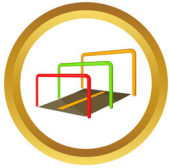


Did you know that **Habitat for Humanity of Lee and Hendry Counties, Inc.** is a non-profit HUD approved **housing counseling agency**? Meaning we provide educational workshops and a full spectrum of housing counseling services.

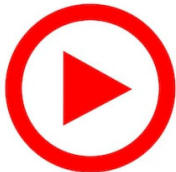
**What is Housing Counseling?** Our Housing Counseling program provides counseling to consumers on seeking, financing, maintaining, renting, or owning a home. Our HUD-certified Housing Counselors are experienced, trained professionals, who can provide you with one-on-one housing counseling and guidance to help you make the right choices. The guidance you receive is based on your need, plus, your current and future financial capability.



**Are you ready for Homeownership?** Through the counseling sessions, the **Housing Counselor** would be able to identify your needs, calculate your income, review your credit report and financial situation, determine how much you can afford, if you are ready to apply for a mortgage loan and evaluate your options.



**What if you are not ready for homeownership now?** We are here to help! The **Housing Counselor** would be able to provide the guidance you need to overcome obstacles, help you establish realistic achievable goals, create an action plan and evaluate your options.



**How do you get started?** If you need housing counseling on seeking, financing, maintaining, renting, or owning a home, complete the **Intake Packet** with forms and required documentation listed on [the next page](#). Once we receive your Intake Packet, we will be able to schedule an appointment with one of our Housing Advisors for your one-on-one counseling session.



**Where to submit your Intake Packet?** You can drop-off your **Intake Packet** at our administrative office located at [12751 New Brittany Blvd, Suite 100, Fort Myers, FL 33907](#) during regular business hours (Monday – Friday from 8:00 am - 4:30 pm). Our Intake Coordinator will review it with you to make sure that your packet is complete. You can also mail it to our administrative office.

If you have questions related to the Intake Packet and how to get started with housing counseling, please contact our **Housing Counseling Team** by calling at **239-652-1675** or by e-mail: **[HousingCounseling@habitat4humanity.org](mailto:HousingCounseling@habitat4humanity.org)**

Please make sure to submit the following forms included in your Intake Packet:



### Housing Counseling Intake Form

Fill it out as accurately as possible. This is required for opening your housing counseling file.



### Monthly Household Spending Plan

Fill it out as accurately as possible. It will be reviewed during the one-on-one counseling session.



### Housing Counseling Disclosure Form

Please be sure to read it carefully. Then, sign to acknowledge you have read and understand the form.



### Privacy Statement and Notice

Please be sure to read it carefully. Then, sign to acknowledge you have read and understand the form.

Use the following checklist to help you collect everything you need before submitting your Intake Packet (please make copies of all required documents, if applicable).

- \$35 - Credit report fee (per individual)**
  - Personal check or Money Order, we do not accept cash or card payments
  - Soft inquiry, it will not impact your credit score
- Copies of Photo IDs (Driver's License)**
  - Please provide a legible copy of your photo ID in color
- Proof of Income**
  - If employed:
    - Copies of last 3 months of paystubs
    - Copies of two most recent tax returns (tax transcripts or 1040s)
    - Copies of two most recent wage transcripts - <https://www.irs.gov/>
  - If self-employed:
    - Copies of two most recent tax returns (including 1099 forms and Schedule C)
    - Copies of two most recent wage transcripts - <https://www.irs.gov/>
    - Current year-to-date Profit & Loss Statement
  - Benefits (Social Security, Disability, Retirement), if applicable:
    - Copy of updated award letter stating the monthly benefit
  - Alimony/Child Support (if applicable):
    - Copy of court order showing amount awarded
    - Copy of case history/summary showing 12 months of payment history
    - If not court ordered, 12 months of payment history
- Bank Statements**
  - Copies of last 3 months of bank statements for **all** bank accounts

+ Other documentation may be requested during the housing counseling process

**Note:** If we do NOT receive a complete Intake Form along with all the required documentation and credit report fee, we will NOT be able to schedule your appointment with a Housing Counselor.

# Client and Counselor Roles and Responsibilities in One-on-One Counseling

## Counselor's Roles and Responsibilities



Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.



Preparing a Client Action Plan that lists the steps that you and your counselor will take to achieve your housing goal.



Preparing a household budget that will help you manage your debt, expenses, and savings.



Maintain contact with you at least every 60 days.



