

Housing Counseling Program Registration Form

Bienestar



www.bienestar-or.org
448 S First Ave, Suite 100
Hillsboro OR 97123
Phone: (503) 389-0307
Email: home@bienestar-or.org

Applicant Information:

Name(F,M,L): _____

DOB: _____

Email: _____

Co-Applicant Information:

Name (F,M,L): _____

DOB: _____

Email: _____

Physical Address:

Street City State Zip County

Mailing Address:

(if different)

Street City State Zip County

Are you a Bienestar resident?: Yes No

Applicant Phone: _____

Work Phone (optional): _____

Co-Applicant Phone: _____

Work Phone (optional): _____

Applicant Information:

Employment Status:

- Full-Time Unemployed, looking for work
 Part-Time Stay-at-Home Caregiver
 Retired Unable to work, Disability
 Other _____

Co-Applicant Information:

Employment Status:

- Full-Time Unemployed, looking for work
 Part-Time Stay-at-Home Caregiver
 Retired Unable to work, Disability
 Other _____

English Proficiency: Proficient Not Proficient

Chose not to respond

English Proficiency: Proficient Not Proficient

Chose not to respond

Primary Language _____

Primary Language _____

Gender: Female

Male

Gender Non-Conforming

Gender: Female

Male

Gender Non-Conforming

Applicant Information (continued):

Race (please check all that apply)

- American Indian/Alaskan Native
- Asian
- Black or African American
- Native Hawaiian/Other Pacific Islander
- White
- Other _____

Ethnicity: Hispanic Non-Hispanic
 Chose not to respond

Disabled: Yes No
 Chose not to respond

Veteran: Yes No
 Chose not to respond

Educational Attainment:

- Less than HS Diploma
- High school diploma or equivalent
- Some post-secondary education
- Certification from vocational/technical program
- Associate's Degree
- Bachelor's Degree
- Master's or other graduate degree

Household Type

- Single adult, no children
- Married without children
- Married with children
- Unrelated Adults
- Female-headed single parent household
- Male-headed single parent household
- Other: _____

Marital Status

- Single
- Married/Domestic Partnership
- Separated
- Divorced
- Widowed
- Chose Not To Respond

Housing Status

- Own
- Rent
- Do Not Pay Rent

Are you a first-time home buyer? (Applicant(s) have not owned a home in the last three years).
 Yes No N/A

Total number of people in household: _____ Number of dependents (children under 18): _____
 Ages of dependents: _____ Are any children/others in house disabled? Yes No

Gross Annual Household Income: _____

Co-Applicant Information (continued):

Race (please check all that apply)

- American Indian/Alaskan Native
- Asian
- Black or African American
- Native Hawaiian/Other Pacific Islander
- White
- Other _____

Ethnicity: Hispanic Non-Hispanic
 Chose not to respond

Disabled: Yes No
 Chose not to respond

Veteran: Yes No
 Chose not to respond

Educational Attainment:

- Less than HS Diploma
- High school diploma or equivalent
- Some post-secondary education
- Certification from vocational/technical program
- Associate's Degree
- Bachelor's Degree
- Master's or other graduate degree

Current Rent: \$ _____

Are you on Section 8/Public Housing?
 Yes No

PRIVACY POLICY & HOUSING COUNSELING AGREEMENT

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide counseling services. 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 and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Information We Collect:

We collect personal information to:

- Inform you of your current financial situation through financial and housing counseling
- Perform a mortgage affordability assessment and advocate for mortgage workouts.
- Assist you in comparing loans and obtaining a home mortgage from a lender.

We collect personal information about you from the following sources:

- Information we receive from you on applications, forms or from a consumer reporting agency.
- Information we receive from independent third parties authorized by you to provide us with your information.

Information We Disclose:

We may disclose the following kinds of personal information about you:

Information we receive from you on application or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income, and information we receive from consumer reporting agency, such as your credit bureau reports, your credit history, and your creditworthiness.

Whom Do We Disclose:

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, HUD, UNIDOS US, Oregon Housing and Community Services, and the Housing Stability Counseling Program in order to provide personal information or allow them to conduct direct follow up with clients for program monitoring, compliance, and evaluation for up to six (6) years after receiving services from Bienestar.
- Others, such as nonprofit and/or governmental organizations involved in community development, but only for program review, auditing, research, and oversight purposes, and we may also disclose personal information about you when required by law.

You may direct Bienestar to not disclose your nonpublic personal information to third parties by written request. Please talk to your counselor if you want to learn more about this option.

Housing Counselor and Client Agreement:

- Client agrees to provide documentation within the timeframe requested and reschedule within 24 hours if unable to attend an appointment.
- Counselor agrees to answering questions and providing information without giving legal advice. Client will be directed to legal services if needed.
- Counselor agrees to create a financial analysis of client situation.
- Counselor agrees to develop an action plan that includes and is not limited to specific timelines, follow up dates and identifying resource.
- Counselor & client agree to be honest, respectful, confidential, and professional with all our services.
- Client understands that breaking this agreement may cause counseling organization to sever its service.

