



DELAWARE OPPORTUNITIES INC.

35430 State Highway 10, Hamden, NY 13782

Phone: (607) 746-1600 Fax: (607) 746-1605

Email: info@delop.org

Website: www.delawareopportunities.org



Serving
Delaware County

Head Start
Developmental Disabilities

Big Buddy
Parent Education
Day Care

Resource/Referral
(Legally Exempt)
(Registration)
(Child Care Assistance)
(USDA Sponsor)
(Inspections)

Healthy Families

Senior Dining
Home Care Services

Safe Against Violence
(Domestic Violence)
(Rape Crisis)
(Office of Victim Services)
(Child Advocacy)

Jobs Work Crew
Work in Progress

Community Food and Nutrition

Weatherization
(Serving both Delaware
and Sullivan Counties)

Housing Assistance and
Community Development
(Housing Development)
(Homeownership/Tenant
Counseling)
(Rental Assistance)
(Housing Rehabilitation)

HEAP

Family Development
Family Residences
Independent Living Skills

WIC
Car Seat Safety
Food Bank Services and
Clothing/Household Goods

Emergency Food
and Shelter

Homeless Assistance/Prevention

Transportation

Recovery Peer Program
Family Opportunity Center

Please return this Housing Counseling application and all documents to:

Delaware Opportunities Inc. Housing Office

35430 State Hwy 10
Hamden, NY 13782

607-746-1650

607-746-1648 fax

- Verification of income for the previous *two* months.
- Copies of the previous *two* years income-tax returns.
- Copies of Bank Statements for previous *three* months.
- Copy of your credit report. Obtain free once a year at www.annualcreditreport.com
- Copies of any relevant statements or notices pertaining to your mortgage

"Helping people become self-sufficient and attain a better quality of life." since 1965

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Personal Information Client Intake 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.

How did you hear about our housing counseling agency?

- ☐ Member of our staff ☐ Print/radio ad ☐ Religious or social organization ☐ Friend/family
☐ HUD ☐ Bank or mortgage servicer ☐ Internet search ☐ Other (specify) _____

Part One. Your Biographic and Demographic Information**Name 1:**

Last Name First Name Middle Initial

Date: / /**Address:**

Address and Apartment No City & State Zip

Home Phone: () -**Cell Phone:** () -**Email Address:** ☐ Work Email ☐ Personal Email**Gender:** ☐ Male ☐ Female**Preferred Contact Method:** ☐ Cell Phone ☐ Work Phone ☐ Home Phone ☐ Email**Best time to be reached:** _____**Social Security #** - - -**Date of Birth:** / /**Race:** ☐ American Indian/Alaskan Native ☐ Asian ☐ African-American**Ethnicity:** ☐ Hispanic ☐ Non-Hispanic☐ Native Hawaiian/Pacific Islander ☐ White ☐ Biracial or Multiracial**Are you a Veteran?** ☐ Yes ☐ No☐ Other (Specify) _____ Decline to Answer ☐**Are you Disabled?** ☐ Yes ☐ No**Marital Status:** ☐ Single ☐ Married ☐ Divorced ☐ Separated ☐ Widow**Name 2:**

Last Name First Name Middle Initial

Date: / /**Address:**

Address and Apartment No City & State Zip

Home Phone: () -**Cell Phone:** () -**Email Address:** ☐ Work Email ☐ Personal Email**Gender:** ☐ Male ☐ Female**Relationship to Co-Applicant:** ☐ Spouse ☐ Significant Other ☐ Relative (specify): _____ Other: _____**Preferred Contact Method:** ☐ Cell Phone ☐ Work Phone ☐ Home Phone ☐ Email**Best time to be reached:** _____**Social Security #** - - -**Date of Birth:** / /**Race:** ☐ American Indian/Alaskan Native ☐ Asian ☐ African-American**Ethnicity:** ☐ Hispanic ☐ Non-Hispanic☐ Native Hawaiian/Pacific Islander ☐ White ☐ Biracial or Multiracial**Are you a Veteran?** ☐ Yes ☐ No☐ Other (Specify) _____ Decline to Answer ☐**Are you Disabled?** ☐ Yes ☐ No**Marital Status:** ☐ Single ☐ Married ☐ Divorced ☐ Separated ☐ Widow

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My household type is....