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 Habitat for Humanity's employees, agents, or directors may provide legal advice.

## Client's Roles and Responsibilities



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.



Maintain contact with your HUD-certified housing counselor at least every 60 days. When necessary, a credit report review will be conducted (credit report fee applies).



Notifying Habitat for Humanity or your counselor when changing housing goal.



Attending educational workshop(s) as recommended.



Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

**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 inform Habitat for Humanity of assistance received from another agency within the last year.



Habitat for Humanity of Lee and Hendry Counties, Inc.  
12751 New Brittany Blvd, Fort Myers, FL 33907  
Ph: (239) 652-0434 / Fax: (239) 652-3335



FOR INTERNAL USE

Date Received: \_\_\_\_\_

CM#: \_\_\_\_\_

HC Name & ID: \_\_\_\_\_

THIS IS NOT AN APPLICATION FOR THE HABITAT HOMEOWNERSHIP PROGRAM



HOUSING COUNSELING INTAKE FORM

Please print clearly and complete the required information as accurate as possible



WHICH OF THE FOLLOWING HOUSING COUNSELING SERVICES ARE YOU INTERESTED IN? (CHECK ALL THAT APPLY)

- Pre-purchase Counselling
- Home Improvement and Rehabilitation Counseling
- Financial management/Budget Counseling
- Services for Homeless Counseling
- Disaster Recovery Assistance Counseling
- Rental Housing Counseling

CLIENT 1

CLIENT 2

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Birth Date (MM/DD/YYYY)

Social Security Number

Birth Date (MM/DD/YYYY)

Social Security Number

Phone: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_

Address

Address

City State Zip Code

City State Zip Code

Time at current address: \_\_\_\_\_

Time at current address: \_\_\_\_\_

Race (please select):

- I do not wish to provide this information
- Native Hawaiian/Other Pacific Islander
- American Indian or Alaska Native and White
- Black or African American and White
- American Indian or Alaska Native and Black or African American
- American Indian/Alaskan Native
- White
- Asian and White
- Asian
- Other Multiple Race
- Black or African American

Race (please select):

- I do not wish to provide this information
- Native Hawaiian/Other Pacific Islander
- American Indian or Alaska Native and White
- Black or African American and White
- American Indian or Alaska Native and Black or African American
- American Indian/Alaskan Native
- White
- Asian and White
- Asian
- Other Multiple Race
- Black or African American

Ethnicity (please select "yes" or "no").

Hispanic:  Yes  No

Ethnicity (please select "yes" or "no").

Hispanic:  Yes  No

You should select both a "Race" category and a "yes" or "no" for Hispanic origin)

You should select both a "Race" category and a "yes" or "no" for Hispanic origin)

Are you a U.S. citizen or a Permanent Resident?

Yes  No

Are you a U.S. citizen or a Permanent Resident?

Yes  No

Marital Status (please select):

Single  Married  Divorced  Separated  Widowed

Marital Status (please select):

Single  Married  Divorced  Separated  Widowed

Gender (please select):

I do not wish to provide this information  Male  Female

Gender (please select):

I do not wish to provide this information  Male  Female

Disabled (please select) ?

Yes  No

Disabled (please select) ?

Yes  No

Education (please select):

- Below High School Diploma
- Two-Year College
- Masters Degree
- High School Diploma or Equivalent
- Bachelors Degree
- Above Masters Degree

Education (please select):

- Below High School Diploma
- Two-Year College
- Masters Degree
- High School Diploma or Equivalent
- Bachelors Degree
- Above Masters Degree

**List last 2 years of employment history**

| EMPLOYMENT - CLIENT 1   | EMPLOYMENT - CLIENT 2   |
|---|---|
| <b>Current Employer:</b> _____  | <b>Current Employer:</b> _____  |
| Title _____ Hire Date (mm/dd/yy) _____  | Title _____ Hire Date (mm/dd/yy) _____  |
| Phone: _____  | Phone: _____  |
| Address _____   | Address _____   |
| City _____ State _____ Zip Code _____   | City _____ State _____ Zip Code _____   |
| <i>Please select:</i><br><input type="checkbox"/> Part-time # Hours per week: _____<br><input type="checkbox"/> Full-time # Hours per week: _____   | <i>Please select:</i><br><input type="checkbox"/> Part-time # Hours per week: _____<br><input type="checkbox"/> Full-time # Hours per week: _____   |
| <b>Pay Rate:</b> \$ _____   | <b>Pay Rate:</b> \$ _____   |
| <i>Is this amount paid</i> <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Every 2 weeks<br><input type="checkbox"/> Bi-monthly <input type="checkbox"/> Monthly | <i>Is this amount paid</i> <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Every 2 weeks<br><input type="checkbox"/> Bi-monthly <input type="checkbox"/> Monthly |

