



Creating Communities Where We Choose to Live, Work & Invest

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## FINANCIALLYFIT PROGRAM

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Thank you for reaching out to our office to enroll in our FinanciallyFit Program. The FinanciallyFit is designed to help you to reach your financial goals. You will work with a certified financial coach from NewVue Communities to accomplish goals within the following guidelines:

### Initial

- \_\_\_\_\_ All information about my financial situation will be held in strict confidence.
- \_\_\_\_\_ I will respect my coaches' time. This includes being on time for scheduled appointments. If you are more than 15 minutes late for an appointment your coach may have to re-schedule your appointment. If I need to reschedule any appointments, I will notify my coach as soon as possible.
- \_\_\_\_\_ I assume total responsibility for the decisions I make about my finances and will not hold the Financial Coaches or the HOCNCM responsible for any consequences resulting from my choices or actions.
- \_\_\_\_\_ I will prepare for each session as requested by my coach so that we can make the most of our time together.

### I understand that the goals of the FinanciallyFit Program are as follows:

- \_\_\_\_\_ Help me to understand issues, resolve problems, and pursue my goals.
- \_\_\_\_\_ Provide me with information, education, and guidance so I am able to make decisions on my own behalf.
- \_\_\_\_\_ Help me identify resources to address my needs and promote my financial wellness.
- \_\_\_\_\_ I understand that my Coach will not make decisions for me or make contacts to creditors or others on my behalf. Making decisions and taking action will be my responsibility. I understand that as a client of the FinanciallyFit Program, I will not receive legal advice or psychotherapy. My financial coach will support and encourage me during the term of the Program. Neither NewVue Communities nor any of their employees shall be held liable for the stock, investment, banking or other financial decisions I make as a result of this program.

You have a scheduled appointment on \_\_\_\_\_ at \_\_\_\_\_.

Your appointment is scheduled with \_\_\_\_\_. Contact our office if you need to reschedule at least 24 hours prior to your scheduled appointment.



470 Main Street, Fitchburg, MA 01420  
 Phone: 888-978-6261 Fax: 978-345-7905  
 Email: [info@homesncm.org](mailto:info@homesncm.org) Website: [www.homesncm.org](http://www.homesncm.org)

<b>FOR OFFICE USE ONLY</b>	
Staff initials: _____	Date received: _____
CMAX ID: _____	Salesforce: _____

## Housing Services Intake Form (Service: \_\_\_\_\_)

### INDIVIDUAL INFORMATION

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City/State/Zip:** \_\_\_\_\_

**Phone (daytime):** \_\_\_\_\_ \*Authorize text messaging

**Phone (evening):** \_\_\_\_\_ \*Authorize text messaging

**Email:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_\_ **Age:** \_\_\_\_\_

**Gender**  Male  Female  Other/Non-Conforming  
**Veteran?**  Yes  No  
**Disabled?**  Yes  No

**Race:**

<input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> Asian & White
<input type="checkbox"/> American Indian/Alaskan Native & Black/African American	<input type="checkbox"/> Black/African American
<input type="checkbox"/> American Indian/Alaskan Native & White	<input type="checkbox"/> Black/African American & White
<input type="checkbox"/> Asian	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander
	<input type="checkbox"/> White
	<input type="checkbox"/> Multi Racial

**Ethnicity:**  Hispanic  Non-Hispanic **Foreign Born?**  Yes  No

<b>Education:</b> <input type="checkbox"/> Never attended <input type="checkbox"/> Grades K-8 <input type="checkbox"/> Grades 9-11 <input type="checkbox"/> High School Diploma or GED <input type="checkbox"/> College 1-3 yrs <input type="checkbox"/> Bachelors Degree <input type="checkbox"/> Doctorate/Masters/Professional degree	<b>Employment:</b> <input type="checkbox"/> Unemployed & looking <input type="checkbox"/> Full time <input type="checkbox"/> Unable to work due to disability <input type="checkbox"/> Part time <input type="checkbox"/> Stay-at-home caregiver or parent <input type="checkbox"/> Student <input type="checkbox"/> Employed full time and student <input type="checkbox"/> Retired <input type="checkbox"/> Employed part time and student <input type="checkbox"/> Other
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Have you seen your credit report in the last year?  Yes  No Do you know your credit score? (\_\_\_\_)

### Household Information

**Household Size:** Number of children: \_\_\_\_\_ (Ages & Sex) Age: \_\_\_\_ M F Age: \_\_\_\_ M F  
 Number of adults: \_\_\_\_\_  
 Age: \_\_\_\_ M F Age: \_\_\_\_ M F Age: \_\_\_\_ M F Age: \_\_\_\_ M F

**Household Type:**

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

**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

**Annual household Income:**

Please list below all monthly income received (Include income for all persons living in the house)

Type of Income	Gross Income	WK	MO	YR	Source of Income
Salary	\$				<b>Employer:</b> _____ <b>Type of Business:</b> _____ <b>Start Date:</b> _____ <b>Position:</b> _____ <b>Year in Profession:</b> _____
Alimony/Child Support	\$				Started Receiving
Pension Income	\$				Started Receiving
Social Security Income	\$				Started Receiving
Dependent SSI Income	\$				Started Receiving
Disability Income	\$				Started Receiving
Public Assistance	\$				Started Receiving
Rental Income	\$				Started Receiving
Seasonal Employment	\$				Started Receiving
Other	\$				Started Receiving

**Savings / Investments:**

Type of Account	Name of Bank	Approximate Balance
Checking		
Savings		
Retirement		
CD/Stocks/Bonds		
Other		

**Referral Source:**

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

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

**THANK YOU FOR COMPLETING THIS FORM**

I understand that:

- NewVue Communities on behalf of the North Central Massachusetts NeighborWorks HomeOwnership Center provides Financial Capability counseling after which I/we will receive a written action plan consisting of recommendations for handling my/our finances, possibly including referrals to other housing agencies as appropriate.
- 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.
- 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).
- 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 (only for pre-purchase coaching/counseling/education)
  - 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 Signature \_\_\_\_\_

Date \_\_\_\_\_



## Credit Report Authorization and Release

Name: \_\_\_\_\_ Social Sec. No.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Address: \_\_\_\_\_

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

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

I, the above mentioned participant, authorize NewVue Communities to request up to three counseling credit reports.