- ☐ Single Adult
 ☐ Married
 ☐ Cohabiting
 ☐ Single female-headed household with dependents
- ☐ Single male-headed household with dependents
 ☐ Roommates/ unrelated adults
 ☐ Living with non-spousal family members (parents, siblings, etc)
 ☐ Other: (specify) _____
- Family household size: _____
 Languages Spoken (specify): _____ / _____ / _____

Part Two. Your Employment Status**Name 1's Employment Status**

- ☐ Employed Full-time
 ☐ Employed Part-Time
 ☐ Employed Seasonally
- ☐ Unemployed, receiving benefits
 ☐ Unemployed, receiving no benefits
 ☐ Self-Employed
- ☐ Disabled, receiving benefits
 ☐ Retired
 ☐ Other (specify): _____

Name 1**Employer:** _____**Address:** _____

Address City & State Zip

Dates _____ to _____
of Employment:

Work Phone: () - _____

Previous**Employer:** _____**Address:** _____

Address City & State Zip

Dates _____ to _____
of Employment:

Work Phone: () - _____

Name 2's Employment Status

- ☐ Employed Full-time
 ☐ Employed Part-Time
 ☐ Employed Seasonally
- ☐ Unemployed, receiving benefits
 ☐ Unemployed, receiving no benefits
 ☐ Self-employed
- ☐ Disabled, receiving benefits
 ☐ Retired
 ☐ Other (specify): _____

Name 2**Employer:** _____**Address:** _____

Address City & State Zip

Dates _____ to _____
of Employment:

Work Phone: () - _____

Previous**Employer:** _____**Address:** _____

Address City & State Zip

Dates _____ to _____
of Employment:

Work Phone: () - _____

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Part Three. Your Housing Status and Housing Goals**My current housing status is:**

- ☐ Renting/leasing ☐ Homeowner with mortgage(s) ☐ Homeowner (no mortgage debt)
☐ Homeless ☐ Boarder (renting) ☐ Living with family (renting/not renting)
☐ Other: _____ Do you currently receive rental assistance subsidies? ☐ Yes ☐ No If yes, please specify: _____

My housing goal is to...*check all that apply:*

- ☐ Buy a home (pre-purchase counseling) ☐ Prevent foreclosure ☐ Obtaining rental housing
☐ Transition from homelessness ☐ Obtain a reverse mortgage ☐ Get credit and budget counseling
☐ Discuss a fair housing rights violation ☐ [Other Service Provided by HCA] ☐ [Other Service Provided by HCA]

Part Four. Your Rental and Mortgage Information

If you are currently renting, how long have you been renting? Years Months. Check all that apply:

☐ I pay market rent	☐ I receive a rent subsidy and/or public housing resident	☐ I am a Section 8 recipient
☐ I am facing eviction	☐ I am delinquent with my rent and need assistance	☐ I am delinquent with utilities and need assistance
☐ I am interested in filing a fair housing claim. Specify reason(s):		

If you own your property, do you have a mortgage? ☐ YES ☐ NO. If YES, please answer the questions below.

My mortgage data		
	First Mortgage	Second Mortgage
Is this loan Current or Delinquent?	☐ Current ☐ Delinquent	☐ Current ☐ Delinquent
Mortgage servicer name		
Loan Number	☐ I don't know	☐ I don't know
Loan Balance	\$ ☐ I don't know	\$ ☐ I don't know
Interest Rate	☐ I don't know	☐ I don't know
Monthly Principal and Interest Payment (excluding taxes and insurance).		
Private Mortgage Insurance (PMI) payment	\$	\$
Fixed or Adjusting Interest Rate?	☐ Fixed ☐ Adjusting ☐ I don't know	☐ Fixed ☐ Adjusting ☐ I don't know
Date you made your last payment:	/ /	/ /
Past Due Amount:	\$	\$
Have you previously applied for a loan modification or forbearance?	☐ Yes ☐ No	☐ Yes ☐ No
If "yes," please provide details on the outcome of your previous foreclosure prevention effort here: ➡		
Reason for Default:		
☐ Divorce ☐ Disability ☐ Marital Separation ☐ Decrease in income ☐ Increase in expenses ☐ Medical Hardship ☐ Other		

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Please provide additional remarks about your hardship here:

Has your hardship ended?

