



Multi-county non-profit organization
2231 Sturgis Road, Suite A, Oxnard, CA
(805) 273-7800 | www.vccdc.org



HOMEOWNERSHIP COUNSELING INTAKE PACKET



INTAKE FORM

— EDUCATION & FINANCIAL COACHING

Prefer an online version of this form? Visit vccdc.org/app

Service Type: Education Coaching for New Homebuyers
 Reverse Mortgage Counseling Home Preservation

Date :

D D M M Y Y

CLIENT #1

First Name: Last Name:

Address:
STREET CITY STATE ZIP CODE

Phone Number: This number is my: Cell Home Other

E-Mail:

Would you like to receive emails from VCCDC regarding our programs, additional services, & special events?: (you can unsubscribe at any time) Yes No

Date Of Birth: Gender: Male Female Other
D D M M Y Y

Military Status: Active Veteran None Are you a first-time homebuyer?: Yes No
Any individual who has not owned a home in the prior three years.

Are you a first generation homebuyer?: Yes No Hispanic Ethnicity?: Yes No
Any individual whose parents or guardians never owned a home during the homebuyer's lifetime (excluding heir property).

Which of the following best describes you?: American Indian/Alaskan Native Asian Black or African American
 Hispanic/Latino Native Hawaiian/Other Pacific Islander White 2+ Races

Head of Household: Yes No Household size: # of dependents:
Generally an unmarried taxpayer who has dependents and paid for more than half the costs of the home.

Annual Household Income:
If you are unsure, provide an estimate

Marital Status: Single Married Divorced Separated Widowed

Highest Level of Education: None Primary Junior High School High School/GED Vocational
 College Graduate School



CLIENT #2

First Name: Last Name:

Address: Same as #1

STREET CITY STATE ZIP CODE

Phone Number: This number is my: Cell Home Other

E-Mail:

Would you like to receive emails from VCCDC regarding our programs, additional services, & special events? (you can unsubscribe at any time) Yes No

Date Of Birth: Gender: Male Female Other

D D M M Y Y

Hispanic Ethnicity?: Yes No

Which of the following best describes you?: American Indian/Alaskan Native Asian Black or African American Hispanic/Latino Native Hawaiian/Other Pacific Islander White 2+ Races

Relationship to client #1: Spouse Partner Sibling Daughter/Son Parent Other

EMPLOYMENT INFORMATION

Please enter employment information for client #1:

Income Source: W-2 Employee Self-Employed Other Date started:

M M Y Y

Occupation Type: Administrative Agriculture Education Finance Government Health Hospitality Manufacturing Nonprofit Retail Other _____

REFERRAL SOURCE

How did you hear about VCCDC (check all that apply)?:

Bank/Lender Community Presentation/Event Gov't Agency Flyer Internet Newspaper Personal contact (family, friend, etc.) Radio Realtor Social Media VCCDC Board Member/Staff VCCDC Email VCCDC Website Other _____

Name of the person or agency that referred you (if applicable) _____

MORTGAGE INFORMATION

ONLY COMPLETE IF YOU ARE A HOMEOWNER INTERESTED IN REVERSE MORTGAGE COUNSELING OR FORECLOSURE PREVENTION OPTIONS INCLUDING THE CA MORTGAGE RELIEF PROGRAM.

If you are unsure enter your best estimate.

What would you like to do with your property?: Keep it Sell it

This property is my: Primary Residence Second Home Investment

The property is: Owner occupied Tenant occupied Vacant

Lender Name: Loan #:

Type of Loan: Conventional FHA VA I don't know

Monthly Payment: Balance: Interest rate:

of Months Past Due: # Years Remaining on Loan:

Have you received a Notice of Default or Notice of Sale?: Notice of Default Notice of Sale Date

These documents are recorded at the County level and will be mailed to you by the County Registrar Recorder not your lender. A Notice of Default is typically filed once you are 90 days past due. A Notice of Sale is typically filed 180 days after the Notice of Default is filed.

Are you currently in active bankruptcy (i.e. has NOT been discharged)?: Yes No

For Foreclosure Prevention Counseling, please tell us the reason for your hardship (check all that apply):

- Reduction of income Loss of income Increase in expenses Divorce/separation
- Poor budget management skills Medical issues Increase in mortgage payment
- Death in family Other _____

For Reverse Mortgage Counseling, please list the reason you are interested in a reverse mortgage:

CALIFORNIA MORTGAGE RELIEF QUESTIONNAIRE

PLEASE ONLY COMPLETE IF YOU ARE A HOMEOWNER APPLYING FOR THE CA MORTGAGE RELIEF PROGRAM.

