

WRO'S HOMEBUYING WORKSHOP REGISTRATION FORM

Please complete this interactive form. When complete, please click the SUBMIT button on the last page. You will not be registered if you have not entered a workshop date or have not submitted all 6 pages of the form. You are not registered until you receive a confirmation via email or by phone.

* **Date of workshop:** _____ (Not sure when the next workshop is? Check the web-site or call us)

* **Have you applied to WRO in the past?** Yes No **If yes when?** _____

Are you working with another housing counseling agency? Yes No **If yes, who?** _____

* **First Name** _____ **Last Name** _____ **D.O.B.** _____
(Primary Applicant)

First Name _____ **Last Name** _____ **D.O.B.** _____
(Co- Applicant)

* **Address** _____ **Unit** _____ **City** _____ **State** _____ **Zip Code** _____

* **Home Phone** _____ **Cell Phone** _____ **Email:** _____

Co-applicant's Relationship to primary applicant: _____

* **Marital Status:** Single Married Widowed Divorced Separated **Ethnicity:** Hispanic Non-Hispanic

* **Race:** African-American Asian White Native American Other _____

* **US Citizen:** Yes No **Is your household limited English proficiency?** Yes No

* **Gender:** Male Female Other **Female Head of Household?** Yes No

* **Are you a First Time Homebuyer?** Yes No **Are you a Section 8 voucher holder?** Yes No

* **Do you currently?** Rent or Own **Do you currently live in a rural area?** Yes No

How did you hear about WRO? Newspaper Bank Government (HUD) Walk-in Staff Member
 Previous Consumer Friend/Relative Realtor Flyer TV/Radio Homebuyer Fair Other _____

Please select the section that best describes your household annual income:

(Note: find your household size then check the income that is closest to your household's ANNUAL GROSS INCOME)

1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household
\$78,000	\$89,200	\$100,300	\$111,400	\$120,400	\$129,300
\$62,400	\$71,360	\$80,240	\$89,120	\$96,320	\$103,400
\$46,800	\$53,250	\$60,180	\$66,840	\$72,240	\$77,580
\$39,000	\$44,600	\$50,150	\$55,700	\$60,200	\$64,650
\$23,400	\$26,750	\$30,100	\$33,400	\$41,150	\$44,100

WHITE PLAINS RESIDENTS ONLY
ALL OTHERS PLEASE SKIP TO PAGE 3

This program is NOT restricted to White Plains Residents however if you live in White Plains, this agency is required to request income verification documentation along with your registration form.
 We thank you for your cooperation.

Please include a copy of ONE of the following as your Income Verification Documentation:
 Note: A statement of income from your employer(s) is not sufficient, unless accompanied by a payroll statement.

Section 8 Statement	Federal W2 Form	Unemployment Insurance Benefit Statement	Federal Income Tax – FEDERAL FORM FILED
SSI/SSA/SSD Statement	Federal W4 Form	** Statement of Income (SEE BELOW)	

Number of persons in your household:

Under 16	17 to 21	21 to 61	Over 62	TOTAL FAMILY SIZE

Program Disclosure Form

Note: *If you have an impairment, disability, or 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.*

About Us and Program Purpose: Westchester Residential Opportunities, Inc., is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide educational workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, non-delinquency post-purchase, reverse mortgage, fair housing counseling (enforcement and education), rental and homeless counseling. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, familial status, disability, or sexual orientation/gender identity, source of income, marital status, and DV survivor status. 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, by signing and dating this form on the following page.**

Client and Counselor Roles and Responsibilities

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.
- Neither your counselor nor WRO employees, agents, or directors may 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, debt, expenses, credit, and employment.
- Attending meetings, returning calls, and providing requested paperwork in a timely manner.
- Notifying WRO or your counselor when changing housing goals.
- Attending educational workshop(s) as recommended.
- Retaining an attorney if seeking legal advice and or representation in matters such as foreclosure or bankruptcy protection.

Privacy Policy

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Westchester Residential Opportunities, Inc. (WRO), is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic personal information.

What is nonpublic personal information?

- Information that identifies an individual personally and is not otherwise publicly available, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information, and financial debts

What personal information does WRO collect about you?

We collect personal information about you from the following sources:

- Information that you provide on applications and forms, in email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit reports

What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies providing home mortgages), Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency such as your credit bureau reports, your credit and payment history, your credit scores, and/or your creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information, but this information **may** not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.
- We may also disclose personal information about you to third parties as permitted by law.

How is your personal information secured?

We restrict access to your nonpublic personal information to WRO employees who need to know that information in order to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

Opting Out of Certain Disclosures

You may direct WRO to *not* disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit WRO's ability to provide services such as foreclosure prevention counseling. If you choose to opt out, please sign below under the "Opt Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision any time by contacting our agency.

OPT OUT: I request that WRO make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that Westchester Residential Opportunities, Inc. will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting WRO.

Name 1 (Printed) Signature Date Name 2 (Printed) Signature Date

RELEASE: I hereby authorize WRO to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy practices and disclosures.

Name 1 (Printed) Signature Date Name 2 (Printed) Signature Date

Please note:

All 6 pages must be submitted and proof of income is only required for White Plains Residents.

I acknowledge that all digital signatures on this form shall have the same effect as manual signatures.

*

If you experience any issue(s) in the electronic submission of this form, please email it directly to:
mzarfes@wroinc.org

*Required field