My signature below authorizes the credit reporting agencies to obtain information regarding my outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc). Authorization is further granted to the reporting agencies to use a photo static reproduction of this authorization if necessary to obtain any information regarding the above mentioned.

I understand that this credit report will be made available to me, to be used for counseling purposes to assist and aid in my financial well being. Additionally, I release my credit score to NewVue Communities for data collection and evaluative purposes and I understand that it will be used only in the aggregate without personal identifiers and will never be released to a third party without my consent.

Any reproduction of this credit report authorization and release made by reasonable means (e.g. photocopy or facsimile) is considered an original.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Monthly Budget Worksheet

**DO NOT ALTER YELLOW CELLS**

Monthly Take Home Income		Gross Income
Employment		
Employment		
Rental Income		\$ -
Social Security/SSDI Benefits		\$ -
Others		
<b>Total</b>	\$	-

Only 75% Counted for Gross  
multiply by 1.25% to get gross

Totals Income vs. Debt	
Monthly Income	\$ -
Monthly Living Expenses	\$ -
<b>Total</b>	\$ -
NAME:	
DATE:	

## Housing Expense

	Monthly Payment	Balance still owed	Current Y/N	Lender / Creditor Name	App/Co Joint
Rent #1					
Mortgage #2					
Taxes					
Mortgage Insurance					
Condo Fess					
<b>Total</b>	\$ -	\$ -			

## Vehicle Information

	Monthly Payment	Balance still owed	Current Y/N	Condition	Yr/Make/Model of Vehicle	App/Co Joint
Car #1						
Car #2						
<b>Total</b>	\$ -	\$ -				

## Credit Card Debt / Other Outstanding Loans

only accounts that have more than 10 pymts

	Monthly Payment	Balance still owed	Current Y/N	Type of Account	Creditor Name	App/Co Joint
Debt #1						
Debt #2						
Debt #3						
Debt #4						
Debt #5						
Debt #6						
Debt #7						
Debt #8						
Debt #9						
<b>Total</b>	\$ -	\$ -				

Client: 0

Date: 1/0/00

PG 2

Monthly EXPENSES

Amount

Monthly EXPENSES

Amount

<b>HOUSING</b>	
Electricity	
Heating : Oil	
Water / Sewage / Garbage	
SUBTOTAL	\$ -
<b>HOME MAINTENANCE</b>	
Monthly Maintenance Allotment	
Cleaning Supplies	
Lawn Care	
Pest Control	
Other	
SUBTOTAL	\$ -
<b>FOOD</b>	
Food / Groceries	
Food at Work	
School Lunches	
Take Out	
SUBTOTAL	\$ -
<b>CAR</b>	
Gasoline	
Car Repairs / Maintenance (Annual / 12)	
License/ Tags / Excise Taxes	
Car Inspection (Annual/12)	
Other	
SUBTOTAL	\$ -
<b>PERSONAL</b>	
Personal Items / Toiletries	
Barber / Beauty Shop	
Allowances for Children	
Child Care	
Alimony	
Child Support	
Tobacco	
Alcohol Beverages	
Pet Supplies/ Care	
Other	
SUBTOTAL	\$ -

Other Expenses/Personal \$ -

<b>INSURANCE</b>	
Auto Insurance	
Life Insurance	
Health Insurance - from Employer	
Health Connector Insurance	
SUBTOTAL	\$ -
<b>MEDICAL</b>	
Medication	
Office visit co-payments (Doctor: Chiro, Therapist, etc.)	
Dentist/ Orthodontist	
Other	
SUBTOTAL	\$ -
<b>CLOTHING</b>	
Clothing-Cost last year (12)	
Laundry / Dry Cleaning	
Other	
SUBTOTAL	\$ -
<b>GIFTS &amp; DONATIONS</b>	
Birthday Gifts (Annual / 12)	
Christmas (Annual / 12)	
Other Gifts	
Church Donations	
Other	
SUBTOTAL	\$ -
<b>EDUCATION</b>	
School Fees/Books/Supplies	
Newspaper / Magazines	
Other	
SUBTOTAL	\$ -
<b>ENTERTAINMENT</b>	
Movie Rental	
Cable TV/ internet	
Cell phone	
Cable/ Landline/ internet	
Athletic Events / Hobbies	
Eating out	
Vacation	
Other	
SUBTOTAL	\$ -
<b>OTHER</b>	

## Financial Well-Being Questionnaire

Client Name(s):					
Date:		Client ID:		Counselor Name:	

Tier 1A:  Tier 1B:

**Part 1:** How well does this statement describe you or your situation?

This statement describes me	Completely	Very well	Somewhat	Very little	Not at all
I could handle a major unexpected expense	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am securing my financial future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Because of my money situation, I feel like I will never have the things I want in life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can enjoy life because of the way I'm managing my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am just getting by financially	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am concerned that the money I have or will save won't last	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Part 2:** How often does this statement apply to you?

This statement describes me	Always	Often	Sometimes	Rarely	Never
Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have money left over at the end of the month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am behind with my finances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My finances control my life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Part 3:** Tell us about yourself

How old are you?  18-61  62+

How did you take the questionnaire?  I read the questions  Someone read the questions to me



## **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.

# 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.

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**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.

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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.