



Homeownership Division

3202 Demarara Plaza, Suite 200
St. Thomas, VI 00802-6447

Tel: (340) 777-4432 • Fax: (340) 775-7913

Email: homeownership@vihfa.gov

100 Lagoon Complex, Suite 4
St. Croix, VI 00840-3912

Tel: (340) 772-4432 • Fax: (340) 772-4002

HOMEBUYERS EDUCATION REGISTRATION FORM

Please provide us with the following information. Information collected on this form is used by **Virgin Islands Housing Finance Authority** only and is not shared with any other organization. Please answer all questions completely. If you have any questions about this form or how we will use this information, please ask us.

Print Full Name:			Phone:
Address and Apt/Unit Number:			Date of Birth:
City	State	Zip Code:	Email:

Demographic Information (collected for reporting purposes only)

Ethnicity	<input type="checkbox"/> Hispanic <input type="checkbox"/> Not Hispanic <input type="checkbox"/> Choose not to respond	Estimated Annual Income:	
Race	<input type="checkbox"/> American Indian/Alaskan Native	<input type="checkbox"/> Under \$20,000	<input type="checkbox"/> \$20,001 - \$40,000
	<input type="checkbox"/> Asian	<input type="checkbox"/> \$60,001 - \$80,000	<input type="checkbox"/> \$40,001 - \$60,000
	<input type="checkbox"/> Black/African American	<input type="checkbox"/> \$80,001 - \$100,000	<input type="checkbox"/> \$100,001 or more
	<input type="checkbox"/> Native Hawaiian/ Pacific Islander	Number of persons in household # _____	1st Time Homebuyer: <input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> White	English Proficiency: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Choose not to respond	Active Military: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Choose not to respond
	<input type="checkbox"/> More than one race	Marital Status: _____	Current Housing Status: _____
	<input type="checkbox"/> Choose not to respond	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/Non-Conforming	Veteran: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Choose not to respond
Rural Area: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Choose not to respond		Education: <input type="checkbox"/> High School/GED <input type="checkbox"/> College <input type="checkbox"/> Choose not to respond	<input type="checkbox"/> Graduate School <input type="checkbox"/> Vocational

Would you like to receive information about Virgin Islands Housing Finance Authority events? Yes _____ No _____

Workshop Name: VIHFA HOMEBUYERS EDUCATION CLASS	Date:
Have you received other services from VIHFA? <input type="checkbox"/> Yes <input type="checkbox"/> No Who did you meet with? _____	Fee Charged/Paid

The following documents will be sent via email prior to the start of class. Confirmation is required:

For Your Protection: Get a Home Inspection (HUD 92564-CN / HUD 92564-CN-SP in Spanish)
Ten Important Questions to Ask your Home Inspector
Disclosure of Lead-Based Paint Hazards in Housing (EPA-747-F-96-002)

Disclosure

Virgin Islands Housing Finance Authority is a state housing finance agency, HUD-approved, comprehensive housing counseling agency. 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. As a housing counseling program participant, you are not obligated to use the products and services of Virgin Islands Housing Finance Authority or our industry partners.

SIGNATURE: _____ DATE: _____

Office Use Only	VIHFA Priority # _____
Workshop Name <u>VIHFA HomeBuyers Education Class</u> CMS Class ID# _____	





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DISCLOSURE TO CLIENT FOR HUD HOUSING COUNSELING SERVICES

The Virgin Islands Housing Finance Authority offers Pre Purchase, Post Purchase, Foreclosure Prevention, Financial Management Counseling and Financial Management Education.

Services Offered

Pre-purchase Counseling: Clients receive comprehensive one-on-one counseling, which covers the entire homebuying process from beginning to end. Counselors assist their clients with creating a sustainable budget and/or spending plan for their current household situation, and a clear action plan is developed to achieve the overall goal of homeownership. Clients also receive important material on home inspection, pre-foreclosure, and any other homeownership topic relevant to successfully maintaining a home.

Non-delinquency Post-purchase Counseling: Clients receive important material on how to properly maintain a home, refinance a home, and select a realtor. Clients are assessed for individual needs and are assisted with the tools and services to successfully maintain a home.

Mortgage Delinquency and Default Resolution Counseling: Clients receive assistance to avoid foreclosure. The counselors work with the clients to develop the most suitable loss mitigation option available that will address their needs. Counselors disseminate information that leads to home retention or if the client is unable to support the mortgage debt, other loss mitigation options before legal action is initiated.

It is understood that the Virgin Islands Housing Finance Authority will close my case file after six months of no contact. Attempts to communicate with the client will be made via email, telephone, and/or US postal mail. It is also understood that the client have the option to request a copy of their file.

The Virgin Islands Housing Finance Authority is hereby authorized to share the contents of their file with third parties as it pertains to file review with HUD for compliance purposes.

Pre-purchase Homebuyer Education Workshops: Attendees will receive information on topics that will prepare the prospective homebuyer to make informed home purchase decisions. Topics include homebuyer readiness, money management, understanding credit, getting a mortgage loan, shopping for a home, keeping your home/managing finances, and maintaining a home.

No Client Obligation

Participation in our HUD housing counseling services does not oblige you to receive, purchase, or use any other services offered by this agency or by parties mentioned above or any other party.

Alternatives

As a condition of our services, in alignment with your goals, and in compliance with HUD’s Housing Counseling Program requirements, we must provide information on alternative services, programs, and loan products, if applicable and known. Counselors may answer questions and provide information but will not give legal advice. If the client needs legal advice, it is recommended that they seek legal assistance from the appropriate entities.

Hold Harmless Agreement

I give the Virgin Islands Housing Finance Authority permission to use my name in any current and future publications or reporting. Furthermore, in view of the fact that the Virgin Islands Housing Finance Authority is a state housing finance authority, I hereby release, hold harmless and waive all claims associated with these publications and marketing materials which I may have against the Virgin Islands Housing Finance Authority and its employees.

CLIENT ACKNOWLEDGEMENT OF COUNSELING SERVICES:

I/We have read, understand and have received a copy of this disclosure.

Applicant printed name:	Applicant signature:	Date:
Co-applicant printed name:	Co-applicant signature:	Date:

Counselor Signature: _____ Date: _____