



470 Main Street, Fitchburg, MA 01420

Phone: 888-978-6261

Fax: 978-345-7905

Email: [info@nvcomm.org](mailto:info@nvcomm.org)

[www.newvuecommunities.org](http://www.newvuecommunities.org)

### FOR OFFICE USE ONLY

Staff initials: \_\_\_\_\_ Date received: \_\_\_\_\_

Pay type: \_\_\_\_\_ Date received: \_\_\_\_\_

CMAX ID: \_\_\_\_\_ Class: \_\_\_\_\_

Sheet: \_\_\_\_\_ SForce: \_\_\_\_\_ Scanned: \_\_\_\_\_

## Homebuyer Intake

**\*A non-refundable payment is required for homebuyer education course registration.**

PARTICIPANT ONE		PARTICIPANT TWO	
Class Registering For: _____			
<b>Participant One Name</b> First: _____ M: _____ Last: _____		<b>Participant Two Name</b> First: _____ M: _____ Last: _____	
Address: _____		Address: _____	
City/State/Zip: _____		City/State/Zip: _____	
<b>Contact Number (daytime/evening):</b> *Authorize text messaging <input type="checkbox"/>		<b>Contact Number (daytime/evening):</b> *Authorize text messaging <input type="checkbox"/>	
Email: _____		Email: _____	
Date of Birth: _____		Date of Birth: _____	
<b>Gender</b> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/Non-Confirming <b>Veteran?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Disabled?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Head of household?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Foreign Born?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No		<b>Gender</b> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/Non-Confirming <b>Veteran?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Disabled?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Head of household?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Foreign Born?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Race:</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> American Indian/Alaskan Native & Black/African American <input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> Asian <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American <input type="checkbox"/> Black/African American & White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Multi Racial		<b>Race:</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> American Indian/Alaskan Native & Black/African American <input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> Asian <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American <input type="checkbox"/> Black/African American & White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Multi Racial	
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic		<b>Ethnicity:</b> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic	
<b>Education:</b> <input type="checkbox"/> Below H. S. diploma <input type="checkbox"/> H.S. diploma or G.E.D. <input type="checkbox"/> 2 Yr College <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Graduate Degree		<b>Education:</b> <input type="checkbox"/> Below H. S. diploma <input type="checkbox"/> H.S. diploma or G.E.D. <input type="checkbox"/> 2 Yr College <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Graduate Degree	
Saw your credit report in the last year? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you know your credit score? <input type="checkbox"/> Yes (_____) <input type="checkbox"/> No <div style="text-align: center;">Score</div>		Saw your credit report in the last year? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you know your credit score? <input type="checkbox"/> Yes (_____) <input type="checkbox"/> No <div style="text-align: center;">Score</div>	

## Household Information

### Household size:

Number of adults: \_\_\_\_\_ Number of children under 6: \_\_\_\_\_ Number of children between 6 & 18: \_\_\_\_\_

### Household Type:

- ☐ Single Adult
 ☐ Married without children
 ☐ Female-Headed Single Parent  
☐ Married with children
 ☐ Male-Headed Single Parent
 ☐ Two or more unrelated adults

### Annual household Income: (Please select one)

- |   |   |   |
|---|---|---|
| <input type="radio"/> \$0 - \$9,999       | <input type="radio"/> \$40,000 - \$49,999 | <input type="radio"/> \$86,000 - \$100,999  |
| <input type="radio"/> \$10,000 - \$19,999 | <input type="radio"/> \$50,000 - \$59,999 | <input type="radio"/> \$101,000 - \$120,999 |
| <input type="radio"/> \$20,000 - \$29,999 | <input type="radio"/> \$60,000 - \$69,999 | <input type="radio"/> \$121,000 - \$150,999 |
| <input type="radio"/> \$30,000 - \$39,999 | <input type="radio"/> \$70,000 - \$85,999 | <input type="radio"/> >\$151,000            |

### Residence Type:

What type of residence do you **currently** live in? ☐ Single Family ☐ Two Family Unit ☐ Three Family Unit  
☐ Condo/Townhouse ☐ Mobile Home ☐ Four or more Family Unit

