



HOUSING STABILITY INTAKE FORM

Dear Tenant,

Thank you for trusting the Housing Council at PathStone with your housing concerns. Please complete this packet and provide the following documentation.

- Recent paystubs or Award Letter (if available)
- Lease agreement if applicable
- Photo ID

Once we receive your package, we will call you to schedule an appointment time. You can call us at 585-546-3700 anytime Monday through Friday, 8:30am to 4:30pm, if you need assistance. We can also be reached by email at **homeadvocate@pathstone.org**.

The Housing Council also provides:

- Landlord and Tenant Services
- Homeowner Services
- Reverse mortgage counseling (HECM Counseling)
- Fair Housing Education
- First Time Homebuyer Services

Sincerely,

The Housing Council at PathStone

*Completed application and copies of documents should be faxed to
(585)546-2946, mailed or dropped off to:*

The Housing Council at PathStone

75 College Avenue, 4th Floor

Rochester, NY 14607



HOUSING STABILITY INTAKE FORM

APPLICANT CO-APPLICANT

NAME: _____
First, Middle, Last

Street _____

City, State, Zip Code _____

Home: (_____) _____ - _____

Work: (_____) _____ - _____

Cell: (_____) _____ - _____

Email: _____

Birthdate: ____/____/____

Race:

- American Indian / Alaskan Native
- Asian
- Black / African American
- Native Hawaiian / Pacific Islander
- White
- American Indian / Alaskan Native & White
- Asian & White
- Black / African American & White
- American Indian/Alaskan Native & Black/African American
- Other Multi-Race: _____
- I do not wish to provide this information)

Ethnicity: Hispanic or Latino Not Hispanic or Latino
 Prefer Not To Answer

Applicant:

- Handicapped/Disabled Veteran
- Foreign-Born Active Military

Marital Status:

Single Married Divorced Widowed Civil Union

Gender ID: Female Male _____
 Prefer Not To Answer

Education:

- No High School Diploma/GED
- High School Diploma/GED
- Two-Year College Degree Bachelor's Degree
- Master's Degree Above Master's Degree

NAME: _____
First, Middle, Last

Street _____

City, State, Zip Code _____

Home: (_____) _____ - _____

Work: (_____) _____ - _____

Cell: (_____) _____ - _____

Email: _____

Birthdate: ____/____/____

Race:

- American Indian / Alaskan Native
- Asian
- Black / African American
- Native Hawaiian / Pacific Islander
- White
- American Indian / Alaskan Native & White
- Asian & White
- Black / African American & White
- American Indian/Alaskan Native & Black/African American
- Other Multi-Race: _____
- I do not wish to provide this information

Ethnicity: Hispanic or Latino Not Hispanic or Latino
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Co-Applicant:

- Handicapped/Disabled Veteran
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Marital Status:

Single Married Divorced Widowed Civil Union

Gender ID: Female Male _____
 Prefer Not To Answer

Education:

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- High School Diploma/GED
- Two-Year College Degree Bachelor's Degree
- Master's Degree Above Master's Degree



Current Housing Arrangement:

- Rent
- Homeless
- Living with family member/friend and not paying rent

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

- Female headed single parent household
- Male headed single parent household
- Single adult
- Two or more unrelated adults
- Married with children
- Married without children
- Other

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

What ages are they? _____

Are any of your household members disabled? YES NO

Annual Family Household Income: \$ _____

Referred to by: *(please select all that apply)*

- Print Advertisement
- Bank
- Government
- Realtor
- Staff/Board member
- Walk-in
- Friend
- Family
- Co-Worker
- Radio

Other Income & Benefits: (Choose all that apply)

- Supplemental Security Income (SSI)
- Social Security Disability
- TANF
- Pension
- VA Disability Comp
- Alimony
- Social Security Retirement
- VA Disability Pension
- Child Support
- Unemployment
- WIC
- HUD-VASH
- Worker Comp
- Public Housing
- Childcare Voucher
- SNAP
- HEAP
- Choose not to answer

Reason for housing instability:

Rental Information:

Landlord: _____

Landlord Contact Infor: _____

Monthly Rent Payment: _____

of Rent Payments Missed: _____

\$ of Missed Rent Payment: _____





CREDIT REPORT AUTHORIZATION

I/We _____ and _____
CLIENT #1: First Middle Initial Last CLIENT #2: First Middle Initial Last

hereby give permission to pull my (our) credit report for the purposes of my (our) application for assistance in regards to my (our) housing situation through The Housing Council at PathStone.

All information will be kept confidential between the Counselor and Client. I further understand that The Housing Council at PathStone will be held harmless for information received in this credit report. BOTH signatures are required if joint report is requested.

Client #1

_____-_____-_____
Social Security Number

_____/_____/_____
Date of birth

Address

City, State, Zip Code

X _____
Client #1 Signature

Date

Client #2

_____-_____-_____
Social Security Number

_____/_____/_____
Date of birth

Address

City, State, Zip Code

X _____
Client #2 Signature

Date





Privacy Policy

The Housing Council at PathStone 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 information shared both orally and in writing will be managed within legal and ethical considerations. Your “non-public personal information”, such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Housing Stability Counseling Program Counseling Authorization Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information, and designing future programs.