Please check all that apply:

- | | |
|---|--|
| <input type="checkbox"/> I am behind on my mortgage payments or property tax payments | <input type="checkbox"/> I have an existing partial claim or loan deferral that began during or after January 2020 |
| <input type="checkbox"/> I am a Reverse Mortgage holder and behind on property tax and/or insurance | <input type="checkbox"/> I have experienced a COVID-19 related financial hardship after 1/1/2020 |
| <input type="checkbox"/> I missed at least 2 mortgage payment prior to _____ | <input type="checkbox"/> I missed 1 property tax payment prior to _____ |
| <input type="checkbox"/> If applying for reverse mortgage assistance, I missed property tax and/or homeowners insurance payments prior to _____ | <input type="checkbox"/> I only own one residential property and it is the home where I live |
| | <input type="checkbox"/> A business (LLC, LP, LLP) is listed as the homeowner on my mortgage |



Monthly Budget Planner

- ① Enter your income
- ② Enter your expenses
- ③ Subtract your total expenses from your income

Monthly Income	Amount
Income #1	
Income #2	
Other Income	
Total Income	\$

Name(s): _____

Date: _____

Notes: _____

Expenses	Amount	Expenses	Amount
Rent/Mortgage		Insurance	
Utilities		Pets	
Internet/Cable		Entertainment	
Subscriptions		Alimony/Child Support	
Cell Phone		Credit Cards	
Food		Loans	
Health		Donations/Gifts	
Transportation		Savings	
Personal Care		Other	
Children		Other	
Total Expenses			\$
Difference (Income minus Expenses)			\$

Please read the statements below and sign below to indicate your understanding of each statement:

- 1.) I understand that Ventura County Community Development Corporation (VCCDC) provides confidential pre-purchase, post-purchase, financial capability, reverse mortgage, and foreclosure prevention housing counseling/coaching after which I will receive an Action Plan that is designed to help me understand what steps to take in order to reach my homeownership or financial goal, possibly including referrals to other housing agencies as appropriate. I understand that this is NOT a loan approval.
- 2.) I understand that my Homeownership Specialist (Counselor) may answer questions and provide information, but not give legal advice.
- 3.) I agree to hold VCCDC, its employees, agents, volunteers, officers and directors harmless from any claim, suit, action or demand, or any other person resulting from counseling.
- 4.) I understand that I may be referred to other housing services offered by VCCDC or other agency/agencies as appropriate that may be able to assist with concerns that have been identified. **I also understand that I am not obligated to use any of the services offered to me.**
- 5.) I understand that VCCDC provides information and education on numerous loan products, real estate services and housing programs and **I understand that the housing counseling I receive from VCCDC in no way obligates me to choose any of these loan products, real estate services or housing programs.**
- 6.) I understand that no representative of VCCDC has any authority to enter into any agreement for any specified period, or to make any agreement contrary to the foregoing, unless it is in writing and signed by an authorized company representative.
- 7.) I understand that in the event I am dissatisfied, I can request a copy of the Complaint Resolution Process, a copy of which is available upon request.
- 8.) I acknowledge receiving a copy of the following documents: *VCCDC Privacy Policy, VCCDC Program Disclosure, 10 Questions to Ask a Home Inspector, For Your Protection Get a Home Inspection, CA Fair Housing Brochure, CRLA Fair Housing, CRLA LGBT Fair Housing, Lead Based Paint Fact Sheet, Community Resource Guide, List of Alternative Service Providers, & VCCDC's Fee Schedule.* These documents can also be found at vccdc.org/resources under Disclosures & HUD Docs.

FOR REVERSE MORTGAGE COUNSELING ONLY (please initial):

- 1.) I acknowledge receiving and reviewing the Reverse Mortgage Information Packet as required by HUD prior to my appointment. These documents can be found at vccdc.org/resources under Reverse Mortgage Information. _____
- 2.) If funding is not available to offer Reverse Mortgage Counseling free of charge, I agree to pay \$175 to VCCDC for the Reverse Mortgage Counseling session. _____

AUTHORIZATION

Please read the statements below and sign to indicate your authorization of each statement applicable to you:

I authorize VCCDC to:

