



Strengthening Homes,
Communities
and Lives

www.rupco.org

Congratulations on taking the first step toward achieving your financial goals!

Please complete the enclosed application packet in order to make an appointment with our Financial Coach. You can mail or drop-off your complete application and documentation to:

RUPCO Homeownership Center
301 Fair Street
Kingston, N.Y. 12401

Please include the following so we can review your financial situation in advance of your first appointment. This will help us ensure your appointment time will be used to work toward your goals!

- ✓ Completed application including co-applicant information and **ALL FORMS SIGNED.**
- ✓ Photo ID: All Applicants & Co-Applicants for Credit Report
- ✓ Copy of your Credit Report – you have 2 options:
 - You can pull your credit report for free once a year at www.AnnualCreditReport.com
 - We can pull your report for you for a fee (fee allows us to pull a tri-merge report with information from ALL credit bureaus): include a check made out to RUPCO for the credit report fee (\$18 singles each, \$30 for married couples) or pay on-line at www.rupco.org Homeownership Center tab/payment center & submit copy of receipt. *(Credit report fee is not required for persons receiving section 8 rental assistance, please indicate on your application if you are a Section 8 recipient.)*. OR submit copy of current residential credit report valid in the last 90 days.

Once we receive your complete application we will call you to schedule a one-on-one appointment with our Financial Coach, or provide further recommendations or referrals. If it's determined that you qualify for additional RUPCO programs in addition to Financial Coaching, additional documentation may be required to apply for those programs.

If you have any questions, please feel free to call us at (845) 331-9860.

Thank you, RUPCO Homeownership Center Staff

RUPCO

NeighborWorks® HomeOwnership Center
301 Fair Street
Kingston, NY 12401

PROJECT REINVEST FINANCIAL COACHING INTAKE FORM

Why are you interested in meeting with a Financial Coach? Check all that Apply:

- | | | |
|--|--|---|
| <input type="checkbox"/> Want to Purchase a Home | <input type="checkbox"/> To Build Emergency Savings Fund | <input type="checkbox"/> To Create Budget / Spending Plan |
| <input type="checkbox"/> To Establish Credit | <input type="checkbox"/> To Save for a Large Purchase | <input type="checkbox"/> Access New / Better Financial Products |
| <input type="checkbox"/> To Improve Credit | <input type="checkbox"/> To Rent an Apartment | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> To Better Manage Debt | <input type="checkbox"/> Other Housing Goals | |

Applicant – General Information

Please Print Clearly

Name: _____
First MI Last

Home Address: _____
City State Zip Code

Mailing Address: _____
City State Zip Code

Home Phone: (____) _____-_____ Cell Phone: (____) _____-_____ Work Phone: (____) _____-_____

_____-_____-_____
Social Security Number Birth Date Email: _____

Race:

- | | | |
|---|---|---|
| <input type="checkbox"/> American Indian / Alaskan Native | <input type="checkbox"/> Asian and White | <input type="checkbox"/> Native Hawaiian/Other Pacific Islander |
| <input type="checkbox"/> American Indian / Alaskan Native and White | <input type="checkbox"/> Black or African American | <input type="checkbox"/> White |
| <input type="checkbox"/> American Indian / Alaskan Native and Black | <input type="checkbox"/> Black/African American and White | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Asian | | |

Hispanic: Yes No Foreign Born: Yes No Permanent resident: Yes No U.S Citizen: Yes No

Marital Status: Single Married Divorced Separated Widowed

Gender: Male Female Disabled: Yes No Veteran: Yes No

Highest Level of Education: Below High School High School/ GED 2 yr. College Bachelor's Degree Master's Degree

Has applicant been enrolled as a Full Time, Part Time, or Continuing Education Student within the last 2 years:

No Yes If Yes, please indicate when: _____

Special Needs Assistance Requests: Language Translation (type): _____ Hearing Impaired Visual Impairment
 Accessibility Other: _____

Referred to by:

- | | | | | |
|---|-------------------------------------|--|---|----------------------------------|
| <input type="checkbox"/> Bank _____ | <input type="checkbox"/> Government | <input type="checkbox"/> Print Advertisement | <input type="checkbox"/> Realtor: _____ | <input type="checkbox"/> TV |
| <input type="checkbox"/> Friend | <input type="checkbox"/> Newspaper | <input type="checkbox"/> Radio | <input type="checkbox"/> Staff/Board member | <input type="checkbox"/> Walk-In |
| <input type="checkbox"/> Other please specify _____ | | | | |

NeighborWorks® Home Ownership Center: 301 Fair Street • Kingston, NY 12401 • 845-331-9860 • Fax: 845-331-9864

RUPCO Main Office: 289 Fair Street • Kingston, NY 12401 • 845-331-2140 • Fax 845-331-6217



Co Applicant – General Information**Please Print Clearly****Name:** _____
First MI Last**Home Phone:** (____) _____ - _____ **Cell Phone:** (____) _____ - _____ **Work Phone:** (____) _____ - __________-_____-_____/_____/_____
Email: _____**Social Security Number** _____ **Birth Date** _____**Race:**

