

CLIENT #1	CLIENT #2
NAME: _____ <i>First Middle Last</i>	NAME: _____ <i>First Middle Last</i>
_____ <i>Street</i>	_____ <i>Street</i>
_____ <i>City State Zip Code</i>	_____ <i>City State Zip Code</i>
Primary: (____) _____ - _____	Primary: (____) _____ - _____
Cell: (____) _____ - _____	Cell: (____) _____ - _____
Email: _____	Email: _____
Birthdate: ____/____/____ Age: ____	Birthdate: ____/____/____ Age: ____
Race: <input type="checkbox"/> American Indian/ Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Choose Not to Respond <input type="checkbox"/> More Than One Race <input type="checkbox"/> Native Hawaiian/ Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian/ Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Choose Not to Respond <input type="checkbox"/> More Than One Race <input type="checkbox"/> Native Hawaiian/ Pacific Islander <input type="checkbox"/> White
Ethnicity (Hispanic Origin): <input type="checkbox"/> YES <input type="checkbox"/> NO	Ethnicity (Hispanic Origin): <input type="checkbox"/> YES <input type="checkbox"/> NO
Marital Status: <input type="checkbox"/> Choose Not to Respond <input type="checkbox"/> Divorced <input type="checkbox"/> Married w/ Dependents <input type="checkbox"/> Married w/o Dependents <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Unrelated Adults <input type="checkbox"/> Widowed	Marital Status: <input type="checkbox"/> Choose Not to Respond <input type="checkbox"/> Divorced <input type="checkbox"/> Married w/ Dependents <input type="checkbox"/> Married w/o Dependents <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Unrelated Adults <input type="checkbox"/> Widowed
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/ Non-Conforming	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/ Non-Conforming
Disabled? <input type="checkbox"/> YES <input type="checkbox"/> NO	Disabled? <input type="checkbox"/> YES <input type="checkbox"/> NO
Disabled Dependent? <input type="checkbox"/> YES <input type="checkbox"/> NO	Disabled Dependent? <input type="checkbox"/> YES <input type="checkbox"/> NO
Education: <input type="checkbox"/> College <input type="checkbox"/> Grad School <input type="checkbox"/> High School/ GED <input type="checkbox"/> Junior College <input type="checkbox"/> Junior HS <input type="checkbox"/> None <input type="checkbox"/> Other <input type="checkbox"/> Primary <input type="checkbox"/> Vocational	Education: <input type="checkbox"/> College <input type="checkbox"/> Grad School <input type="checkbox"/> High School/ GED <input type="checkbox"/> Junior College <input type="checkbox"/> Junior HS <input type="checkbox"/> None <input type="checkbox"/> Other <input type="checkbox"/> Primary <input type="checkbox"/> Vocational
Are you ACTIVE military? <input type="checkbox"/> YES <input type="checkbox"/> NO	Are you ACTIVE military? <input type="checkbox"/> YES <input type="checkbox"/> NO
Are you a Veteran? <input type="checkbox"/> YES <input type="checkbox"/> NO	Are you a Veteran? <input type="checkbox"/> YES <input type="checkbox"/> NO
Are you a 1st Time Homebuyer? <input type="checkbox"/> YES <input type="checkbox"/> NO	Are you a 1st Time Homebuyer? <input type="checkbox"/> YES <input type="checkbox"/> NO
Are you proficient in speaking English? <input type="checkbox"/> YES <input type="checkbox"/> NO	Are you proficient in speaking English? <input type="checkbox"/> YES <input type="checkbox"/> NO
Do you receive Section 8 Assistance? <input type="checkbox"/> YES <input type="checkbox"/> NO	Do you receive Section 8 Assistance? <input type="checkbox"/> YES <input type="checkbox"/> NO

HOUSEHOLD INFORMATION

Current Housing Arrangement: Living with family member and not paying rent

Rent Homeless Homeowner with mortgage Homeowner with mortgage paid off

Household Type: *(please select the most accurate)*

Female headed single parent household Male headed single parent household Married without children

Two or more unrelated adults Single adult Other Married with children

Annual Family or Household Income: \$ _____

Family/ Household Size: _____ **How many dependents** *(other than those listed by any co-borrower)* _____

What ages are they? _____, _____, _____, _____, _____, _____

Referred to PathStone by: *(please check all that apply)*

Print Advertisement Bank Government Co-Worker Realtor

Staff/Board member Walk-in Friend Radio Family

****If a bank or realtor referred you please list it here:*** _____

Do you have a contract on a house at this time? YES NO

Have you been pre-approved for a mortgage or grant? YES NO *If Yes, amt: \$* _____