☐ Yes ☐ NoDo you have the ability and willingness to resume mortgage payments? ☐ Yes ☐ No

If "No," you seeking an alternative outcome, such as a deed-in lieu of foreclosure or short sale? Explain.

Questions related to your credit history:1. Are there any outstanding judgments against you? ☐ Yes ☐ No2. Have you declared bankruptcy within the past seven years? ☐ Yes ☐ No ☐ I am currently in a bankruptcy plan.3. Within the past seven years, have you had a property foreclosed or surrendered through a deed-in-lieu? ☐ Yes ☐ No**Part Five. Your Income, Debt, and Average Monthly Expenses**

Please provide information regarding your income and household debts and expenses below. Remember, every number should represent a monthly calculation (not quarterly or annual).

	Name 1		Name 2	
	Monthly Income		Monthly Income	
Income Type	Gross (Before Taxes/Deductions)	Net (After Taxes/Deductions)	Gross (Before Taxes/Deductions)	Net (After Taxes/Deductions)
1. Salary/wage earnings	\$	\$	\$	\$
2. Rental Income	\$	\$	\$	\$
3. Child support/Alimony	\$	\$	\$	\$
4. Social Security	\$	\$	\$	\$
5. Pension Income	\$	\$	\$	\$
6. Dependent SSI income	\$	\$	\$	\$
7. Disability income	\$	\$	\$	\$
8. Unemployment Income	\$	\$	\$	\$
9. Public assistance income	\$	\$	\$	\$
10. Other:	\$	\$	\$	\$
11. Other:	\$	\$	\$	\$
Total:	\$	\$	\$	\$
Total COMBINED Gross:	\$			
Total COMBINED Net:	\$			

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Average Monthly Debts	Name 1	Name 2
1. Rent	\$	\$
2. Mortgage (Principal and Interest)	\$	\$
3. Property Taxes, HOA, Insurance	\$	\$
4. Car Payment(s)	\$	\$
5. Car Insurance	\$	\$
6. Credit Cards (Total)	\$	\$
7. Childcare/daycare	\$	\$
8. Alimony/Child Support	\$	\$
9. School Tuition	\$	\$
10. Medical Debt:	\$	\$
11. Gas/Transportation	\$	\$
12. Household Utilities (Water, Electric, Gas, Trash, Landline, Cable)	\$	\$
13. Cell Phone(s)	\$	\$
14. Food (groceries + eating out)	\$	\$
15. Student Loan Debt	\$	\$
16. Tithing	\$	\$
17. Other:	\$	\$
Total:	\$	\$
Total COMBINED costs:	\$	

Now, refer to your COMBINED net income on the previous page. Subtract your COMBINED costs as added on the right. This represents your monthly cash flow. Complete the calculation below.

Taking my combined monthly net income of
\$_____

and subtracting my combined monthly costs of \$_____

equals \$_____.

I/we have ☐ POSITIVE or ☐ NEGATIVE cash flow.

Total Value, Liquid Assets:		Total Value, Hard Assets:	
1. Stocks/Bonds/CDs:	\$	1. Owner Occupied Property Value:	\$
2. Savings Account:	\$	2. Investment Property value:	\$
3. Checking Accounts:	\$	3. Other:	\$
4. Other:	\$	4. Other:	\$
Total Value:	\$	Total value:	\$

Name 1 Signature: _____ Date: _____

Name 2 Signature: _____ Date: _____

DELAWARE OPPORTUNITIES HOUSING COUNSELING

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)

About Us and Program Purpose: Delaware Opportunities is a not-for-profit, HUD-approved comprehensive housing counseling agency. We provide free education workshops and a spectrum of housing counseling including pre-purchase, foreclosure prevention, non-delinquency post-purchase, rental, and homeless counseling. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, 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 participant, please affirm your roles and responsibilities along with the following disclosures (your signature at the close of this form will indicate that you agree with these responsibilities).

Client and Counselor Roles and Responsibilities	
Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
* Reviewing your housing goal and your finances which includes 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 Delaware Opportunities employees, agents, or directors may provide legal advice.	* 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 Delaware Opportunities or your counselor when changing housing goal(s) * 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.
Termination of Services: Failure to work cooperative with your housing counselor and/or Delaware Opportunities will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.	