Types of information that we gather about you:

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets and income; and
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your non-public personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out,” we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out,” call us at _____ and do so.

I choose to opt-out

Release of your information to third parties

1. So long as you have not opted out, we may disclose some or all of the information that we collect, as described above, to creditors, where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information

Client’s signature _____ Date _____



Authorization Form

1. I understand that The Housing Council at PathStone provides housing stability counseling after which I will receive a written action plan consisting of recommendations for handling my situation, possibly including referrals to other housing agencies as appropriate.
 I Choose to Opt Out
2. I agree to allow The Housing Council at PathStone to pull my credit report at the time of intake. In lieu of a new credit pull, I agree to provide The Housing Council at PathStone with a copy of my credit report dated within 30 days of intake date.
 I Choose to Opt Out
3. I understand that The Housing Council at PathStone receives Congressional funds through the Housing Stability Counseling Program (HSCP) and as such, is required to submit client-level information to the online reporting system and share some of my information with HSCP administrators or their agents for purposes of program monitoring, compliance and evaluation.
 I Choose to Opt Out
4. I give permission for HSCP administrators and/or their agents to follow-up with me between now and June 30, 2026, for the purposes of program evaluation.
 I Choose to Opt Out
5. I may be referred to other housing services of the organization or other agency or agencies as appropriate that may be able to assist with concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
6. I acknowledge that I have received a copy of The Housing Council at PathStone privacy policy.
7. The Housing Council at PathStone is affiliated with the following businesses:
 - a. PathStone Management Company
 - b. PathStone Enterprise Center
 - c. Section 8 Housing Choice Program
8. PathStone leases/rents residential properties to the public. As a client of HSCP services, you are under no obligation to rent a property from PathStone.
9. PathStone lists/sells properties to the public. As a client of HSCP services, you are under no obligation to purchase a property from PathStone, or use the services of PathStone.

Client Signature _____

Date _____



75 College Avenue, 4th Floor, Rochester, New York 14607
 P 585.546.3700 F 585.546.2946 www.TheHousingCouncil.org

ACKNOWLEDGEMENT OF DISCLOSURES

I acknowledge I received the following disclosures from The Housing Council at PathStone:

- Conflict of Interest
- Counseling Agreement
- Program Disclosure
- Privacy Policy

Client #1 Signature _____ Date _____

Client #2 Signature _____ Date _____



Counseling Agreement

1. I understand that The Housing Council at PathStone provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other agencies as appropriate.
2. I acknowledge that I have received a copy of The Housing Council at PathStone's Privacy Policy.
3. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
4. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
5. I understand that The Housing Council at PathStone provides the following housing programs and services: Landlord/Tenant Services, The Housing Hotline, Heading Home Rochester Rental Assistance Program, Landlord-Tenant Services Agreement (LTSA) Inspections for Department of Health and Human Services, and The Fair Housing Department.

I further understand that the housing counseling I receive from PathStone in no way obligates me to choose any of the particular loan products or housing programs.

"I understand that my information will be shared with the Center for New York City Neighborhoods, Inc. and the New York State Coalition for Excellence in Homeownership Education, Inc. (dba HomeSmartNY) and that information I provide could be used by the Center to improve coordination of services, including by identifying other services I have received from the Center, PathStone, Inc., or any of the Center's service partners for which I previously provided authorization to share any of my information. I understand that information that I provide may be used for research, program or policy development, or other legitimate purposes by the Center and shared with the Center's funders, government partners and others, including, but not limited to, the City of New York and the New York State Office of the Attorney General. I understand that any information provided may be shared if required by court order or applicable law."

I understand that my information may be used for research, program or policy development, or other legitimate purposes by relevant funders of foreclosure prevention services including but not limited to the Center for New York City Neighborhoods, the New York State Office of the Attorney General, and the City of Rochester.



The Housing Council at PathStone 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. Department of Housing and Urban Development, New York State Division of Housing and Community Renewal, New York State Affordable Housing Corporation, Federal Home Loan Bank of New York, and the City of Rochester* 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.



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 The Housing Council at 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:

CCSI, SONYMA, New York State Attorney General's Office, Bank of America, Neighborworks® America, Action for a Better Community, USDA, and the United Way.



Client Choices: I/We understand The Housing Council at PathStone PathStone is committed to offering clients a variety of product choices. I/We understand there is no obligation to use products or services of 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: The Housing Council at 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 Housing Council at PathStone service area.

This is to acknowledge that I have received, reviewed, and understand The Housing Council at PathStone's Counseling Program Disclosure.



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 PathStone Programs. The information provided to Funders is for monitoring purposes only to ensure that 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 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 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, and
- 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 and 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 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
75 College Ave, Suite #412
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. 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 PathStone in writing that you do not want your information shared.