

Lake Ontario Flood Relief Home Repair Program Application

1. Name of applicant (property owner) _____
Name of co-applicant (if any) _____
Address of property _____
Home phone # _____ - _____ - _____ Work phone # _____ - _____ - _____ Mobile phone # _____ - _____ - _____
E-mail address: _____

2. List below, all persons including yourself, who reside in your unit. (if more than 5 people, use additional sheet).

	<u>Full name</u>	<u>Relationship to Applicant</u>	<u>Age</u>	<u>Last 4 of Social Security #</u>
(1)	_____	_____	_____	_____
(2)	_____	_____	_____	_____
(3)	_____	_____	_____	_____
(4)	_____	_____	_____	_____
(5)	_____	_____	_____	_____

3. List all sources of household income, including employment and self-employment income, unemployment benefits, Workers Comp, public assistance, child support or alimony, SSI, SSD, VA, pension, payments from annuities, trust funds or retirement accounts, interest and dividend income and any other source of income:

<u>Person</u>	<u>Source</u>	<u>\$ Amount / Period</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

-- Use additional sheet if needed

4. Total household liquid assets (include Savings, Checking, Stocks, Bonds, Mutual & Other investment funds, IRA's if currently accessible and any valuables held for investment, **but not your primary residence**):

<u>Person</u>	<u>\$ Total liquid assets</u>
_____	_____
_____	_____
_____	_____
_____	_____

-- Use additional sheet if needed

5. Total household liquid assets are less than \$80,000 (or \$100,000 for seniors over age 60)? Yes No
6. Is home a: Single Family Home, Double or Triple
7. Are all tax payments current on the residence? Yes No
8. Are mortgage payments current on the residence? Yes No Not applicable (no mortgage)
9. Do you have current property insurance? Yes No
10. Was this home occupied as your primary, year-round residence at the time of the flood damage? Yes No
11. Was home repair assistance from any government source (such as FEMA) received or declined? Yes No
12. Briefly describe the home repairs you wish to make or to be reimbursed for under this program:

Optional Information:

Is Applicant an active member of the military? Yes No or a Veteran? Yes No
 Is any household member disabled? Yes No Highest level of education: _____
 Applicant Race: _____ Hispanic? Yes No Marital Status: _____

Please read this section carefully:

1. I/We hereby certify that I am the owner and occupant of the property to be improved.
2. I/We certify that the information provided in this application is true and correct to the best of my knowledge and contains no willful misrepresentation.
3. I/We understand that false statements or information are grounds for termination of assistance and collection of monies previously spent on the house and property.
4. I/we understand that I/we may be required to sign a release of information form to verify income and asset information for this program.
5. I/We agree to cooperate with PathStone and Public Officials with all required procedures.
6. All Grants are under the supervision of PathStone and Affiliates. All grant requirements must be met or the grant will be withdrawn and I/we will be financially responsible for the balance of the unpaid contract.
7. I/We hereby give permission to PathStone to use any photograph and/or material relating to the repairs made on my home. I also agree to local or state inspections, as required.

Signature of Applicant: _____ Date: _____

Signature of Co-Applicant: _____ Date: _____



PRIVACY POLICY

PathStone values your trust and is committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information.

It is PathStone's policy not to provide any personal information about you to any bank, Credit Card Company, insurance companies or other financial institution without your written permission. PathStone does provide our Funders with statistical/demographic information regarding the families participating in any of the PathStone Programs. The information provided to Funders is for monitoring purposes only to ensure that PathStone is in compliance with all state and federal regulations governing non-profits. Your Social Security number or any other sensitive information about you is never released to any organization without your written consent. **PathStone** will use personal information such as your name and address internally for sending out correspondence such as the PathStone quarterly newsletter, Building Blocks, invitations to special events or to notify you about upcoming workshops.

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 the information that you have provided us on any Intake Form, applications or forms you have completed.

Information We Collect

PathStone collects personal information to support our Housing Programs, Economic Development, Employment and Training Services, Section Eight Programs, Health and Safety, and any other PathStone related services. We collect personal information about you from the following sources:

- Information we receive from you on any initial intake form or application,
- 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

PathStone may disclose these kinds of personal information about you:

- Information we receive from you such as your name, address, social security number, employer, occupation, assets, debts and income, etc;
- Information about your transaction 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 credit worthiness.

To Whom Do We Disclose

PathStone may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage loans,
- Others, such as nonprofit organizations involved in community development, but only for the purpose of program review, auditing, research and oversight purposes.

Confidentiality and Security

PathStone restricts 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 service of loans, making loan decisions, aiding you in obtaining loans from others, financial counseling and grant approval. 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 and user authentication software to protect your information.

Directing Us Not to Make Disclosures to Unaffiliated Third Parties

No action is required by you at this time if you wish to permit information sharing as described above. If you prefer that we not disclose personal information about you to any organization, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosure permitted by law) by notifying PathStone in writing to exclude all personal information about you.

Your written statement instructing PathStone not to share personal information about you must include your full name(s), current address and social security number. Please allow approximately 30 days from our receipt of your signed statement for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change. Send your letter to:

The Housing Council at PathStone
75 College Ave. 4th Floor
Rochester, NY 14607
ATTN: Scott Oliver

STOP! *For new Homeowners, Rehab/Energy Services Grant and/or loan recipients, Please read below disclosure carefully:*

PathStone shares information with politicians (Senators, Congressperson, State Senator, State Assembly, etc) in order to keep them informed of the number of families PathStone has assisted in achieving the dream of homeownership or make improvements to their existing homes. PathStone also reports the impact homeownership or other related services makes on the community as a result of homeownership or home improvement and the state and/or federal dollars used to assist with closing cost, down payment, rehab, weatherization or energy services. We share this information to show the effect that state and federal funding helps families like yours acquire assets and improve the quality of life in the community as well as boost the economy.

The information we may disclose is your new property address and name. As a result you may receive other correspondence from your area representatives in congress, the Senate, the State Senate and Assembly, etc welcoming you to homeownership or as a recipient of other related services. PathStone will not disclose your Social Security number, salary, place of employment or any other personal financial information to elected officials.

If you do not want this information shared with any politician it is important that you follow the instructions above and notify PathStone in writing that you do not want your information shared.

I further acknowledge and agree that PathStone may share information with and disclose to, orally and/or in writing, the identified parties within this document.

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature: _____ Date: _____