**If you have a second job, please specify:**

|   |   |
|---|---|
| <b>Other Employer:</b> _____  | <b>Other Employer:</b> _____  |
| Title _____ Hire Date (mm/dd/yy) _____  | Title _____ Hire Date (mm/dd/yy) _____  |
| Phone: _____  | Phone: _____  |
| Address _____   | Address _____   |
| City _____ State _____ Zip Code _____   | City _____ State _____ Zip Code _____   |
| <i>Please select:</i><br><input type="checkbox"/> Part-time # Hours per week: _____<br><input type="checkbox"/> Full-time # Hours per week: _____   | <i>Please select:</i><br><input type="checkbox"/> Part-time # Hours per week: _____<br><input type="checkbox"/> Full-time # Hours per week: _____   |
| <b>Pay Rate:</b> \$ _____   | <b>Pay Rate:</b> \$ _____   |
| <i>Is this amount paid</i> <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Every 2 weeks<br><input type="checkbox"/> Bi-monthly <input type="checkbox"/> Monthly | <i>Is this amount paid</i> <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Every 2 weeks<br><input type="checkbox"/> Bi-monthly <input type="checkbox"/> Monthly |

**If less than 2 years at current employment:**

|  |  |
|--|--|
| <b>Previous Employer:</b> _____  | <b>Previous Employer:</b> _____  |
| Title _____ Hire Date (mm/dd/yy) _____ to _____ Last working Date (mm/dd/yy) _____   | Title _____ Hire Date (mm/dd/yy) _____ to _____ Last working Date (mm/dd/yy) _____   |
| Phone: _____   | Phone: _____   |
| Address _____  | Address _____  |
| City _____ State _____ Zip Code _____  | City _____ State _____ Zip Code _____  |
| <i>Please select:</i><br><input type="checkbox"/> Part-time # Hours per week: _____<br><input type="checkbox"/> Full-time # Hours per week: _____  | <i>Please select:</i><br><input type="checkbox"/> Part-time # Hours per week: _____<br><input type="checkbox"/> Full-time # Hours per week: _____  |
| <b>Pay Rate:</b> \$ _____  | <b>Pay Rate:</b> \$ _____  |
| <i>Was this amount paid</i> <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Every 2 weeks<br><input type="checkbox"/> Bi-monthly <input type="checkbox"/> Monthly | <i>Was this amount paid</i> <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Every 2 weeks<br><input type="checkbox"/> Bi-monthly <input type="checkbox"/> Monthly |

**Continue listing previous employers on a separate sheet of paper (if needed)**

**HOUSEHOLD INFORMATION**

**Current Housing Arrangement (please select):**

- Rent    Homeless    Homeowner with mortgage    Living with a family member and not paying rent    Homeowner with a mortgage paid off

**Rural Area Status (please select):**

- Household lives in a rural area  
 Household does not live in a rural area

**Limited English Proficiency Status (please select):**

- Household is Limited English Proficient  
 Household is not Limited English Proficient

**Are you a first Time Buyer (you do not currently own a home and have not owned a home in the past 3 years?)**

- Yes    No

**Annual Family or Household Income :**   \$ \_\_\_\_\_

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

- Head of household single parent    Single adult    Two or more unrelated adults  
 Married with children    Married without children    Other, explain: \_\_\_\_\_

**Family/Household Size :** \_\_\_\_\_ **How many dependents?** \_\_\_\_\_

**What ages are they?** \_\_\_\_\_

**Are there non-dependents who will be living in the home?**

- Yes    No   *If yes, list below:*

Relationship \_\_\_\_\_ Age \_\_\_\_\_

Relationship \_\_\_\_\_ Age \_\_\_\_\_

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

- Word of Mouth    Radio/TV    Social Media    Newspaper Article    Habitat Staff/Board Member    Walk-in    Friend  
 Bank/Lender    Habitat Homeowner    Family Member    Agency/Government    Marketing Materials (Brochure)    Realtor    Employer

