



NeighborImpact
Home Source

NeighborImpact is an equal opportunity provider and employer. If you require accommodation, please contact 541-548-2380 or reception@neighborimpact.org. If you are hearing impaired, please dial TTY 711. Si prefieres una copia en español, llama al 541-548-2380

"On the Home Stretch"

Closing Cost Assistance Application

Participant			
First Name:		Last Name:	
Mailing Address:		County:	
		State:	
City:		Zip:	
Email:			
Phone Number:		Date of Birth:	
Origin/Background- Check all that Apply			
<input type="checkbox"/> White		<input type="checkbox"/> Hispanic/Latino	
<input type="checkbox"/> Asian		<input type="checkbox"/> African American/Black	
		<input type="checkbox"/> American Indian/Alaskan Native	
		<input type="checkbox"/> Other:	
Gender?	Male	Female	Non-Binary
Disabled?	Yes	No	
Household Member Disabled?	Yes	No	
Military Service?	<input type="checkbox"/> Currently Serving		<input type="checkbox"/> Served in the Past
			<input type="checkbox"/> No/NA
Education			
<input type="checkbox"/> Less than High School		<input type="checkbox"/> High School Diploma or GED	
<input type="checkbox"/> College Graduate		<input type="checkbox"/> Master's Degree or Above	
		<input type="checkbox"/> Some College	
Household Information			
<input type="checkbox"/> Single		<input type="checkbox"/> Single Parent	
<input type="checkbox"/> Married		<input type="checkbox"/> Two Unmarried Adults	
		<input type="checkbox"/> Other:	
Current Housing Arrangement			
<input type="checkbox"/> Homeless		<input type="checkbox"/> Living with other not paying rent	
<input type="checkbox"/> Homeowner with a mortgage		<input type="checkbox"/> Homeowner with mortgage paid off	
		<input type="checkbox"/> Rent	
		<input type="checkbox"/> Other:	
Tell us about your current housing			
<input type="checkbox"/> I cannot pay my housing costs		<input type="checkbox"/> I need to move within the next 6 months	
<input type="checkbox"/> I'm okay for now, but worried about the future		<input type="checkbox"/> I can pay my housing costs	
<input type="checkbox"/> I have a safe and affordable place to live		<input type="checkbox"/> I'm good for the foreseeable future	
Financial Information			
Do you currently have one of the following types of accounts?		<input type="checkbox"/> Savings	
		<input type="checkbox"/> Checking	
		<input type="checkbox"/> None	
Total Money Available: \$			
Annual Household Income: \$		Household Size:	
Will there be another program participant?		<input type="checkbox"/> Yes	
		<input type="checkbox"/> No	
First & Last Name:		Phone:	
Email:		Date of Birth:	
Relationship:		Race:	

Sources of Income

- | | | |
|---|--|---|
| <input type="checkbox"/> Employment | <input type="checkbox"/> Self-Employment | <input type="checkbox"/> Unemployment |
| <input type="checkbox"/> Social Security/Disability | <input type="checkbox"/> TANF/SNAP/WIC | <input type="checkbox"/> Pension/Retirement |
| <input type="checkbox"/> Child Support/Alimony | <input type="checkbox"/> Housing Voucher | <input type="checkbox"/> Other: _____ |

Home Buying Information

How did you hear about this program?

Have you owned a home at any point in the last 3 years? ☐ Yes ☐ No

Do you have a purchase contract on a house at this time? ☐ Yes ☐ No

If yes, what is the name of the Title Company you are using?

Do you have a closing date scheduled? ☐ Yes ☐ No

If yes, when is it? ____/____/____

Which city is the new home located in?

Are you working with a Realtor™? ☐ Yes Who: _____ ☐ No

Are you working with someone for a loan? ☐ Yes Who: _____ ☐ No

When do you plan to buy a home?

☐ Buy Now (1-3 months) ☐ Buy in 3-6 months ☐ Buy in 6+ months

Scheduling Information

Do you have access to the technology required to take the workshop and participate in the counseling?
(Computer or tablet w/audio and internet)

☐ Yes ☐ No

What time of day would you prefer to have your counseling appointment scheduled?

☐ Morning ☐ Afternoon ☐ Early Evening ☐ Any Time

How would you prefer to take the Homebuyer Education Workshop?

☐ Virtually with a Live Instructor ☐ Online (Self-Paced)

The cost to apply for this program is \$101, which includes the workshop, credit report fee, counseling and credit review with a certified counselor. How would you like to pay?

☐ **Online** (you will be emailed a link to pay) ☐ **Check** (the receptionist will write you a receipt) ☐ **Cash** (the receptionist will write you a receipt)

Before submitting your application, please include 2 months of income documents for all household income. Sign the attached disclosures and mark on the *last page* which homebuyer education workshop you would like to attend if you prefer to take the "Virtual-Live" option.

