

Disclosure Statement – Acknowledgement

Please note that you have signed this by filling out our intake form before participating in the webinars. You may not receive your certificate if we do not receive your digital signature on our intake form.

Valley Community Development’s Sustainable Homeownership Center provides a variety of services. We provide first-time homebuyer readiness counseling including financial literacy, budgeting, foreclosure prevention services, first-time homebuyer workshops, and post-purchase workshops. We provide technical assistance to help access down payment assistance when available. Additionally, we market affordable housing units available for sale to income-eligible first-time buyers.

Valley Community Development will follow strict rules to protect your confidentiality. The personal data collected below including name, street address, email address, and any other personally identifiable information is protected by the Privacy Act. You will never be named in any reports. Your responses may be looked at individually by the funding source, or contractors hired by the funding source to collect and analyze data, but your name or street address will not be reported. Income, city, state, zip code, family size, and other demographic data will be reported.

Contractors of HUD/DHCD or any City/State agency are covered by the same Privacy Act requirements to protect your privacy and staff must demonstrate that they have systems in place to protect against data disclosure.

Funding Sources Include:

Massachusetts Department of Housing and Community Development (DHCD)
Citizens Housing and Planning Association (CHAPA)
Mass Housing Partnership Fund Board (MHP)
City of Northampton
Town of Amherst – Amherst Community Land Trust
MA Division of Banks (DOB)
Florence Bank
bankESB
PeoplesBank
City of Easthampton
Greenfield Cooperative Bank
Greenfield Savings Bank
Country Bank
Berkshire Bank

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Valley
Community
Development



256 Pleasant Street, Suite A
Northampton, MA 01060
413.586.5855
www.valleycdc.org

Alexis Breitenicher
Executive Director

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Private donors through annual fundraising efforts and Community Investment Tax Credits (CITC)

Valley Community Development's webinar participants are not required to utilize other programs provided by Valley to receive counseling of any type. Counseling services are free of charge and there are no income restrictions for homeownership or foreclosure prevention counseling to Hampshire County Residents; however, it is our goal to serve households at or below 80% of area median income, people of color, and minority households who may be underserved in our community.

You are under no obligation to utilize any of Valley CDC's services or programs or to purchase or rent property owned by Valley CDC in order to receive counseling services. You are under no obligation to utilize the services provided by any of Valley's funding sources or by any of our business partners.

A list of funding sources is included in each participant's workshop materials. Valley provides written and verbal disclosures at the beginning of each class and encourages participants to shop around.

NOTICE OF NON-ENDORSEMENT

In its First-Time Homebuyer workshops, Valley Community Development Corporation (Valley) is fortunate to receive the assistance of several presenters. These individuals are often in private business as real estate brokers, lawyers, mortgage underwriters, inspectors, and insurance agents. We have asked them to speak in our series because they have knowledge in a particular area, skills in teaching, and an interest in assisting first-time buyers.

You are free to use their services if you wish, but you are not obligated to do so, and Valley has not attempted to determine the quality of services those individuals offer to the public. If you are pleased with a presentation and are considering using the services of a speaker, please make your own, independent inquiries as to his or her qualifications and reputation.

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