership Center with VHFA for research and statistical purposes.

Name: _____ Date: _____

Name: _____ Date: _____

RURALEdge, INC. PRIVACY POLICY AND PRACTICES

RuralEdge and the NeighborWorks® HomeOwnership Center value your trust. Protecting your confidential information is important to us. This notice describes our policy regarding the collection and disclosure of personal information.

RuralEdge does not sell or share any personal information with commercial companies for the purpose of marketing their products to you.

What Information We Collect

Personal information means information that identifies an individual and is not otherwise publicly available. This includes personal financial information, such as credit history, income, employment history, financial assets, bank account information, financial debts, Social Security number, and other information you provide on a Personal Profile or Intake application.

We collect personal information in order to provide financial fitness counseling, counseling to prepare you for applying for a home mortgage from a conventional lender, counseling to prevent foreclosure, and our own lending for down payment, closing costs, home rehab, or other purposes related to home purchase or foreclosure prevention.

Restrictions on Disclosure of Personal Information

In general, RuralEdge and the NeighborWorks® HomeOwnership Center disclose personal information only when necessary to provide services to you, or when allowed by law.

We may disclose the following types of personal information about you:

- ❖ Information we receive from you on applications for a loan or other product or service, such as name, address, telephone number, Social Security number, assets and income;
- ❖ Information about your transactions with us, such as your loan balance, payment history and parties to your transactions; and
- ❖ Information we receive from third parties such as credit bureaus, including information about your credit worthiness and your credit history.

We may disclose your personal information to the following types of unaffiliated third parties:

- ❖ Financial service providers, such as companies engaged in providing home mortgages, reverse mortgages, or home equity loans;
- ❖ Other service providers with whom we may coordinate efforts in order to make efficient use of resources, such as NETO (weatherization), PATH (emergency assistance), NEKCA, VHCB (lead abatement), Vermont Center for Independent Living, or other nonprofit community resources.
- ❖ Other third parties when the information is provided to help complete a transaction initiated by you, such as reporting a payoff on a loan, or to otherwise administer our business, and other third parties who are involved in program review, auditing, research, or oversight purposes.

RURALEdge, INC.
PRIVACY POLICY AND PRACTICES
(Continued)

We may disclose personal information about you to third parties as permitted by law, such as auditors in connection with a financial audit of our offices, to Government entities, in response to a subpoenas, and to credit bureaus.

In material intended for public distribution, such as newspaper articles, RuralEdge publications, press releases, or reports to funding sources, it is sometimes useful to illustrate our services by highlighting our work with a family or individual. In those cases, we will specifically seek your permission to use any personal information.

Medical Information

We will not use or share personally identifiable medical information about you for any purpose other than that which is authorized by you.

Protecting the Confidentiality of Your Personal Information

All RuralEdge employees are required to use strict standards of care regarding the confidentiality of your personal information as outlined in Personnel Policies. Employees not adhering to our policies are subject to disciplinary action. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. Our safeguards comply with Federal regulations to guard your personal information.

If You Want More Information

If you have any questions regarding our Privacy Policy, please contact the Manager of NeighborWorks® HomeOwnership Center at (802) 535-3555 or toll free at (800) 234-0560 or you can write us at NeighborWorks® HomeOwnership Center, 1222 Saint Johnsbury, VT 05819.

CUSTOMER CONDUCT POLICY

Mission: RuralEdge strengthens Northeast Kingdom communities one home at a time.

Vision: RuralEdge envisions Northeast Kingdom communities where every individual can live in stable, affordable housing with access to the services they need to live a healthy and prosperous life.

RuralEdge values community and its clients and takes its work very seriously. A key component of successfully achieving its mission and vision is respect. RuralEdge staff strive to provide the best in customer service and in return, RuralEdge expects that its staff will be treated with respect and be able to work in an environment free from harassment and threats.

Abusive or violent behavior toward RuralEdge agents or staff includes, but is not limited to, verbal as well as physical abuse or violence, use of racial epithets, or other harsh, threatening, or discriminatory language. All means or forms of communication, written or oral, or physical gestures, that could be customarily used to intimidate may be considered abusive, threatening, or violent behavior.

Harassing behavior refers to the act of repeatedly disturbing, alarming, or threatening someone, to the extent that such conduct either causes harm or results in the person complaining of harassment to reasonably fear that harm may be caused to them. Harassing behavior may also include the electronic dissemination to third parties of personally identifying, embarrassing or inaccurate information about staff/agents. It also includes using the legal system to harass RuralEdge staff/agents through the filing of retaliatory and frivolous complaints with outside, third party governmental entities whether criminal or civil in nature against RuralEdge and/or its staff/agents.

To address this:

- RuralEdge reserves the sole right and discretion to deny or discontinue services or disenroll from programming, a customer or potential customer if any member of the household has engaged in repeated harassing behavior or has threatened any violence toward RuralEdge's agents or staff as described above.
- Understanding its legal obligation as a landlord, RuralEdge may require property maintenance requests that are not considered emergency, that have been submitted by tenants who have demonstrated threatening or harassing behavior, to be completed when the household is not present.

Signature Acknowledging Receipt of Policy: _____

Date of Acknowledgement: _____

Adopted August 2023