

Westchester Residential Opportunities, Inc.
 470 Mamaroneck Avenue, Suite 410
 White Plains, NY 10605
 Phone: 914-428-4507 Fax: 914-428-9455
www.wroinc.org

Initial Housing Assistance Intake Form

COVID-19 Statement: Due to Novel COVID-19 our HUD Certified Housing Counselors might work remotely. All information collected will be confidential. By submitting this form, you agree to remote counseling with Westchester Residential Opportunities, Inc. (WRO)

Area of Need: Check one

Date: _____

Rental/Utility		Mortgage Foreclosure		Senior Housing	
Fair Housing		First Time Home Buying		OMH/Supported Housing	

Last Name: _____ **First Name:** _____ **Last 4 Social Security:** _____

Street Address: _____ **Apt Number:** _____

City: _____ **State:** _____ **Zip Code:** _____

Phone Number: _____ **Number of Household Members:** _____

Email: _____ **Date of Birth:** ___ / ___ / ___

Sex: Please check appropriate box

Male		Female	
Different identity		Choose not to answer	

English Proficiency: Please check the appropriate box

Household is LEP		Household is not LEP		Other	
------------------	--	----------------------	--	-------	--

Race and Ethnicity: Please check the appropriate box

Asian		Black/African American		Native American	
White		Other			
Hispanic/Latino		Non-Hispanic/Latino		Choose Not To Answer	

Highest Level of Education: Please check the appropriate box

High School/GED	<input type="checkbox"/>	Associates	<input type="checkbox"/>	Bachelors	<input type="checkbox"/>
Masters	<input type="checkbox"/>	Doctorate	<input type="checkbox"/>	Prefer not to answer	<input type="checkbox"/>

Marital Status: Please check the appropriate box

Single	<input type="checkbox"/>	Married	<input type="checkbox"/>	Separated	<input type="checkbox"/>
Divorced	<input type="checkbox"/>	Widowed	<input type="checkbox"/>	Prefer not to answer	<input type="checkbox"/>

Source of Income: Please check the appropriate box

Salary/Wage	<input type="checkbox"/>	SSI/SSD	<input type="checkbox"/>	Public Assistance	<input type="checkbox"/>
Pension	<input type="checkbox"/>	Unemployment/Workers Comp	<input type="checkbox"/>	Other child support, alimony	<input type="checkbox"/>

Please Use the Space Below To Explain Your Reason for Contacting WRO, Inc.

Household Annual Income: Please check the appropriate box

< \$10,000		\$21,801-\$36,300		\$43,561-\$58,100		\$72,601-\$87,100	
\$10,000-\$21,800		\$36,301-\$43,560		\$58,101-\$72,600		>\$87,101	

Household Monthly Budget

Income			Expenses	
	Self	Other	Rent/Mortgage	\$
Income per Month (Gross before taxes)	\$	\$	Maintenance/Association Fees	\$
Net Income (Take Home Amount)	\$	\$	Utilities/gas/electric/water per month	\$
Other Sources of Income:			Cable/Internet/Home Phone per month	\$
Pension	\$	\$	Toiletries	
Annuity/401/403B	\$	\$	Cell Phone	\$
SSI/SSD/SSA	\$	\$	Groceries	\$
Unemployment	\$	\$	Laundry/Dry Cleaning	\$
Veterans Benefits	\$	\$	Transportation (bus/train)	\$
Public Assistance TANF	\$	\$	Car Payment	\$
Food Stamps	\$	\$	Car Insurance	\$
Child Support	\$	\$	Fuel/Gas	\$
Alimony/Palimony/Maintenance	\$	\$	Credit Card Payment(s)	\$
Other (Please Specify)	\$	\$	Loan Payment(s)	\$
Total Household Income	\$		Other Expenses: Please List	\$
Total Expenses	\$			\$
Income - Expenses =	\$		Total Expenses	\$
<u>Pay Cycle Check One</u>	Weekly		Bi-Weekly/Semi-monthly	

Privacy Policy

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.

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.

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, nor 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.

TERMINATION OF SERVICES

Failure to work cooperatively with your Housing Counselor and or WRO will result in the discontinuation of services. This includes but is not limited to, missing three consecutive appointment and failing to submit necessary documents requested by your counselor or WRO.

Agency Conduct: No WRO 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.

Agency Relationships: WRO has financial affiliation (if funded by HUD) or professional affiliations (if not funded by HUD) with HUD, New York State Attorney General's Office, New York State Housing and Community Renewal Corporation, Westchester County, City of White Plains, City of Yonkers, and banks including Bank of America, JP Morgan Chase, and Capital One Bank. As a housing counseling program participant, you are not obligated to use the products and services of WRO or our industry partners.