NEIGHBORIMPACT HOMESOURCE DISCLOSURE

If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about financial, asset building, and/or homeownership services, please request alternative accommodations homesource@neighborimpact.org or 541-323-6567.

NeighborImpact and Program Purposes: NeighborImpact is a nonprofit, HUD approved comprehensive community action agency. The HomeSource Department offers counseling, coaching, and education on credit/budget management, financial capability, asset building, pre-purchase, reverse mortgages, loss mitigation, individual development accounts, homebuyer education/counseling, post-purchase, and financial literacy. NeighborImpact Weatherization program offers home rehabilitation services, NeighborImpact Lending department offers a series of loan products including down payment assistance, preservation loans, and small business loans. 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 program participant, please affirm your roles and responsibilities along with the following disclosures. Sign and date the form on the following page.

One-on-One Services Client and Coach/ Counselor Roles and Responsibilities:

Coach/ Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> Review your housing and/or financial goal and your finances; which include your income, debts, assets, and credit history Prepare a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your goal Review household budget and discuss options to manage your debt, expenses, and savings according to your goals Provide referrals to other agencies/services as appropriate Your counselor is not responsible for achieving your housing or financial goal, but will provide guidance and education in support of your goal Neither your counselor nor NeighborImpact employees, agents, or directors may provide legal advice 	<ul style="list-style-type: none"> Complete the steps that you developed in conjunction with your counselor as established in your Client Action Plan Provide accurate information about your income, assets, debts, expenses, credit, and employment Attend appointments, return calls & emails, provide requested paperwork in a timely manner Notify your counselor when changing goals Attend educational workshop(s) (i.e. homebuyer education workshop) as recommended Complete surveys and program evaluations Retain an attorney if seeking legal advice and/or representation
<p>Termination of Services: Failure to work cooperatively with your counselor and/or NeighborImpact will result in the discontinuation of counseling services. This includes, but is not limited to, missing three appointments.</p>	

Agency Conduct: No NeighborImpact 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.

Agency Relationships: NeighborImpact has financial affiliations with HUD, OHCS, NeighborWorks America, E-Home America, and FrameWork. NeighborImpact also has received donations from Umpqua Bank, JP Morgan Chase & Co, Bank of America Charitable Foundation Inc., Washington Federal Foundation, Wells Fargo Foundation, Brooks Resources Corporation, Central Oregon Association of Realtors, Oregon Association of Realtors Home Foundation, Hayden Homes and First Story. As a program participant, you are not obligated to use the products and services of NeighborImpact or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice: NeighborImpact lending department offers first-time homebuyer down payment assistance. However, you are not obligated to participate in this or other NeighborImpact programs and services while you are receiving housing and/or financial counseling from our agency. You may consider seeking alternative products and services, including those offered by the Federal Housing Administration (FHA), Oregon State first-time homebuyer loan programs, and/or United States Department of Agriculture (USDA) loans. A list of community resources is provided during your initial session and/or available anytime with our receptionist. You are entitled to choose any real estate professionals, lenders, and lending products that best meet your needs.

Referrals and Community Resources: You will be provided a community resource list which outlines many county and regional services available to meet a variety of needs related to your housing and financial goals. You may also be referred to other services of the organization or other agencies that may be able to assist you with particular concerns that have been identified. The Community Resources identifies alternative agencies that provide services, programs or products equivalent to those offered by NeighborImpact and its industry partners. You understand that you are not obligated to use any of the services offered to you.

Privacy Policy. I/we acknowledge that I/we received a copy of NeighborImpact's Privacy Policy.

Errors and Omissions and Disclaimer of Liability: I/we agree NeighborImpact, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in NeighborImpact counseling; and I hereby release and waive all claims of action against NeighborImpact and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance: In order to assess client satisfaction, program evaluation, and in compliance with grant funding requirements, NeighborImpact, or one of its partners, may contact you during or after the completion of your housing counseling and/or financial capability services. You may be asked to complete surveys asking you to evaluate your client experience. Your survey data may be confidentially shared with NeighborImpact grantors such as HUD, OHCS, and/or NeighborWorks America.

I acknowledge that I received, reviewed and agree to NeighborImpact's Program Disclosures.