COST OF SERVICE DISCLOSURE*

Rental Counseling	• No Charge
Renting 101 Workshop	• No Charge
Operating Rental Property	• In-person OR Online \$60
Pre-Purchase Counseling	• No Charge
Housing Education Class	• Virtual or In-Person class \$75 • eHome Online class \$125* <i>*Discounts may be available</i>
Credit Report Fee	• No Charge
USDA Loan Packaging	• \$1750* <i>*Paid at time of closing</i>
Foreclosure Intervention Counseling	• No Charge
Post-Purchase Education Class	• No Charge
Homebuyer Dream Program	• \$500* <i>*Paid at closing through grant</i>

Counseling fees may be adjusted if they represent a hardship to the client

**** Restrictions apply for Monroe County Grant recipients ****



Adam J. Bello
COUNTY EXECUTIVE

Client #1 Signature

Date

Client #2 Signature

Date

The Housing Council at PathStone Rep

Date



Conflict of Interest

It is the agency's policy to prohibit its employees from engaging in any activity or practice which conflicts with the interest of the agency or its clients. The conflict of interest policy requirements are as follows:

1. Employees and members of their immediate families are prohibited from accepting gifts, moneys, and gratuities from persons receiving benefits or services under agency programs, from anyone performing services under a contract with the agency, or from anyone who is in a position to benefit from the action of any employee or a board member, under circumstances from which it might reasonably be inferred that the purpose of the gift is to influence the employee in the conduct of the agency's business with the donor. Such gifts should be returned with a note of explanation or converted into a charitable donation to the agency as a whole by transferring the gift and information as to the situation in which the gift was received to the Personnel Officer for disposition. Employees are not, however, prohibited from accepting advertising novelties such as pens, pencils, calendars or other gifts of nominal value (\$50.00) when circumstances clearly show that the gifts are offered for reason of personal esteem and affection, and for which a brief note of receipt and the reason for the gift are recorded with the Personnel Officer. Some positions may be prohibited from accepting any gift as instructed by the Executive Director.
2. No employee shall act in a manner which would cause a reasonable person, having knowledge of the relevant circumstances, to conclude that any person can improperly influence or unduly enjoy his/her favor in the performance of their duties because of kinship, rank, position or undue influence of any party or person. It shall be unreasonable to so conclude if such employee has disclosed in writing the facts which would otherwise lead to such a conclusion.
3. No employee shall participate in or represent the agency in a particular matter in which to his knowledge s/he, his/her immediate family or partner, a business organization in which s/he is serving as officer, director, trustee, partner or employee, or any person or organization with whom he is negotiating or has any arrangement concerning prospective employment, has a financial interest.

Further, various contracts to which the agency is a party may impose specific conflict of interest requirements. These must be adhered to. This includes, but is not limited to funders such as:

U.S. Dept of Housing & Urban Development, NYS Affordable Housing Corporation, Federal Home Loan Bank of New York, Monroe County, the City of Rochester, CCSI, SONYMA, NeighborWorks America, The United Way, NYS Attorney General, Town of Irondequoit, Legal Aid Society of Rochester, Enterprise Community Partners, Key Bank, Five Star Bank, Evans Bank, M&T Bank, and Citizens Bank

which requires that the agency and its employees abide by the following:

4. Neither agency nor any of its contractors or their subcontractors shall enter into any subcontract, or arrangement, in connection with HUD or other funders that sponsor programs in which any of the following classes of persons has an interest, direct or indirect, during tenure or for one year thereafter:
 - i. Any present or former member or officer of the agency;
 - ii. Any employee of the agency who formulates policy or who influences decisions with respect to the programs;
 - iii. Any public official, member of a governing body, or state or local legislator who exercises functions or responsibilities with respect to the programs.

Any members of the classes described above must disclose their interest or prospective interest to the agency, funders, or HUD. The requirements of this paragraph may be waived by HUD or other funders for good cause.

5. No employee shall, directly or indirectly, give, offer, or promise anything of value to any representative of any financial institution in connection with any transaction or business that the agency may have with such financial institutions.
6. No employee shall use or attempt to use his/her position at the agency to secure for him/herself or others unwarranted privileges or exemptions which are of substantial value and which are not properly available to similarly situated individuals.

Client #1 Signature

Date

Client #2 Signature

Date





HOUSING COUNSELING PROGRAM DISCLOSURE

Services Provided: The Housing Council at PathStone provides housing counseling, publications for sale, temporary financial assistance to renters, loan products, financial assistance programs, and grant subsidies to first time homebuyers.