What type are you planning to buy? ☐ Single Family ☐ Two Family Unit ☐ Three Family Unit  
☐ Condo/Townhouse ☐ Mobile Home ☐ Four or more Family Unit

### Referral Source:

- ☐ Lender
 ☐ Realtor
 ☐ State Agency  
☐ Media/Type: \_\_\_\_\_
 ☐ Another Client
 ☐ Walk-In  
☐ NeighborWorks America
 ☐ Word of Mouth
 ☐ Other: \_\_\_\_\_

**First Generation Homebuyer?** ☐ Yes ☐ No

**First Generation Homebuyer?** ☐ Yes ☐ No

### Where are you in the home buying process? (please select all that apply)

- ☐ Plan to purchase within 1 year
 ☐ Plan to purchase within 2 years
 ☐ Plan to purchase a within 3-5 years  
☐ Actively looking to buy a house now (Please answer questions below)

Are you working with a real-estate agent? ☐ Yes ☐ No If yes, with whom? \_\_\_\_\_

Are you approved with a lender? ☐ Yes ☐ No If yes, with whom? \_\_\_\_\_

Type of Loan: ☐ MassHousing ☐ One Mortgage ☐ FHA ☐ USDA ☐ VA ☐ Other: \_\_\_\_\_

Have you made an offer or signed a P&S agreement? ☐ Yes ☐ No

If yes, what is the property address? \_\_\_\_\_

Do you have a closing date? ☐ Yes ☐ No If yes, when? \_\_\_\_\_

Property type: ☐ Single Family ☐ Two Family Unit ☐ Three Family Unit  
☐ Condo/Townhouse ☐ Mobile Home ☐ Four or more Family Unit

Is this a short sale property? ☐ Yes ☐ No Is this a bank owned property? ☐ Yes ☐ No

Did you have a home inspection? ☐ Yes ☐ No

Type of Loan: ☐ MassHousing ☐ One Mortgage ☐ FHA ☐ USDA ☐ VA ☐ Other: \_\_\_\_\_

Term: \_\_\_\_\_ years Interest Rate: \_\_\_\_\_% Purchase Price: \$ \_\_\_\_\_

Is it okay to use your comments or photo in print or on our website? Yes / No      May we use your name? Yes / No

I/We would like to schedule an individual appointment with the Housing Counselor to review my/our credit report, budget, etc. and to further discuss my/our options? ☐ Yes ☐ No

## THANK YOU FOR COMPLETING THIS FORM

I/We authorize NewVue Communities to:

- I/We understand that a photocopy of this authorization is as valid as the original.
- Text messaging will primarily be used for class participation confirmation and appointment reminders.
- NewVue Communities provides pre-purchase group and individual education for potential buyers looking to buy their first home. These services consist of a financial analysis, review of credit worthiness, budget consultation, mortgage readiness assessment, resources on financial mortgage loan products and referrals. NewVue Communities also provides mortgage default services, housing development services, small business services, community development services and asset management services. For a detailed list of the services please visit our website at [www.newvuecommunities.org](http://www.newvuecommunities.org).
- I/We understand that NewVue Communities receives funds through the Housing Urban Development (HUD), NeighborWorks America and Division of Banks (DOB) and as such, is required to share some of my/our personal information with program administrators or their agents for purposes of program monitoring, compliance and evaluation.
- I/We give permission for HUD, NeighborWorks America and DOB program administrators and/or their agents to follow-up with me/us within the next three years for the purpose of program evaluation. This may include, but not limited to retrieving and reviewing client credit information and records, including credit reports, and to conduct follow-up interviews/communications with clients for program evaluation purposes.
  
- Conflict of Interest / Disclosure
  - NewVue Communities does not receive any fee for service from any financial institutions to which we may refer you. NewVue Communities does receive charitable contributions from some financial institutions. For a complete list of donors please visit our website at [www.newvuecommunities.org](http://www.newvuecommunities.org).
  - You are in no way obligated to receive any services offered by NewVue Communities or any of our partners. The staff and board of NewVue Communities does not have any personal stake, financial or otherwise, in referring clients to any particular product or service.
  
