



Habitat for Humanity of Lee and Hendry Counties, Inc.  
Housing Counseling Program  
1288 N. Tamiami Trail, N. Fort Myers, FL 33903  
Ph: (239) 652-4663 / Fax: (239) 652-0386



## 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 our housing counseling program, please inform our housing counselor program staff so alternative accommodations may be arranged*

**Agency Description and Program Purpose:** Habitat for Humanity of Lee and Hendry Counties, Inc. is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention and non-delinquency post-purchase 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.).

### Services Offered

**Pre-purchase Homebuyer Counseling** – One-on-one counseling for workshop participants is provided on all topics covered in the workshops, and will offer assistance in developing an action plan to help homebuyers reach their home buying goal.

**Fair Housing Pre-Purchase Education Workshops** – Group workshops on topics to help homebuyers understand Fair Housing, identify discrimination and steps to take if you think you are a victim of housing discrimination. Taught in conjunction with the Predatory Lending Education Workshop.

**Predatory Lending Education Workshop** – Group workshops on topics to help homebuyers identify predatory lenders and tips to avoid becoming a victim of a predatory lender. Taught in conjunction with the Fair Housing Pre-Purchase Education Workshop.

**Pre-Purchase Homebuyer Workshops** – HUD approved 8-hour group workshop on topics that will prepare the homebuyer to make informed home purchase decisions. Topics include homebuyer readiness, managing money, understanding credit, obtaining a mortgage loan, shopping for a home and protecting your investment.

**Mortgage Delinquency and Default Resolution Counseling** – One-on-one counseling designed to help homeowners get current on their mortgage payments, work out a payment agreement with their lender, or navigate the sale or foreclosure process.

**Resolving/Preventing Mortgage Delinquency Workshops** – Group workshops on topics to help homeowners avoid becoming delinquent on their mortgage and information on how to resolve delinquent mortgage payments.

### **Financial Management/Budget Counseling**

One-on-one counseling designed to help individuals create and manage a budget, manage household debt and learn ways to reach financial goals.

### **Financial, Budgeting and Credit Workshops**

Group workshops to prepare individuals to make wise financial decisions. Topics include preparing and managing a budget, managing and reducing debt, and tips and tools for managing and saving money.

### **Home Improvement and Rehabilitation Counseling**

One-on-one counseling designed to assist in developing an action plan to help homeowners reach their home improvement or home rehabilitation goals.

**Post-Purchase Homeowner Workshops** – Group workshops on topics to prepare homeowners for the opportunities and challenges brought about by buying a new home. Topics include benefits of homeownership, money matters, maintaining your home and community involvement.

Additionally, Habitat for Humanity of Lee and Hendry Counties, Inc. has homebuyer program, an owner-occupied repair program and a rental program for residents of Lee and Hendry Counties. You are not obligated to participate in this or other Habitat for Humanity programs and services while you are receiving housing counseling from our agency.

As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.

<b>Client and Counselor Roles and Responsibilities in One-on-One Counseling</b>	
<b>Counselor's Roles and Responsibilities</b>	<b>Client's Roles and Responsibilities</b>
<ul style="list-style-type: none"><li>➤ Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.</li><li>➤ Preparing a Client Action Plan that lists the steps that you and your counselor will take to achieve your housing goal.</li><li>➤ Preparing a household budget that will help you manage your debt, expenses, and savings.</li><li>➤ Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal.</li><li>➤ Neither your counselor nor Habitat for Humanity's employees, agents, or directors may provide legal advice</li></ul>	<ul style="list-style-type: none"><li>➤ Completing the steps assigned to you in your Client Action Plan.</li><li>➤ Providing accurate information about your income, debts, expenses, credit, and employment.</li><li>➤ Attending meetings, returning calls, providing requested paperwork in a timely manner.</li><li>➤ Notifying Habitat for Humanity or your counselor when changing housing goal.</li><li>➤ Attending educational workshop(s) as recommended.</li><li>➤ Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.</li></ul>
<b>Termination of Service: Failure to work cooperatively with your housing counselor and/or Habitat for Humanity will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments, failure to provide necessary documents for workout resolution, withholding pertinent information pertaining to your case and failure to information Habitat for Humanity of assistance received from another agency within the last year.</b>	



**Agency Conduct:** No Habitat for Humanity of Lee and Hendry Counties, Inc. 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:** Habitat for Humanity of Lee and Hendry Counties, Inc.'s Counseling Program has professional affiliations with HUD, The State of Florida, Lee County, Hendry County, The City of Fort Myers, The City of Cape Coral, The City of Bonita Springs, the City of Labelle, Florida Housing Coalition and banks including SunTrust Bank, Iberia Bank, Florida Community Bank, BB&T, FineMark, EverBank, Regions, Bank of America and Northern Trust. As a housing counseling program participant, you are not obligated to use the products and services of Habitat for Humanity of Lee and Hendry Counties, Inc. or our industry partners.

**Alternative Services, Programs, and Products & Client Freedom of Choice:** Habitat for Humanity of Lee and Hendry Counties, Inc. has a first-time homebuyer program. However, you are not obligated to participate in this or other Habitat for Humanity 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 Administration (FHA), Lee County Housing Development Corporation, Cape Coral Housing Development Corporation and USDA for first-time homebuyer loan 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 a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by Habitat for Humanity and its exclusive partners and affiliates

**Privacy Policy:** I/we acknowledge that I/we received a copy of the following:

- \_\_\_\_\_ Habitat for Humanity of Lee and Hendry Counties, Inc.'s Privacy Policy
- \_\_\_\_\_ "Know the Signs of Housing Discrimination" sheet
- \_\_\_\_\_ "For Your Protection: Get a Home Inspection" sheet

**Errors and Omissions and Disclaimer of Liability:** I/we agree Habitat for Humanity of Lee and Hendry Counties, Inc., 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 Habitat for Humanity of Lee and Hendry Counties, Inc.'s. counseling program, and I hereby release and waive all claims of action against Habitat for Humanity of Lee and Hendry Counties, Inc. 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, Habitat for Humanity of Lee and Hendry County, Inc., or one of its partners, 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 Habitat for Humanity of Lee and Hendry Counties, Inc. grantors such as HUD or one of our professional affiliates.

I/we acknowledge that I/we received, reviewed, and agree to Habitat for Humanity of Lee and Hendry Counties, Inc's Housing Counseling Program Disclosures.

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Client Printed Name

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Signature

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Date

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Client Printed Name

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Signature

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Date