

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:

- Financial management/budget counseling
- Pre-purchase counseling
- Foreclosure prevention counseling
- Non-delinquency post-purchase counseling
- Rental counseling
- Homeless counseling
- Home improvement and rehabilitation counseling

- Fair housing education workshops
- Financial budgeting and credit workshops
- Non-delinquency Post purchase workshops
- Pre-purchase homebuyer education workshops
- Disaster preparedness workshops

Individual Counseling

Financial management and budget counseling consists of education and training in managing your cash flow. How to save, pay off debt, prioritize and discern needs and wants

Pre-purchase counseling is for individuals considering home purchase, including tips, pitfalls, understanding terms used by the banks, understanding fees, understanding the professionals involved and how to figure out exactly how much house you can afford and maintain a sustainable budget after home purchase

Foreclosure prevention counseling is for those who may be headed for mortgage delinquency or are currently behind in their mortgage payments

Non-delinquent post purchase counseling assists those who already own a home with financial counseling and can include applications for home repair grants

Rental counseling is for those considering renting, currently renting, need assistance with section 8 paperwork or are having landlord difficulties

Homeless counseling is for those affected by a loss or potential loss of a place to live

Home improvement and rehabilitation counseling is for seeking home repair or home repair grants in a home they already own

Educational Workshops

Fair housing education workshops are offered to organizations that need to understand more about fair housing laws. They are especially important for the towns we serve

Financial budgeting and credit workshops are offered to groups/ organizations and as a part of our Home Ownership Academy to received mobile home replacement grants providing education on the creation of a sustainable budget, managing cash flow and fully understanding credit, credit scores and credit reports

Non-delinquency post purchase workshops are for those attending our Home Ownership Academy to receive mobile home replacement grants which include topics like taxes and insurance, home maintenance and safety

Pre-purchase homebuyer education workshops provide education on what terms mean, ways to save money, the roles of the professionals involved, pitfalls to watch out for, grants if available

Disaster preparedness workshops help clients become aware of the necessary steps to take in preparation for basic services not being available

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 antidiscrimination 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 _____