- 1.) I authorize VCCDC to pull a soft credit report that will not have any effect on my credit score at the initial session and before closing my file for a small fee. In lieu of a credit pull, I agree to provide VCCDC with a copy of my credit report dated within 30 days of my first session. **NOT APPLICABLE FOR REVERSE MORTGAGE COUNSELING.**
- 2.) Close my file should I fail to follow the agreed upon action plan, it is determined that further housing counseling will not resolve my housing need, I cannot be contacted, or do not show up to appointments. I can decide to close my file at any time.
- 3.) I understand that VCCDC receives various funds to be able to provide the service I am going to receive at low or no cost. This includes Federal funds from HUD/RCAC, State funds through CalHFA/BALANCE, and funding from other entities, and as such, is required to submit client-level information to the funding entity including CalHFA/BALANCE/HUD/RCAC and other funders and their agents for purposes of program monitoring, compliance and evaluation. I give permission for CalHFA/BALANCE/HUD/RCAC and other VCCDC funders and/or their agents to follow-up with me for the purposes of program evaluation.

I acknowledge I have received and agree to VCCDC's Statement of Counseling Services & Authorization.

Client #1 Signature

Date

Client #2 Signature

Date



Ventura County Community Development Corporation (VCCDC) 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” 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.

What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publicly available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information, financial debts and personal information concerning your financial circumstances.

What personal information does VCCDC collect about you?

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets and income; and
- 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.
- We do not sell or rent your personal information to any entity.

Release of your information to third parties

1. So long as you have not opted out, we may disclose some or all of the information that we collect, as described above, to other third parties, **ONLY when the COUNSELOR and YOU** have determined it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible. Funders do not require VCCDC to disclose social security numbers and therefore will not release this information to **any** third party. In most cases data submitted to funders is provided anonymously and is only identified with a case number.
2. We may also disclose any nonpublic personal information about you as required by law (e.g., if we are compelled by legal process).
3. 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.

Opting Out of Certain Disclosures

1. You have the opportunity to “opt-out” of disclosures of your non-public personal information to third parties (such as your creditors), other than to program funders and those required by law.
2. If you choose to “opt-out,” we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out,” you may call us at 805-273-7800 and do so. If you choose to opt out, you may limit VCCDC’s ability to provide services to you such as communicating with your mortgage servicer/lender or your creditors.

If you choose to opt out, you may limit VCCDC’s ability to provide services to you such as communicating with your mortgage servicer/lender or your creditors.

I choose to opt out and understand that my Counselor will be limited in the assistance they are able to provide me.

With the signature below I/we acknowledge reading and agreeing to the above Privacy Policy.



Client #1 Signature

Date

Client #2 Signature

Date



About Us and Program Purpose: Ventura County Community Development Corporation (VCCDC) is a nonprofit, HUD approved housing counseling agency. We provide educational workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, financial capability, non-delinquency post-purchase counseling, and reverse mortgage counseling. VCCDC also offers mortgage lending services. 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 housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and sign & date the form on the following page.**

Client and Counselor & Responsibilities:

<p>Counselor Roles and Responsibilities</p> <ul style="list-style-type: none"> • Review your housing 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 housing goal. • Prepare a household budget that will help you manage your debt, expenses, and savings. • Your Counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal. • Neither your Counselor nor VCCDC employees, agents, nor directors may provide legal advice. 	<p>Client Roles and Responsibilities</p> <ul style="list-style-type: none"> • Complete the steps discussed in your Client Action Plan. • Provide the requested documents and accurate information about your income, debts, expenses, credit, and employment. • Attend appointments, return calls and provide requested paperwork in a timely manner. • Notify your Counselor when changing your housing goal. • Attend a Homebuyer Education Workshop and other educational workshop(s) as recommended. • Retain an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.
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Termination of Services: Your success will be determined by your commitment to the goals set during the session. Failure to communicate with your Counselor including missing three consecutive appointments will result in VCCDC closing your file.