AUTHORIZATION

I understand that Bienestar provides housing stability counseling, rental counseling, foreclosure counseling and homeownership counseling at no charge to the clients. After a counseling session I will receive a written action plan consisting of recommendations for handling my situation, possibly including referrals to other housing agencies as appropriate.

I understand that Bienestar receives Congressional funds through the Housing Stability Counseling Program (HSCP), Unidos US, OHCS, and other private foundations and as such, is required to submit client-level information to the online reporting system and share some of my information with administrators or their agents for purposes of program monitoring, compliance and evaluation.

I give permission for HSCP, Unidos US, OHCS, and other private foundation administrators and/or their agents to follow-up with me during the grant period, for the purposes of program evaluation.

If you would like to opt out of any of the services above, please advise Bienestar staff so they can direct you to the Housing Counseling Program Manager.

DISCLOSURE:

I acknowledge that I have received a copy of Bienestar privacy policy & counseling agreement.

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.

Bienestar leases/rents residential properties to the public. As a client of these services, you are under no obligation to rent a property from Bienestar.

I understand I am not obligated to receive any other services offered by Bienestar or its partners.

Verification:

I hereby certify that the information provided is true and accurate to the best of my knowledge, and if asked can prove the accuracy of the information. I understand that I may be asked to provide paystubs and other documentation of income.

Applicant signature: _____

Date: _____

Co-Applicant signature: _____

(required, if joint application)

Date: _____

Counselor signature: _____

Date: _____



REQUEST FOR CREDIT REPORT

Please check one: Individual Joint Date: _____

To: Bienestar Inc

Information needed in order to access a credit report:

Last Name	First Name	MI	D.O.B	Social Security Number
-----------	------------	----	-------	------------------------

Last Name	First Name	MI	D.O.B	Social Security Number
-----------	------------	----	-------	------------------------

Street Address (include apt.#)	City	State	Zip Code
--------------------------------	------	-------	----------

I/We hereby authorize Bienestar to request a credit report on my/our behalf. By signing this authorization, I/we understand that Bienestar will retain a copy of my/our credit report for housing counseling purposes. I/We understand that Bienestar will not provide a copy of my/our credit report to any third party. I/We also understand that any request for a credit report may be reflected as an inquiry on future credit reports requested by my/our creditors.

Signature: _____ Date: _____

Signature: _____ Date: _____

(required, if joint request)



HOUSEHOLD INCOME TABLE

This form is to be used for:

- Regular income with documentation (ex: paychecks, unemployment, SSI, Disability, TANF, etc.) - **please provide 1 full month of supporting documentation**
- Regular informal income with no documentation (ex: cash income, informal child support/alimony, family support)
- Other self-declared income or benefits (ex: WIC, SNAP, etc.)

Primary Applicant Name: _____

Please fill all income and sources for each month for each person in the household over 18.

	Name	Month	Amount Claiming	Source
Person 1				
Person 2				
Person 3				
Person 4				

I have read the list of examples of income, and I certify that the information stated above is true and accurate to the best of my knowledge. By signing this form I am under penalty of criminal prosecution if false information results in assistance for which I am not eligible.

Signature

Date



Monthly Budget



Client Name: _____ Client File #: _____ Date: _____

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

MONTH _____ **YEAR** _____

My income this month

Income	Monthly total
Paychecks (salary after taxes, benefits, and check cashing fees)	\$ _____
Other income (after taxes) for example: child support	\$ _____
Total monthly income	\$ _____

Income

My expenses this month

	Expenses	Monthly total
HOUSING	Rent or mortgage	\$ _____
	Renter's insurance or homeowner's insurance	\$ _____
	Utilities (like electricity and gas)	\$ _____
	Internet, cable, and phones	\$ _____
	Other housing expenses (like property taxes)	\$ _____
FOOD	Groceries and household supplies	\$ _____
	Meals out	\$ _____
	Other food expenses	\$ _____
TRANSPORTATION	Public transportation and taxis	\$ _____
	Gas for car	\$ _____
	Parking and tolls	\$ _____
	Car maintenance (like oil changes)	\$ _____
	Car insurance	\$ _____
	Car loan	\$ _____
	Other transportation expenses	\$ _____

Monthly Budget

	Expenses	Monthly total
HEALTH	Medicine	\$
	Health insurance	\$
	Other health expenses (like doctors' appointments and eyeglasses)	\$
PERSONAL AND FAMILY	Child care	\$
	Child support	\$
	Money given or sent to family	\$
	Clothing and shoes	\$
	Laundry	\$
	Donations	\$
	Entertainment (like movies and amusement parks)	\$
	Other personal or family expenses (like beauty care)	\$
FINANCE	Fees for cashier's checks and money transfers	\$
	Prepaid cards and phone cards	\$
	Bank or credit card fees	\$
	Other fees	\$
OTHER	School costs (like supplies, tuition, student loans)	\$
	Other payments (like credit cards and savings)	\$
	Other expenses this month	\$
Total monthly expenses		\$