- | | | |
|---|---|---|
| <input type="checkbox"/> American Indian / Alaskan Native | <input type="checkbox"/> Asian and White | <input type="checkbox"/> Native Hawaiian/Other Pacific Islander |
| <input type="checkbox"/> American Indian / Alaskan Native and White | <input type="checkbox"/> Black or African American | <input type="checkbox"/> White |
| <input type="checkbox"/> American Indian / Alaskan Native and Black | <input type="checkbox"/> Black/African American and White | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Asian | | |

Hispanic: Yes No **Foreign Born:** Yes No **Permanent resident:** Yes No **U.S. Citizen:** Yes No**Marital Status:** Single Married Divorced Separated Widowed**Gender:** Male Female **Disabled:** Yes No **Veteran:** Yes No**Highest Level of Education:** Below High School High School/ GED 2 yr. College Bachelor's Degree Master's Degree**Has applicant been enrolled as a Full Time, Part Time, or Continuing Education Student within the last 2 years:** No Yes If Yes, please indicate when: _____**Relationship to Applicant:** _____**Household- Information****Please Print Clearly****Have either applicant(s) owned a home in the last 3 years:** Yes No**Household Type (please select the most accurate)**

- | | | | |
|---|---|---|---------------------------------------|
| <input type="checkbox"/> Female/single parent household | <input type="checkbox"/> Married with children | <input type="checkbox"/> Single adult | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Male/single parent household | <input type="checkbox"/> Married without children | <input type="checkbox"/> Two or more unrelated adults | |

No. of People living in household: _____ List household members _____**Applicant – Employment Information (please list all employment in the past 2 years)****Please Print Clearly****Current Primary Employer:** _____

Address: _____

Title: _____ Hire Date: _____ Phone: (____) _____ - _____ City State Zip Code Part-Time Full-TimeGross Income (before taxes): \$ _____ Is this amount paid Weekly Bi-weekly Twice a month Monthly**Other sources of income for ALL members of the household: (list monthly amount)**Social Security \$ _____ Child Support \$ _____ Pension/ Retirement \$ _____ Disability \$ _____
Unemployment \$ _____ Other (Name) _____ Amount \$ _____ Other (Name) _____ Amount \$ _____**Annual Family or Household Income: \$ _____ (Total from ALL Sources)****Co-Applicant – Employment Information (please list all employment for the past 2 years)****Please Print Clearly****Current Primary Employer:** _____

Address: _____

Title: _____ Hire Date: _____ Phone: (____) _____ - _____ City State Zip Code Part-Time Full-TimeGross Income (before taxes): \$ _____ Is this amount paid Weekly Bi-weekly Twice a month Monthly**Other sources of income for ALL members of the household: (list monthly amount)**Social Security \$ _____ Child Support \$ _____ Pension/ Retirement \$ _____ Disability \$ _____
Unemployment \$ _____ Other (Name) _____ Amount \$ _____ Other (Name) _____ Amount \$ _____**Annual Family or Household Income: \$ _____ (Total from ALL Sources)****Section 8 Voucher Information**Do you currently receive Housing Choice Voucher (Section 8) rental assistance from RUPCO or other agency? Yes No

If yes, what agency? _____ Name of case worker? _____

RUPCO HOMEOWNERSHIP CENTER CLIENT SERVICES FEE SCHEDULE

Credit report fee*	Individual \$ 18.00	Joint \$ 30.00
Select One: Homebuyer Educational Group Series fee		\$ 99.00
Homebuyer Educational Fast Track individual fee		\$ 100.00
Homebuyer E-Home America- on-Line counseling fee		\$ 99.00
Homebuyer Housing Choice Voucher Program Group Series counseling fee*		n/c
Homebuyer Landlord counseling session		\$125.00
Mortgage Subordination Fee		\$150.00
Homeless Assistance		n/c

* Credit report & educational counseling fees will not be charged for Housing Choice Voucher Homeownership program applicants.

** Grant assistance may be available for clients that can document earning less than 200% of the federal poverty guidelines

If applying jointly, only one fee will be charged for education/counseling services per application

According to HUD housing counseling handbook Rev 5 chapter 6 –Performance Criteria and Monitoring subsection I –Fee Schedule; agencies must not refuse to provide counseling services if a client cannot afford to pay fees –a budget must be provided to prove financial hardship

Program Delivery fees for RUPCO services associated with grant funding are not listed and will be disclosed on an individual basis as part of a funding award.

CLIENT DISCLOSURE STATEMENT

RUPCO provides a full continuum of housing services for primarily Ulster County residents. Services include: the development of affordable rental and for sale properties through Real Estate Development; owned and/or managed market rate and subsidized rental housing units through Property Management; technical assistance for municipalities and communities through Community Development; Section 8 Housing Choice Vouchers, Self Sufficiency and emergency assistance programs through Rental Assistance; and services provided by the HomeOwnership Center that include first time homebuyer education and counseling, match savings programs and grants for income eligible applicants; Post-Purchase counseling, including HECM and foreclosure prevention, housing rehabilitation and accessibility modifications and grants; financial literacy and budget and credit counseling. The counseling services, lending products, rehabilitation, affordable housing and other forms of assistance that may be offered by RUPCO Inc., its subsidiaries, affiliates or directors, officer employees, agents or partners may also be offered by other providers and you are under no obligation to utilize services from RUPCO Inc. regardless of the recommendations made by counselors in order to receive housing counseling services.

