



Metro Interfaith Services Housing Counseling • 21 New Street • Binghamton, New York 13903
Phone 607.723.0582 • Fax 607.722.8912

DISCLOSURE STATEMENT

Metro Interfaith Services Inc. is a private, ecumenical, not-for-profit organization that has been assisting residents with their housing needs since 1968. The agency offers a variety of housing related services including home ownership assistance, affordable apartment rentals and when available, a home improvement grant. We are also a New York State licensed Enriched Housing program provider. The Agency also provides assistance to local governments for community planning efforts and community facility projects. Metro Interfaith is a New York State Neighborhood Preservation Company.

Metro Interfaith provides services to Broome and surrounding Counties residents to assist in such areas as:

- First Time Home Buyer Education workshops
- Assisting clients in becoming first time home buyers
- Home Improvement Programs to assist existing homeowners in the City of Binghamton and the Town of Union in maintaining their homes
- Sustaining and revitalizing neighborhoods
- Providing support and non-profit partner referrals for Broome County households to access additional support services to enhance the quality of their lives
- Providing affordable rental units throughout Broome County to Seniors, People with Disabilities and Mental Health Conditions and Families

Our Mission Statement: The purpose of our corporation is to provide housing and supportive services (within our means), to persons of low to moderate income and to the disabled; and to provide aid, advise, and financial guidance to persons requiring assistance in finding or maintaining housing. In support of this mission, our HUD-approved comprehensive housing counseling agency provides:

- Housing Counseling both pre-purchase and post-purchase
- Foreclosure Prevention Counseling
- Fair Housing Counseling and Assistance
- Locating, Securing, or Maintaining Residence in Rental Housing
- Administration of Home Improvement Program to assist income eligible existing homeowners with health and safety issues (City of Binghamton & Town of Union)
- Administration of Home Buyer Assistance Programs to assist income eligible First Time Homebuyers with down payment or closing cost assistance for the purchase of their first home (City of Binghamton & Town of Union)
- Development of Senior and Family rental housing units periodically throughout the county

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Metro Interfaith Services provides these valuable services through assorted funding sources that may include the following:

- Yearly grant from the Office of Housing and Urban Development (HUD)
- Area Lenders
- New York State Attorney General’s Office
- City of Binghamton
- Town of Union

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.).

Client and Counselor Roles and Responsibilities:

Counselor’s Roles and Responsibilities	Client’s Roles and Responsibilities
<ul style="list-style-type: none"> • Review your housing goal and your finances; which include you 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 build savings. • Your counselor is not responsible for achieving you housing goal but will provide guidance and education in support of your goal. • Neither your counselor nor Metro Interfaith Housing Counseling employees, agents, or directors my provide legal advice. 	<ul style="list-style-type: none"> • 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 Metro Interfaith Housing Counseling or your counselor when changing a housing goal. • Attending educational workshop(s) (i.e. pre-purchase 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 cooperatively with your housing counselor and/or Metro Interfaith Housing Counseling will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.

Agency Conduct: No Metro Interfaith Services 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.

Alternative Services, Programs, and Products & Freedom of Choice: Metro Interfaith clients are not required to utilize any other programs provided by our agency or to receive counseling of any type. Metro Interfaith Services will provide information about alternative services, programs and products available in this region. Counseling services are free of charge and there are no income restrictions for housing and foreclosure prevention counseling. A credit report and book fee may be assessed.

ANTI-STEERING POLICY / CLIENT NOTICE

Metro Interfaith Services provides housing counseling services to prospective clients which are designed to serve the client's best interest. Metro Interfaith Services discloses to clients all contributions made by mortgage lenders, real estate companies, law firms, home inspection companies, and all other related entities in support of the agency's housing counseling activities. This disclosure aims to avoid conflicts of interest in the delivery of housing counseling services.

Clients are encouraged to thoroughly evaluate all available services and products and are encouraged to choose the lender, loan, realtor, home inspector, landlord, and attorney for their needs regardless of any recommendations made by Metro Interfaith Services counseling staff.

By signing this disclosure, I understand that I am not under any obligation to utilize any of Metro Interfaith services or programs or to purchase or rent property owned by Metro Interfaith in order to receive counseling services. I also recognize that I am under no obligation to utilize the services provided by Metro Interfaith partners as well.

X _____
Client Signature (Primary)

Date

X _____
Client Signature (Secondary)

Date