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

Applicant/Client Signature Date

Co-Applicant/Client Signature Date

Applicant/Client Name (please print)

Co-Applicant/Client Name (please print)

NEIGHBORIMPACT PRIVACY POLICY

NeighborImpact (NI) 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 both orally and/or in writing will be managed within legal and ethical considerations. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information. Your “nonpublic personal information” (information that identifies you personally and that is not otherwise publicly available information) such as your total debt information, income, living expenses, and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information, and designing future programs. NeighborImpact has a client complaint policy. You can request a copy of it at any time from our agency or you can download it from our website www.neighborimpact.org

TYPES OF PERSONAL INFORMATION WE GATHER ABOUT YOU

1. Information we receive from you orally, or on application or other forms, such as your name, address, social security number, assets, and income.
2. Information about your transactions with us, your creditors, or others, such as your account balance, payment history, transactions and credit card usage; and
3. Information we receive from a credit reporting agency, such as your credit history and credit reports.
4. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

YOU MAY OPT-OUT OF CERTAIN DISCLOSURES

5. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
6. If you choose to “opt-out”, we will not be able to answer questions from your creditors or meet program compliance. If you choose to opt out, **DO NOT SIGN UNDER THE RELEASE CLAUSE BELOW**. You may change your “opt-out” decision at any time by contacting our agency.
1. If you choose to allow us to release your information as provided in this Privacy Policy, sign under the “RELEASE” clause below. If you later change your decision and wish to “opt-out” going forward, you must notify NeighborImpact in writing at homesource@neighborimpact.org. The opt-out will not apply to actions already taken based upon your prior consent.

RELEASE OF INFORMATION TO THIRD PARTIES

1. You understand and agree that NeighborImpact may disclose some or all of the personal information collected, as described above, to third parties that it determines would be helpful to you or will assist with your counseling needs. Examples of such entities including creditors, financial service providers, federal, state, local public agencies, non-profit partners, and/or any other pre-authorized individuals or organizations.
2. You understand and agree that NeighborImpact submits client level information to meet grant requirements, opens files to be reviewed for program monitoring and compliance purposes to agencies that support the operations and mission of NeighborImpact, including HUD, City of Bend, OHCS, NeighborWorks America and NeighborWorks Umpqua and private foundations.
3. You give permission to grant administrators and/or their agents to contact you as needed within the next three years for program evaluation.
4. You understand that NeighborImpact may also disclose any nonpublic personal information to anyone as permitted by law (e.g., if NI are compelled by legal process).

RELEASE: I hereby authorize NeighborImpact to release nonpublic personal information as stated above. I acknowledge that I received a copy of NeighborImpact's Privacy Policy, and that I have read and understood NeighborImpact's privacy practices and disclosures. I acknowledge that a copy or electronic reproduction of this form is as valid as the original.

Applicant/ Client Signature

Date

Co-Applicant/ Client Signature

Date

Applicant/ Client Name (please print)

Co-Applicant/ Client Name (please print)

NeighborImpact Authorization to Obtain and Release Information

I hereby authorize the release/exchange of my information to and from NeighborImpact in order to assist with my case.

I authorize NeighborImpact to:

- Pull my (our) credit report(s) for all applicable services provided, at various times as needed.
- Obtain a copy of the final Closing Disclosure Statement, Appraisal, and Real Estate Note(s) when I purchase a home from the lender who made me/us a loan or the title company that closed the loan.
- Obtain a copy of the final Closing Disclosure Statement for the Home Equity Conversion Mortgage (HECM) from the lender who made me/us a loan or the title company that closed the loan.

This consent is voluntary and shall remain in effect until it is revoked or NeighborImpact's services are complete. I further acknowledge that I may revoke this consent in writing at any time except to the extent that action based on this consent has already been taken.

I acknowledge that a copy or electronic reproduction of this form is as valid as the original.

Applicant/Client Signature Date

Co-Applicant/Client Signature Date

Applicant/Client Name (please print)

Co-Applicant/Client Name (please print)

HomeSource of NeighborImpact is a HUD-approved housing counseling agency serving Crook, Deschutes, Jefferson Counties and the Confederated Tribes of Warm Springs.



Homebuyer Education Workshop Schedule

If you would like to take the virtual-live version of this workshop – where you have the option to ask questions and hear about local resources - please choose which series you would like to register for. Please note that the series is in **three consecutive Mondays**, from 5:30pm-8:30pm.

You will need to be available to attend all three workshops of the series to receive the certificate of completion.

Check

	Starting Monday, February 22 nd	Homebuyer Education
	Starting Monday, March 15 th	Homebuyer Education
	Starting Monday, April 12 th	Homebuyer Education
	Starting Monday, May 10 th	Homebuyer Education
	Starting Monday, June 14 th	Homebuyer Education
	Starting Monday, July 12 th	Homebuyer Education
	Starting Monday, September 13 th	Homebuyer Education
	Starting Monday, October 11 th	Homebuyer Education
	Starting Monday, November 8 th	Homebuyer Education

If you have any questions regarding the schedule, please email homesource@neighborimpact.org or call us at (541) 323-6567.