**If you were referred by a bank, which one?** \_\_\_\_\_

**If referred by another source not listed above, which one?** \_\_\_\_\_

**INCOME Please Print Clearly**

| Type of Income                   | CLIENT 1<br>Monthly Amount \$ | CLIENT 2<br>Monthly Amount \$ |
|----------------------------------|-------------------------------|-------------------------------|
| Primary Employment               |                               |                               |
| Other Employment (if applicable) |                               |                               |
| Self-employment Income           |                               |                               |
| Social Security                  |                               |                               |
| Retirement Pension               |                               |                               |
| Alimony/Child Support            |                               |                               |
| Public Assistance                |                               |                               |
| Other Income                     |                               |                               |

**Please answer the following questions:**

**Can you document your child support/alimony income?**

- Yes    No

- Yes    No

**If yes, how long will it continue?**

\_\_\_\_\_

\_\_\_\_\_

**If your child or a family member receives SSI, how many more years will the payments continue?**

\_\_\_\_\_

\_\_\_\_\_

**If you receive disability income, is it for a permanent disability?**

- Yes    No

- Yes    No

**LIABILITIES/DEBT****Please Print Clearly**

Please list any debts you have, including credit cards, auto loans, student loans, personal loans and child support.

Do NOT include rent or utilities.

| Paid To            | CLIENT 1           |                 | CLIENT 2           |                 |
|--------------------|--------------------|-----------------|--------------------|-----------------|
|                    | Monthly Payment \$ | Current Balance | Monthly Payment \$ | Current Balance |
| 1. Auto Loan       |                    |                 |                    |                 |
| 2. Credit Card 1   |                    |                 |                    |                 |
| 3. Credit Card 2   |                    |                 |                    |                 |
| 4. Credit Card 3   |                    |                 |                    |                 |
| 5. Credit Card 4   |                    |                 |                    |                 |
| 6. Student Loan    |                    |                 |                    |                 |
| 7. Personal Loan   |                    |                 |                    |                 |
| 8. Furniture Store |                    |                 |                    |                 |
| 9. Child Support   |                    |                 |                    |                 |
| 10. Other          |                    |                 |                    |                 |

Please use additional sheets if necessary.

Please answer the following questions:

|  | CLIENT 1   | CLIENT 2   |
|--|--|--|
| Do you make payments on time?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are you currently in Chapter 13 bankruptcy?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Have you had a Chapter 7 bankruptcy?<br>If yes, when was it discharged? _____                | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Within the past 3 years, have you had a property foreclosed? If yes, specify the date. _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

**ASSETS / SAVINGS / INVESTMENTS****Please Print Clearly**

Please list the approximate value of the following:

|  | Current balance in \$ |          |
|--|-----------------------|----------|
|  | CLIENT 1              | CLIENT 2 |
| Checking account                       |                       |          |
| Savings account                        |                       |          |
| Cash                                   |                       |          |
| CDs                                    |                       |          |
| Securities (stocks, bonds, etc.)       |                       |          |
| Retirement accountS (e.g. 401k or IRA) |                       |          |
| Other Liquid Funds                     |                       |          |

Are you about to receive additional funds (e.g., tax refunds, property sales, etc.)? (select)  Yes  No

If yes, how much? \$ \_\_\_\_\_

Please complete **Spending Plan** (Attachment #1)

**REQUIRED DOCUMENTATION (Please include)**

You are required to submit the documentation listed in the *"Checklist for your One-on-One Counseling Session"*

**ADDITIONAL INFORMATION**

|   | <b>CLIENT 1</b>  | <b>CLIENT 2</b>  |
|---|--|--|
| <i>Have you owned a home in the last three (3) years?</i>                   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <i>Are you a Veteran/Active Military?</i><br><i>if yes, which one _____</i> | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <i>Do you have a contract on a house at this time?</i>                      | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <i>Are you currently working with a real-estate agent?</i>                  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <i>Are any household members disabled?</i>                                  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |

**AUTHORIZATION**

I authorize the Housing Counselor to:

- (a) pull my/our credit report to review my/our credit file for housing counseling in connection with my pursuit to resolve my housing needs;
- (b) pull my/our credit report and review my/our credit file for informational inquiry purposes;
- (c) send me/us a copy of my/our credit report via secured email when virtual counseling services are provided; and
- (d) to share my/our personal and financial information with my lender in connection with my pursuit of a loan to purchase a home.