Agency Conduct - Conflict of Interest: No VCCDC 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: VCCDC has financial affiliation and/or professional affiliations with: U.S. Department of Housing and Urban Development (HUD), BALANCE, Bank of America, Bank of the Sierra, BMO, California Bank & Trust, CalHFA, CBC Federal Credit Union, CDFI Fund, Citibank, City of Bakersfield, City of Camarillo, City of Oxnard, City of Simi Valley, City of Thousand Oaks, City of Ventura, City National Bank, Comerica Bank, County of Ventura, Department of Financial Protection and Innovation, Federal Home Loan Bank of San Francisco, First Citizens Bank, Housing Authority of the City of Oxnard, Housing Authority of the City of San Buenaventura, Housing Authority of the County of Ventura, Housing Authority of the County of Santa Barbara, Housing Trust Fund of Santa Barbara County, Insuperity, JP Morgan Chase, Limoneira Foundation Fund, Local Initiatives Support Corporation, Mechanics Bank, Montecito Bank & Trust, National Association for Latino Community Asset Builders, National Housing Resource Center, NeighborWorks America, Premier America Credit Union, Port of Hueneme - Oxnard Harbor District, Rural Community Assistance Corporation, State of California, UnidosUS, U.S. Bank, Ventura County Credit Union, Wells Fargo. **As a housing counseling program participant, you are not obligated to use the products and services of VCCDC or our industry partners.**



Alternative Services, Programs, and Products & Client Freedom of Choice: You are not obligated to participate in VCCDC’s other programs and services while you are receiving housing counseling from our agency. Receiving housing counseling services is not contingent on the use of any service or product. You may consider seeking alternative products and services from entities including the Federal Housing Administration (FHA) for first-time homebuyer loan programs, and Centro Familia Esperanza and Money Management International, Los Angeles (contact information available at www.hud.gov) for other first-time homebuyer programs (please note VCCDC is not affiliated with the aforementioned organizations). You are entitled to choose whatever 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 the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products like those offered by VCCDC and its exclusive partners and affiliates.

Errors and Omissions and Disclaimer of Liability: I/we agree VCCDC, 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 VCCDC housing counseling; and I hereby release and waive all claims of action against VCCDC 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 and in compliance with grant funding requirements, VCCDC, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with VCCDC grantors such as HUD.

With the signature below I/we acknowledge receiving and agreeing to VCCDC’s Program Disclosure Statement.



Client #1 Signature

Date

Client #2 Signature

Date

In order to provide you with the most accurate financial review we highly encourage you to submit the following documents. By not submitting the requested documents you understand that your Homeownership Specialist will be limited in the information and guidance they can provide.

Current paystubs covering the last 30 days or most recent income tax returns if self-employed

Proof of any other income, i.e. child support, social security (if applicable)

One bank statement - most recent month

Credit report via one of these methods:

1. VCCDC can pull a tri-merge credit report for a small fee (~\$20) payable during your session via credit or debit card **or**

2. Pull your credit report from www.annualcreditreport.com free of charge and send us the report

- **Please note:** The credit report VCCDC pulls through Credco is a tri-merge soft pull report meaning you will get your FICO scores and summary of all accounts for all the three credit bureaus (Equifax, TransUnion and Experian) and it will NOT affect your credit score since it is being pulled for informational purposes only. The credit report from www.annualcreditreport.com does not contain your scores and has a limited view of your accounts and will therefore limit the credit analysis we can provide.

REVERSE MORTGAGE COUNSELING CLIENTS ONLY - the personal documents mentioned above are not required. Please skip to the "Submission Instructions" below.

SUBMISSION INSTRUCTIONS

Once you have the following ready:

1. VCCDC Intake - **fill out**
2. VCCDC Monthly Budget - **fill out**
3. VCCDC Statement of Counseling Services/Authorization - **sign**
4. VCCDC Privacy Policy - **sign**
5. VCCDC Program Disclosure Statement - **sign**
6. Copies of personal documents from the Document Checklist above

REVERSE MORTGAGE COUNSELING ONLY:

- Although personal documents are not required, if the homeowner has a Power of Attorney, please send it along with documents #1-5 mentioned above
- Please visit www.vccdc.org/resources and click on "Reverse Mortgage Information Packet" and read the following documents **BEFORE** your appointment (failure to read will cause a rescheduled appointment)
 - HUD's "Preparing for your Housing Counseling Session"
 - NCOA's "Use Your Home to Stay at Home"

Submit the above mentioned documents prior to your session via one of these methods:

- Email documents to: counseling@vccdc.org
- Request a custom link to our secure document platform Egnyte by emailing ContactUs@vccdc.org
- Fax to: 805-604-1359
- Drop off at our front desk at 2231 Sturgis Road, Suite A, Oxnard, CA 93030 (M - F, 9am - 6pm, closed 12:30pm - 1:30pm)



**Once you submit your documents please call
805-273-7800 to schedule your appointment.**



If you require special accommodations for mobility impairment, visual or hearing impairments or other disabilities please contact us before your appointment at (805) 273-7800. If you have a hearing or speech impairment you can communicate with us via the CA Relay Service: 1-866-934-4288.