Agency Conduct. No Delaware Opportunities 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 conducting that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships. Delaware Opportunities has financial affiliation with the U.S. Department of Housing and Urban Development, the New York State Housing Finance Agency and the New York State Homes and Community Renewal and professional affiliations with HUD, USDA Rural Development, Delaware County, and banks including the Delaware County National Bank, the Delaware National Bank of Delhi, the Sidney Federal Credit Union, the Community Bank NA, and Federal Loan Banks. As a housing counseling participant, you are not obligated to use the products and services of Delaware Opportunities or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice: Delaware Opportunities has a first-time homebuyer program developed in partnership with the above mentioned professional affiliations. However, you are not obligated to participate in this or other Delaware Opportunities 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 Authority (FHA) for first time homebuyer loan programs or from the Margaretville-Arkwille Revitalization Committee (M-ARK) or Western Catskills Revitalization Committee 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 with a community resource list which outlines services to meet a variety of needs, including utilities assistance, emergency shelter, food banks, etc. Many of these services are provided by Delaware Opportunities including but not limited to rental assistance, home rehabilitation, weatherization, emergency food, Head Start, Medicaid Transportation, WIC, HEAP, Food Stamp Eligibility screening, Day Care, Respite Care, Services Coordination for Developmentally Disabled, Domestic Violence, Rape Crisis, Employment and Training, Family Development, Used Clothing, and Senior Dining.

Errors and Omissions and Disclaimer of Liability: I/we agree that Delaware Opportunities, 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 the Delaware Opportunities counseling services, and I hereby release and waive all claims of action against Delaware Opportunities 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, Delaware Opportunities 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 Delaware Opportunities grantors such as HUD.

I/we acknowledge that I/we received, reviewed, and agree to Delaware Opportunities Program Disclosures

Name 1 Signature

Date

Counselor's Signature

Date

Name 2 Signature

Date

Data Release Form & Third Party Authorization

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.

You hereby authorize and instruct Delaware Opportunities Inc. (DO) and/or its assigned agents to:

- ☐ Obtain and review your credit report, and
- ☐ Request verifications of your income and rental history, and any other information deemed necessary for improving your housing situation (for example, verifying your annual property tax obligations and homeowner's insurance fees)

Your credit report will be obtained from a credit reporting agency chosen by DO. You understand and agree that DO intends to use the credit report for the purpose of evaluating your financial readiness to purchase or rent a home and/or to engage in post-purchase counseling activities. You hereby authorize DO to share your credit report and any information that you provided (including any computations and assessments produced) with the entities listed below in order to help DO determine your viable financial options.

- | | | |
|--|--|---|
| ☐ Lenders | ☐ Banks | ☐ Mortgage Servicers |
| ☐ Debt Collectors | ☐ Landlords | ☐ Public Housing Authorities |
| ☐ Property Management Companies | ☐ Social Service Agencies | ☐ Counseling Agencies |

Entities such as mortgage lenders and/or counseling agencies may contact your DO counselor to evaluate the options for which you may be eligible. In connection with such evaluation, you authorize the credit reporting and/or financial agencies to release information and cooperate with your DO counselor. No information will be discussed about you with entities not directly involved in your efforts to improve your housing situation.

You hereby authorize the release of your information to program monitoring organizations of DO, including but not limited to, Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes. In addition you authorize DO to have your credit report pulled two additional times to conduct program evaluations. You also agree to keep DO informed of any changes in address, telephone number, job status, marital status, or other conditions which may affect your eligibility for a program you have applied for or a counseling service that you are seeking.

Finally, you understand that you may revoke consent to these disclosures by notifying DO in writing.

_____	____/____/____	_____	_____
Name 1 (Printed)	SSN#	Signature	Date

_____	____/____/____	_____	_____
Name 2 (Printed)	SSN#	Signature	Date





Delaware Opportunities Inc. Agency Intake Form

PLEASE PRINT ALL AREAS NEATLY AND LEGIBLY

Please complete the front and back of this form to the best of your knowledge; all information provided is strictly confidential and may be shared with other programs at Delaware Opportunities Inc. with your signed consent.