Purpose of Housing Counseling: I/We understand that the purpose of the housing counseling program is to provide one-one-one counseling to help clients address problems that prevent affordable mortgage financing. The counselor will analyze the mortgage default, and explain the collection and foreclosure process. The counselor will also assist client in communicating with the mortgage servicer and other creditors. The counselor will analyze clients financial and credit situation, identify those barriers preventing them from obtaining affordable mortgage financing, and develop a plan to remove those barriers. The counselor will also provide assistance in debt-load management with the preparation of a monthly and manageable budget plan. Group counseling is provided to landlords, tenants, first time homebuyers and homeowners. I/We further understand that it will not be the responsibility of the counselor to fix the problem for me/us but rather to provide guidance and education to empower me/us in correcting those issues preventing affordable mortgage financing.

Eligible Criteria: I/We understand that the counseling agency provides housing counseling assistance to clients in person and over the phone. I/We understand that if it is determined my/our issues need the assistance of another agency, that you may be referred to another agency.

Group Education Classes: I/We understand that as part of the housing counseling program, I/We will be required to attend group pre and post homeownership education classes, landlord, rental or tenant education classes depending on what counseling services I/We are requesting.

Client's Responsibility: I/We understand that it is our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my counseling program. This includes but is not limited to missing three consecutive appointments.

Disclosures: I/We understand The Housing Council at PathStone is committed to offering clients a variety of product choices. I/We understand there is **no obligation** to use PathStone's products or programs; and that counseling services are not contingent on use of any particular product or service. I/We understand that I/We have the right to accept or decline services or products from any The Housing Council at PathStone referral. The Housing Council at PathStone receives funding for housing counseling from:

U.S. Dept of Housing & Urban Development, NYS Affordable Housing, Corporation, Federal Home Loan Bank of New York, Monroe County, the City of Rochester, CCSI, SONYMA, NeighborWorks America, The United Way, NYS Attorney General, Town of Irondequoit, Legal Aid Society of Rochester, Enterprise Community Partners, Key Bank, Five Star Bank, Evans Bank, M&T Bank, and Citizens Bank

Client Choices: I/We understand The Housing Council at PathStone is committed to offering clients a variety of product choices. I/We understand there is no obligation to use products or services of The Housing Council at PathStone or its partners. I/We understand that I/We are free to choose a product or abstain from doing so, and that receiving housing counseling services from the agency is not contingent on the use of any product or service.

Alternative Services, Programs and Products: PathStone Counselors, as appropriate, refers clients to other community service organizations that may offer financial counseling, homeownership education, voucher programs (Section 8), adult and child care programs, homeless interventions and other housing assistance. Clients are provided with a community resource list which outlines emergency shelter programs, financial assistance, transitional housing information, free medical assistance as well as other programs and resources offered in The PathStone Corporation service area.

This is to acknowledge that I have received, reviewed, & understand PathStone Corporation's Counseling Program Disclosure.

Client #1 Signature

Date

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Date



PRIVACY POLICY



The Housing Council at 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 The Housing Council at 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. The Housing Council at PathStone does provide our Funders with statistical/demographic information regarding the families participating in any of the The Housing Council at PathStone Programs. The information provided to Funders is for monitoring purposes only to ensure that The Housing Council at 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. The Housing Council at PathStone will use personal information such as your name and address internally for sending out correspondence such as the The Housing Council at 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

The Housing Council at PathStone collects personal information to support our Homebuyer Education Programs, Economic Development, Employment and Training Services, Section Eight Programs, Health and Safety, and any other The Housing Council at 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

The Housing Council at 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,
- 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

The Housing Council at 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 & oversight purposes.

Confidentiality and Security

The Housing Council at 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, 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 The Housing Council at PathStone in writing to exclude all personal information about you. Your written statement instructing The Housing Council at 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
Attn: Mary Leo, 75 College Ave, Suite #403, Rochester, NY 14607
STOP! For new Homeowners, Rehab/Energy Services Grant and/or loan recipients,

Please read below disclosure carefully:

The Housing Council at PathStone shares information with politicians (Senators, Congressperson, State Senator, State Assembly, etc) in order to keep them informed of the number of families The Housing Council at PathStone has assisted in achieving the dream of homeownership or make improvements to their existing homes. The Housing Council at 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. The Housing Council at 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 The Housing Council at PathStone in writing that you do not want your information shared.