I/We understand that the Housing Counselor provides confidential pre-purchase & post-purchase housing counseling after which I will receive a written **action plan** consisting of recommendations for handling my credit and finances, possibly including referrals to other agencies as appropriate;

I/We understand that a housing counselor may answer questions and provide information but not give legal advice. If I/We want legal advice, I/We will be referred for appropriate assistance.

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

\_\_\_\_\_  
*Client 1 - Signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Client 2 - Signature*

\_\_\_\_\_  
*Date*

# Monthly Household Spending Plan

|          |
|----------|
| Name:    |
| Address: |
| E-mail:  |

|          |
|----------|
| Date:    |
| Phone #: |

A good budget is a Spending Plan that includes everything you will spend and stays within your income. If we don't budget, we lose control of our expenses, and can't even figure out where the money went.

|                    |                     |  |
|--------------------|---------------------|--|
| <b>Income</b>      | Employment          |  |
|                    | Overtime            |  |
|                    | Interest & Dividend |  |
|                    | Net Rental Income   |  |
|                    | Bonuses             |  |
|                    | Commissions         |  |
|                    | Social Security     |  |
|                    | Child Support       |  |
|                    | Alimony             |  |
|                    | Retirement Pension  |  |
|                    | Unemployment        |  |
|                    | Others              |  |
|                    | Withholdings        |  |
| <b>Net Income:</b> |                     |  |

|                               |   |  |
|-------------------------------|---|--|
| <b>Fixed Expenses</b>         | Auto Insurance                                    |  |
|                               | Auto Loan   |  |
|                               | Installments (Affirm, CashApp Loans, ZIP, Klarna) |  |
|                               | Gasoline  |  |
|                               | Child Support / Alimony                           |  |
|                               | Credit Cards Min Payments                         |  |
|                               | Credit Collections Settlements                    |  |
|                               | Housing Payment (Rent/Mortgage)                   |  |
|                               | Payday Loan (CashAdvance)                         |  |
|                               | Personal Loans                                    |  |
|                               | Student Loans                                     |  |
|                               | Medical Bills                                     |  |
|                               | Medications                                       |  |
|                               | Savings/Emergency Fund                            |  |
|                               | IRS Payments                                      |  |
|                               | Internet  |  |
|                               | Cable TV  |  |
|                               | Cell Phone  |  |
| Electricity                   |   |  |
| Water/Sewer                   |   |  |
| Sports                        |   |  |
| Miscellaneous                 |   |  |
| <b>Discretionary Expenses</b> | Charity   |  |
|                               | Dining  |  |
|                               | Food and Groceries                                |  |
|                               | Gifts   |  |
|                               | Vacations   |  |
|                               | Pet Expenses                                      |  |
|                               | Child Care  |  |
|                               | Clothing  |  |
|                               | Memberships (Gym, Netflix, HULU, Disney+, etc.)   |  |
|                               | Laundry / Cleaning                                |  |
| Entertainment                 |   |  |
| Miscellaneous                 |   |  |
| <b>Total Expenses:</b>        |   |  |

|                              |  |
|------------------------------|--|
| <b>Net Income:</b>           |  |
| <b>Total Expenses:</b>       |  |
| <b>Net Surplus (Deficit)</b> |  |

|                         |  |
|-------------------------|--|
| <b>Savings Balance:</b> |  |
|-------------------------|--|

**Stick to your budget and track your expenses each month.**

\_\_\_\_\_  
Client 1 - Signature

\_\_\_\_\_  
Client 2 - Signature

\_\_\_\_\_  
Housing Counselor Signature



Habitat for Humanity of Lee and Hendry Counties, Inc.  
Housing Counseling Program Disclosure  
12751 New Brittany Blvd, Fort Myers, FL 33907  
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 Counseling** – One-on-one homebuyer counseling to clients seeking to achieve homeownership. Assistance is offered in developing an action plan to help homebuyers reach their home buying goal. The client must pay credit report fees as often as needed to assess creditworthiness throughout the housing counseling process.

**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.

**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.

**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.

**Disaster Recovery Assistance Counseling** – One-on-one counseling designed to help households navigate the disaster recovery process, access recovery resources, keep their finances in order, manage their credit, develop plans to repair and maintain their home, provide guidance in understanding insurance, and avoid scams.

**Rental Housing Counseling** – One-on-one counseling designed to help households develop budgets, determine what they can afford to pay for rent, establish eligibility for assistance, apply for rental assistance, and identify an appropriate unit. It also helps households understand tenant rights and responsibilities.

