

## Disclosure to Client for Housing Counseling Services

*Note: If you have an impairment, disability or language barrier or otherwise require an alternative means of completing this form or accessing information about housing counseling, let us know and we will arrange for alternate accommodations.*

### Services Offered:

{{AgencyName}} (“the Agency”) is a HUD-approved housing counseling agency providing the services listed below.

**Homebuyer Education** - A class that helps you better understand what’s involved in finding, buying and owning a home.

**Homebuyer Counseling** – Assists you with getting mortgage ready by helping with budgeting, reducing your debt, making a plan to save money for a down payment and helping build credit or improve credit scores.

**Rental Counseling** – Helps you navigate the rental process and secure a unit that fits your budget.

**Reverse Mortgage Counseling** – Assists borrowers to understand the benefits and limitations of a reverse mortgage.

**Foreclosure Counseling** - Assists homeowners in all stages of mortgage delinquency find their best solution.

**Homeless Counseling** - Assists you in obtaining financial assistance, getting access to emergency housing and finding permanent housing.

### Relationships with Industry Partners

Our agency has financial or exclusive relationships, or both with specific industry partners, including but not limited to Minnesota Homeownership Center, Minnesota Housing, Greater Minnesota Housing Fund, Family Housing Fund, US Department of Housing and Urban Development (HUD),

### No Client Obligation

While you may learn about advantages/disadvantages of specific services, programs, and products during counseling, you are free to choose the services, program, and products of your own choosing regardless of the recommendation made by the housing advisor or educator. You are not obligated to receive, purchase or use any product or service offered by this agency or any services of its industry partners or other party in exchange for your receiving housing counseling services.

### Alternatives

As a condition of our services, and in alignment with meeting our counseling goals, and in compliance with HUD’s Housing Counseling Program requirements, we may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

## Other services

The Agency provides mortgage lending to the public. As a client, you are under no obligation to obtain a mortgage from the Agency.

The Agency leases/rents residential properties to the public. As a client, you are under no obligation to rent a property from the Agency.

The Agency lists/sells properties to the public. As a client, you are under no obligation to purchase a property from the Agency or use their real estate services.

## Authorizations

- I understand that the Agency is a HUD approved, nonprofit housing counseling agency.
- I understand that the Agency provides free and confidential housing counseling services.
- I understand that 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 I am not obligated to use any of the services offered to me.
- I understand that the Agency receives Congressional funds through the Housing Stability Counseling Program (HSCP) and, as such, is required to share some of my information with HSCP administrators or their agents for purposes of program monitoring, compliance, and evaluation.
- I authorize the Agency to pull my credit report at intake. The credit report is a soft pull which will not affect your credit score. \_\_\_\_\_
  - I agree to provide a copy of my credit report dated within 30 days of the intake date.  
\_\_\_\_\_
- I give permission for HSCP administrators and/or their agents to follow-up with me between now and June 30, 2026, for the purposes of program evaluation. \_\_\_\_\_

## **Program Privacy Policy**

The Agency is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection of your nonpublic personal information.

### **What is nonpublic, personal information?**

- Information that identifies an individual personally and is not otherwise available information, such as your demographic data such as your race and ethnicity.
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts.

### **What personal information do we collect about you?**

We collect personal information about you from the following sources:

- Information you provide on applications, forms, email, or verbally.
- Information about your transactions with us, our affiliates or others.
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

### **What categories of information do we disclose and to whom?**

We may disclose the following personal information to Federal, State, and nonprofit partners for program review, monitoring, auditing, and/or program oversight purposes, and/or any other pre-authorized individual and/or agency. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, contact number or email address, assets, expenses and income.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate the program, gather valuable research information and/or design future programs.
- We may also disclose personal information about you to third parties as permitted by law.

### **How is your personal information secured?**

We restrict access to your nonpublic personal information to the agency employees who need to know information in order to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**You may opt-out of certain disclosures**

You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.

If you choose to “opt-out”, *we will not be able to answer questions from your creditors*. If at any time, you wish to change your decision with regard to your “opt-out”, to do so you may contact us at:

Phone: 612-305-7147 or 612-305-7237

Email: MFPP@tchabitat.org

I choose to Opt-Out \_\_\_\_\_

**Release of your information to third parties**

So long as you have not opted out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.

I acknowledge that I have read and received a copy of the program disclosure and privacy policy.

Client’s signature \_\_\_\_\_  
*Applicant*

Date \_\_\_\_\_

Client’s signature \_\_\_\_\_  
*Co-applicant*

Date \_\_\_\_\_

Client’s signature \_\_\_\_\_  
*Other Adult*

Date \_\_\_\_\_

If you have any questions, or require additional assistance with the form, contact us at:

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Email: MFPP@tchabitat.org