Expenses

$$\begin{array}{c}
 \$ \quad \square \\
 \text{Income}
 \end{array}
 -
 \begin{array}{c}
 \$ \quad \square \\
 \text{Expenses}
 \end{array}
 =
 \begin{array}{c}
 \$ \quad \square
 \end{array}$$

Maybe your income is more than your expenses. You have money left to save or spend.

Maybe your expenses are more than your income. Look at your budget to find expenses to cut.

IF YOU FILE A COMPLAINT, YOU ARE PROTECTED BY LAW



Housing discrimination occurs everyday. Much of it is never reported. To create change, we need to stand up for our rights.

The Fair Housing Act

Gives you the legal right to file a complaint.

It is illegal

For anyone to threaten you with eviction or to harass you for filing a fair housing complaint against them.

FHCO

Will not share your information without your permission with anyone.

If you are not sure if you have been

discriminated against but think something is wrong, call FHCO at **(800) 424-3247 x2**.

We will help you figure out if you have experienced illegal housing discrimination. If it is a different problem, we can provide referrals to other resources.

STAND UP FOR YOUR RIGHTS

If you have questions or need assistance, call FHCO. We are a non-profit, non-governmental organization committed to ensuring your right to live free from housing discrimination. Our hotline services are free and confidential. Call (800) 424-3247 x2. or email information@fhco.org

There are several ways to deal with discrimination. We can help you find the one that works best for you. We answer questions by phone (800) 424-3247 x2 (or by appointment), provide fair housing training and publish materials about your rights.



(800) 424-3247 x2 www.fhco.org



The work that provided the basis for this publication was supported by funding under a grant with the U.S. Dept. of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Federal Government.

DON'T LET HOUSING DISCRIMINATION SHUT YOU OUT

If you live in Oregon and think your civil right to fair housing has been violated

DO SOMETHING ABOUT IT



WHO DO FAIR HOUSING LAWS PROTECT?

The federal Fair Housing Act makes it illegal for landlords, home owners associations, real estate agents, mortgage brokers, lenders, insurance companies and others to discriminate against anyone on the basis of:

- **Race**
- **Color**
- **National Origin/Ethnicity**
- **Religion**
- **Family Status**
(families with children under 18)
- **Physical or Mental Disability**
- **Sex/Gender**

Oregon Law also includes:

Legal Sources of Income, Domestic Violence Survivors, Marital Status, Sexual Orientation and Gender Identity.

It is illegal to discriminate because an income source is a public assistance program. This includes the Section 8/Housing Choice voucher program operated by local housing authorities and rent assistance from agencies.

Some cities and counties also include protection for:

Age and Type of Occupation

SOMETIMES ILLEGAL HOUSING DISCRIMINATION CAN LOOK LIKE THIS

- **You are denied the opportunity to rent, buy or negotiate for housing.**
- **You are told the housing is not available, although it really is.**
- **You are directed to housing in a particular area, neighborhood or section of the complex instead of being allowed to make that choice yourself.**
- **Your reasonable request for a change in housing rules is turned down, even though the change is needed because of your disability.**
- **You are turned down for a rental because you have an arrest record.**
- **You are turned down for a rental when the landlord finds out your sexual orientation.**
- **You have a disability and aren't allowed to install grab bars in your bathroom at your own expense.**
- **Your landlord finds out you are a survivor of domestic violence and evicts you.**
- **You are denied a rental because the gender on your ID is different than on your application.**
- **You are singled out, denied services that others have, or are treated differently.**
- **You are told you can't rent an apartment because they don't accept government assistance such as TANF, Section 8 (Housing Choice Vouchers) or rent assistance from social service agencies.**

YOU CAN DO SOMETHING ABOUT IT!

If you are being unfairly evicted, harassed or refused housing, it will help if you do the following before calling FHCO:

- **Keep a record of all documents letters, receipts, contracts, voicemail messages and notices;**
- **Take pictures of the problem if possible;**
- **Get names and numbers of people involved;**
- **Get details — date of the incident, costs, address where it happened;**
- **Talk to neighbors —Who else is experiencing this? Who saw it happen?**

After the discrimination occurs, you have up to 1 year to file a complaint and up to 2 years to file a personal lawsuit. Even if you are not ready to file a complaint at this time, call FHCO to find out your rights.



(800) 424-3247 x2
www.fhco.org
information@fhco.org

If you file a complaint you are protected by law



Ten Important Questions to Ask Your Home Inspector

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.