AUTHORIZATION FOR RELEASE OF INFORMATION

CONSENT

I authorize and direct any Federal, State or local agency, organization, business, or individual to release and verify to RUPCO for the purpose of reviewing my application for services provided by the Homeownership Center. I understand and agree that the information obtained with this authorization may be given to and used by RUPCO in administering and enforcing program rules and policies. I also consent for RUPCO to release information from my file to credit bureaus, banking institutions or other individuals or organizations.

I also give the following permissions for RUPCO as a Local Program Administrator, to provide information regarding on purchase price, closing date, lender, name, photos, and home ownership story. This information will be used to promote RUPCO programs on our agency newsletter, websites, housing celebrations, advertising and other lawful purposes.

INFORMATION COVERED

I understand that, depending on program policies and requirements, previous or current information regarding me or my household may be needed. Verifications and inquiries that may be requested, include, but are not limited to:

- | | |
|----------------------------------|--------------------------------|
| Identity and Marital Status | Credit and Criminal Activity |
| Employment Income and Assets | Residences and Rental Activity |
| Medical or Child Care Allowances | |

GROUP OR INDIVIDUAL THAT MAY BE ASKED

The groups or individuals that may be asked to release the above information (depending on program requirements) include, but are not limited to:

Previous Landlords (Including Public Housing Agencies)
Welfare Agencies
State Unemployment Agencies
Social Security Administration
Support/Alimony Providers
Veterans Administration
Banks/Financial Institutions
Credit Providers

Past/Present Employers
Courts/Post Offices
Schools/Colleges
Law Enforcement Agencies
Medical/Child Care Providers
Retirement Systems
Utility Companies
Credit Bureaus

Signature

Date

Signature

Date

PROJECT REINVEST: FINANCIAL CAPABILITY PRIVACY POLICY

RUPCO 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 information shared both orally and in writing will be managed within legal and ethical considerations. Your "nonpublic personal 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. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

- 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.
- You may opt-out of this requirement, but proof of your decision to opt-out must be recorded in your client file.

Release of your information to third parties

- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling/coaching you, or is a requirement of grant awards which make our services possible.
- We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
- 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.

PROJECT REINVEST: FINANCIAL CAPABILITY AUTHORIZATION FORM

1. I understand that RUPCO provides financial capability counseling/coaching after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other agencies as appropriate.
2. I understand that RUPCO submits client-level information relating to the Project Reinvest: Financial Capability grant to the NeighborWorks America Data Collection System (DCS), opens files to be reviewed for program monitoring and compliance purposes, and conducts follow-up with clients related to program evaluation.
3. I understand that I may opt-out of this requirement, but proof of this opt-out must be recorded in my client file.
4. I give permission for Project Reinvest: Financial Capability program administrators and/or their agents to follow-up with me within the next three years for the purposes of program evaluation.
5. I acknowledge that I have received a copy of RUPCO's Privacy Policy.
6. I may be referred to other services of the organization, another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.

Client's signature _____ Date _____

PROJECT REINVEST MONTHLY BUDGET WORKSHEET

Expense	\$ Per Month
Rent / Mortgage	
Utilities (average electric & gas)	
Heating Oil/ Propane	
Telephone, Cable TV, Internet	
Cell Phone	
Laundromat & Dry Cleaning	
Food & Groceries (food, paper products, toiletries, cleaning products, alcohol, tobacco)	
Dining Out & Take-out (coffee, restaurant, school lunches, pizza/deli)	
Entertainment (movies, show tickets, sporting events, magazine subscriptions)	
Car payment #1	
Car payment #2	
Auto Fuel	
Car insurance	
Car Maintenance & Repair (estimate annual total and divide by 12)	
Childcare (Day care, Child Support, Children's Allowance)	
Lessons & Tuition (gym memberships, lessons, day camp, school tuition)	
Personal Care (Barber/ Beauty Shop, Manicure)	
Medical/Dental & Prescriptions (co-payments, estimate annual total and divide by 12)	
Pet Care (food, veterinarian, boarding)	
Clothing (estimate annual total and divide by 12)	
Student Loan	
Other Loan Payment	
Credit Cards # Total Balance	
Gifts (birthdays, Holidays, greeting cards, ch. contributions. Estimate total and divide by 12)	
Payment to Savings	
Other (please explain)	
(#1) Total Regular Monthly Expenses	

Income

Participant - Primary NET (After Deductions) Monthly Income	
Co-Participant- Primary NET Monthly Income	
Participant Part-Time or Second Job NET Mo. Income if applicable	
Co-Participant Part-Time or Second Job NET Mo. Income if applicable	
Social Security Monthly Income if applicable	
Monthly Child Support if applicable	
Monthly Other Income if applicable	
(#2) Total Monthly Take-Home	
(#1 minus #2) Over/Under	