**Services for Homeless Counseling** – One-on-one counseling designed to help households evaluate their situation, set goals, work to attain and maintain those goals, and locate the resources needed to overcome homelessness.

**Non-delinquency Post-Purchase Counseling** – One-on-one counseling designed clients who are homeowners and need help in understanding escrow funds, budgeting, refinancing, home equity, home improvements, utility costs, and rights and responsibilities of homeownership.

**Pre-Purchase Homebuyer Education 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.



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 Housing Counseling Program Disclosure  
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 Ph: (239) 652-4663 / Fax: (239) 652-0386



**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, tips and tools for managing and saving money and preparing for future expenses.

**Non-Delinquency 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 a homebuyer program and an owner-occupied repair 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>➤ Maintain contact with you at least every 60 days.</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>➤ Maintain contact with your HUD-certified housing counselor at least every 60 days, and conducting a credit review when necessary (credit fee applies)</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> |
| <p><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 inform Habitat for Humanity of assistance received from another agency within the last year.</b></p>   |  |

**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.



Habitat for Humanity of Lee and Hendry Counties, Inc.  
 Housing Counseling Program Disclosure  
 12751 New Brittany Blvd, Fort Myers, FL 33907  
 Ph: (239) 652-4663 / Fax: (239) 652-0386



**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 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, 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 and Relevant Information:** 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
- \_\_\_\_\_ “Ten Important Questions to Ask Your Home Inspector” sheet
- \_\_\_\_\_ “Protect Your Home From Lead in Your Home” sheet

SCAN HERE:



**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.**

|           |                     |      |
|-----------|---------------------|------|
| Signature | Client Printed Name | Date |
| Signature | Client Printed Name | Date |



**Habitat for Humanity of Lee and Hendry Counties, Inc.  
Privacy Statement and Notice**

At Habitat for Humanity of Lee and Hendry Counties, Inc., we are committed to keeping your information private. We recognize the importance clients, applicants, partner families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving client, applicant, partner family, tenant, and homeowner data –such as tax returns, pay stubs, credit reports, employment verifications and payment history– internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on intake forms, applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency;
- Information we receive from you during interviews

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

- Information we receive from you on intake forms, applications or other forms, such as name, address, social security number, income, age, assets, family size, ethnicity, and other information from the intake form/application;
- Information about your transactions with us, our affiliates, or others such as your payment history or amounts due to us;
- Information we receive from a consumer reporting agency such as your credit history;
- Information gathered from interviews with us, such as family size

Habitat for Humanity of Lee and Hendry Counties, Inc., employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents or banks providing loan funding;
- Nonprofit organizations, public sector agencies or governments

We may also disclose nonpublic information about you to nonaffiliated third parties as permitted by law, in connection with our normal operating practices.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

I acknowledge that I have received a copy of Habitat for Humanity of Lee and Hendry Counties, Inc. Privacy Statement and Notice.

Client Signature \_\_\_\_\_  
Date \_\_\_\_\_

Client Signature \_\_\_\_\_  
Date \_\_\_\_\_

Print Name \_\_\_\_\_

Print Name \_\_\_\_\_



## Service Disclosure Form

Thank you for considering services with Habitat for Humanity of Lee and Hendry Counties, Inc. To ensure transparency and fairness in our process, we ask all clients and applicants to disclose any relationships they may have with our organization.

Please complete the following:

### Client/Applicant Information

- **Full Name:** \_\_\_\_\_
- **Address:** \_\_\_\_\_
- **Phone Number:** \_\_\_\_\_
- **Email Address:** \_\_\_\_\_

### Employee/Board Member Disclosure

Are you an employee, board member, or grantor of Habitat for Humanity of Lee and Hendry Counties, Inc.?

**Yes**

**No**

### Relationship Disclosure

Do you, or does anyone in your household, have a relationship with any current employees, board members, or grantors of Habitat for Humanity of Lee and Hendry Counties, Inc.?

**Yes**

**No**

If you answered yes to any question above, please provide the following details:

1. **Name of the household member with the relationship:**

\_\_\_\_\_

2. **Name of Employee, Board Member, or Grantor:**

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3. **Nature of Relationship:** (e.g., family member, close friend, business associate)

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4. **Additional Details (if applicable):**

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By signing below, I confirm that the information provided is accurate and complete to the best of my knowledge. I understand that failure to disclose this information may result in disqualification from services or termination of eligibility.

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Reviewed by:** \_\_\_\_\_