Applicant signature: _____

Staff signature if unable to obtain a signature and verbal consent was obtained: _____

Program: _____ Date of visit: _____ Service site: _____

Social security number: _____ - _____ - _____

First name: _____ MI: _____ Last name: _____ DOB: _____

Mailing address:

House number Apt # Street City State Zip Code Town

Physical address:

House number Apt # Street City State Zip Code Town

County: _____

Best way to reach you: (circle one) email mail home phone cell phone message phone/other

home phone number: _____ cell phone number: _____

email address: _____ message phone/other/social media name: _____

Household type, check one:

☐ multigenerational ☐ other ☐ single parent female ☐ single parent male ☐ single person only ☐ two adults only ☐ two parent ☐ unrelated adult ☐ unrelated adults with child ☐ unspecified

Housing situation, check one:

☐ homeless ☐ other ☐ other permanent housing ☐ own ☐ own mobile home ☐ own multifamily ☐ rent ☐ temp stable ☐ temp unstable

Information regarding gender, education, or disability is collected for statistical information only. This information will not be used to determine eligibility. Some of this information is requested by the Federal Government in order to monitor laws prohibiting discrimination against those seeking services. You are not required to furnish this information, but you are encouraged to do so.

Please turn this over to enter all information on applicant and all household members.

For office use only:

_____ Initials of staff that entered data into Captain/central intake _____ date

_____ Initials of staff that entered data into program intake _____ date

_____ Initials of staff that returned intake to program _____ date

Social security number	First Name	Middle Initial	Last Name	Date of Birth	Gender: Male (M) Female (F) Transgender (T) Unspecified (U)	Pregnant: Y or N	Marital status: see codes below	Relation to applicant; see codes	Ethnicity: Hispanic: Y or N	Race: see codes below	Education: see codes below	Health Insurance: see codes below	Veteran: Y or N (If Active; A)	Disabled: Y or N	Work status: See codes below	Farmer: Y or N	Disconnected youth: see codes	Benefits received by participant (see codes below)
APPLICANT from front page	JOHN	J	SMITH	01/01/2010	M	N	A	A	Y	E	E	H	Y	N	B	N	F	D, C

Marital Status A. Single B. Married C. Widowed D. Separated E. Divorced F. Other G. Unspecified	Relation to Applicant A. Applicant B. Mother C. Mother figure D. Father E. Father figure F. Child G. Sister H. Brother I. Guardian J. Friend K. Spouse L. Grandparent M. Foster parent N. Foster child O. Grandchild P. Other Q. Other related R. Partner Q. Relative S. Stepfather T. Stepmother	Race A. Native American B. Asian C. Caucasian/White D. African American/Black E. Bi-Racial/Multi Racial F. Hawaiian/Pacific Islander G. Other _____ H. Unknown/not reported	Education A. 0-8 B. 9-12 Non-grad C. High School grad D. GED E. 12+ some college F. 2 yr. college grad G. 4 yr. college grad H. Vocational U. Unspecified	Insurance P. Private A. Medicare H. Medicaid/Fidelis E. Employment Based M. Military C. Child Health Plus N. None U. Unspecified	Work status A. Full time B. Part time C. Retired D. Unemployed short term 6 months or less E. Unemployed long term over 6 months F. Unemployed/not in labor force G. Unknown/not reported	Disconnected Youth A. In School/Not Working B. In school/Working C. Not in school/Not Working D. Over 24 E. Unknown/Not Reported F. Working/Not in school	Benefits received by participant I. Affordable care act/Marketplace H. Child care voucher/day care subsidy D. Housing choice voucher/Section 8 C. HEAP N. None J. Other A. SNAP/food stamps K. Unknown/not reported B. WIC U. Unknown/not reported
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Delaware Opportunities Income Eligibility Worksheet

Last Name: _____ First Name: _____ MI: _____

Street: _____ City/Town: _____

State: _____ Zip Code: _____

List only ONE income source per line. If a HH member has more than one source of income, ie: wages and child support, use a separate line for each income type.

[illegible]

Source of Income

- A. Alimony
- B. Child Support
- C. None
- D. Other
- E. Pension
- F. Private Disability
- G. Public Assistance/TANF
- H. Rental Income
- I. Self-employed

- J. Social Security
- K. SSDI
- L. SSI
- M. Unemployment Insurance
- N. Unspecified
- O. Veterans benefits
- P. Wages
- Q. Workman's Compensation
- R. Not reported