

Western Catskills Community Revitalization Council, Inc. Program Disclosure Form

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

Agency Relationships: As a housing counseling program participant, you are not obligated to use the products and services of WCCRC or our industry partners. WWCRC has financial affiliation (if funded by HUD) or professional affiliations (if not funded by HUD) with HUD, Delaware Opportunities, USDA Rural Development, the State of New York, the Attorney General, HomeSmartNY, NeighborWorks, Delaware County, NBT Bank, Wayne Bank, M & T Bank, and Ulster Savings Bank, Grand Gorge Apartments (senior housing), Stamford Village Apartments (senior housing), 69 Main (rental housing), 76 Main (rental housing), and Western Catskills Community Warehouse (low cost home improvement supplies), and the Carriage House (99 seat theater) as our property services.

About Us and Program Purpose: Western Catskills Community Revitalization Council, Inc. (WCCRC) provides grants for owner-occupied housing rehabilitation to residents in Harpersfield, Kortright, Middletown, Roxbury, and Stamford in Delaware County; Ashland, Halcott, Hunter, Jewett, Lexington, and Prattsville in Greene County and Blenheim, Broome, Conesville, Fulton, Gilboa, Jefferson, and Summit in Schoharie County. Grant applicants must be at or below 80% of the County median income to be eligible. New York State Main Street grants, administered by WCCRC revitalize our downtowns through targeted commercial/residential improvements such as façade renovations, interior upgrades, and streetscape enhancements. WCCRC also provides technical assistance to community groups, municipalities, businesses, homebuyers, homeowners, tenants, and others on a vast array of housing related issues.

Western Catskills Community Revitalization Council, Inc. is a HUD-approved comprehensive housing counseling agency. We provide free education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, non-delinquency post-purchase, rental and homeless counseling. We serve all clients regardless of age, color, creed/religion, disability, gender, income, familial status, national origin/race, 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 initial, sign, and date this form.

Counselor's Roles and Responsibilities:

Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.

Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.

Preparing 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.

We cannot and do not provide legal advice.

Client's Roles and Responsibilities:

Completing the steps assigned to you in your Client Action Plan.

Providing accurate information about your income, debts, expenses, credit, and employment.

Attending meetings, returning calls, providing requested paperwork in a timely manner.

Notifying WCCRC or your counselor when changing your housing goal.

Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended.

Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

Agency Conduct: No WCCRC 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.

Alternative Services, Programs, and Products & Client Freedom of Choice: WCCRC has at times participated in a First Time Home Buyers Program. However, you are not obligated to participate in this or other WCCRC programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Administration (FHA) for first-time homebuyer loan programs, SONYMA (State of New York Mortgage Assistance), Ulster Savings, NBT, or Wayne Bank for other first-time homebuyer programs. 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 identical to those offered by WCCRC and its exclusive partners and affiliates.

Privacy Policy: I/we acknowledge that I/we received a copy of WCCRC's Privacy Policy.

Errors and Omissions and Disclaimer of Liability: I/we agree WCCRC, 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 WCCRC counseling; and I hereby release and waive all claims of action against WCCRC 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, WCCRC, 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 WCCRC grantors such as HUD or NeighborWorks America.

Termination of Services: Failure to work cooperatively with your housing counselor and/or WCCRC will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.

I/we acknowledge that I/we received, reviewed, and agree to Western Catskills Community Revitalization Council, Inc.'s Program Disclosures.

_____ sign _____ date

_____ sign _____ date

Counselor _____