- Acknowledgement
  - I have received the HUD FHA Get a Home Inspection for Your Protection handout and 10 important questions to ask the home inspector
  - I/We also certify that I/we have received a copy of the Privacy Policy and Practices of NewVue Communities.

Participant One Signature \_\_\_\_\_

Date \_\_\_\_\_

Participant Two Signature \_\_\_\_\_

Date \_\_\_\_\_

# For Your Protection: Get a Home Inspection

Name of Buyer (s) \_\_\_\_\_

Property Address \_\_\_\_\_

## Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- evaluate the physical condition: structure, construction, and mechanical systems
- identify items that need to be repaired or replaced
- estimate the remaining useful life of the major systems, equipment, structure, and finishes

## Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required for three reasons:

- to estimate the market value of a house
- to make sure that the house meets FHA minimum property standards/requirements
- to make sure that the house is marketable

## FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you.

## Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

## Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

**I/we understand the importance of getting an independent home inspection. I/we have considered this before signing a contract with the seller for a home. Furthermore, I/we have carefully read this notice and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property.**

\_\_\_\_\_ I/We choose to have a home inspection performed.

\_\_\_\_\_ I/We choose not to have a home inspection performed.

X  
\_\_\_\_\_  
Signature & Date

X  
\_\_\_\_\_  
Signature & Date

# **Ten Important Questions to Ask Your Home Inspector**

## **1. What does your inspection cover?**

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

## **2. How long have you been practicing in the home inspection profession and how many inspections have you completed?**

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

## **3. Are you specifically experienced in residential inspection?**

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

## **4. Do you offer to do repairs or improvements based on the inspection?**

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

## **5. How long will the inspection take?**

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

## **6. How much will it cost?**

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

## **7. What type of inspection report do you provide and how long will it take to receive the report?**

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

## **8. Will I be able to attend the inspection?**

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

## **9. Do you maintain membership in a professional home inspector association?**

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

## **10. Do you participate in continuing education programs to keep your expertise up to date?**

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.



## **PRIVACY POLICY AND PRACTICES OF**

NewVue Communities – Branch: HomeOwnership Center of North Central Massachusetts  
470 Main Street, Fitchburg MA 01420

### **NewVue Communities — Branch: North Central Massachusetts NeighborWorks®**

We at NewVue Communities - Branch: North Central Massachusetts NeighborWorks® HomeOwnership Center value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security *number* and other information that you have provided us on any applications or forms that you have completed.

### **Information We Collect**

We collect personal information to support our lending operations, financial fitness counseling and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment references.

### **Information We Disclose**

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

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

### **To Whom Do We Disclose**

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

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans,
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.

We may also disclose personal information about you to third parties as permitted by law. *Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.*

### **Confidentiality and Security**

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. 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. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

## PRIVACY POLICY AND PRACTICES OF

NewVue Communities – Branch: HomeOwnership Center of North Central Massachusetts  
470 Main Street, Fitchburg MA 01420

### Directing Us Not to Make Disclosures to Unaffiliated Third Parties

If you prefer that we not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

- If you wish to opt out of disclosures to unaffiliated third parties other than nonprofit organizations involved in community development, you may check Box 1 on the attached Privacy Choices Form.
- If you wish to opt out of disclosures to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes, you may check Box 2 on the attached Privacy Choices Form.

---

### PRIVACY CHOICES FORM

**If you want to opt out, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, check the box or boxes below to indicate your privacy choices. Then send this form to the address listed below.**

- ☐ **Box 1** - Limit disclosure of personal information about me to unaffiliated third parties other than nonprofit organizations involved in community development.
- ☐ **Box 2** - Limit disclosure of personal information about me to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone Number \_\_\_\_\_

If you have checked any of the boxes above, please mail this form in a stamped envelope to:

NewVue Communities  
Branch: HomeOwnership Center of North Central Massachusetts  
470 Main Street, Fitchburg MA 01420

Please allow approximately 30 days from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.