



***Building on Success***

4780 North State Road 7, Lauderdale Lakes, FL 33319 • (954)739-1114 • Fax (954)497-3733 • TRS/Florida Relay Service 711 • www.bchaf1.org

**AUTHORIZATION DISCLOSURE, CONFLICT OF INTEREST & PRACTICES FOR HOUSING COUNSELING**

***Note: If you have an impairment, disability, language barrier, or otherwise require an alternate means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.***

Broward County Housing Authority (BCHA) is a HUD-approved housing counseling Agency. We provide free educational workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, 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 conforming with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). **As a housing counseling participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the back of this page.**

Client and Counselor Role and Responsibilities:

<b>Counselor’s Role and Responsibilities</b>	<b>Client’s Roles and Responsibilities</b>
<ul style="list-style-type: none"> <li>● Reviewing the housing goal and financials including income, debts, assets and credit history.</li> </ul>	<ul style="list-style-type: none"> <li>● Completing the steps assigned to you in your client action plan.</li> </ul>
<ul style="list-style-type: none"> <li>● Preparing a client Action Plan that lists the steps that client and counselor will take in order to achieve the housing goal.</li> </ul>	<ul style="list-style-type: none"> <li>● Providing accurate information about your income, debts, expenses credit, and employment.</li> </ul>
<ul style="list-style-type: none"> <li>● Preparing a household budget, that will help you manage your debt, expenses and savings.</li> </ul>	<ul style="list-style-type: none"> <li>● Notifying your BCHA Housing Counselor when changing housing goals.</li> </ul>
<ul style="list-style-type: none"> <li>● BCHA is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal.</li> </ul>	<ul style="list-style-type: none"> <li>● Attending educational workshop(s) as recommended, (i.e.: pre-purchase counseling workshop).</li> </ul>
<ul style="list-style-type: none"> <li>● Neither BCHA counselor, employees, agents, or directors may provide legal advice.</li> </ul>	<ul style="list-style-type: none"> <li>● Retaining an attorney if seeking legal advice and/or bankruptcy protection.</li> </ul>

Initials

**Termination of Services: Failure to work cooperatively with your housing counselor, to maintain contact, and/or provide requested documents to BCHA will result in the discontinuation of counseling services. This includes, but is not limited to; missing three (3) consecutive.**

**Agency Conduct:** No BCHA 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 BCHA compliance with federal regulations and our commitment to serving the best interest of our clients and avoid misunderstandings and conflicts of interest, adhere to BCHA employees in accordance with Chapter 112; Part III of the Florida Statutes entitled “Code of Ethics” for Public Officer and employees.

**Agency Relationship:** BCHA has financial affiliation with HUD, NeighborWorks of America, the State of Florida and Broward County. BCHA does not have any bank affiliation other than the registered Broward County lender list workshop participants. As a housing counseling program participant, you are not obligated to use the products and services BCHA or our industry partners present in our workshops.



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**Alternative Services, Programs, Products & Client Freedom of Choice:** BCHA has a first-time homebuyer program. However, you are not obligated to participate in this or other BCHA 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) for first-time homebuyer loan programs, VA loans, for service members, veterans and surviving spouses; and loans backed by Fannie Mae and Freddie Mac. 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 BCHA and its exclusive partners and affiliates.

**Confidentiality and Security:** I/we also understand that it may be necessary for the counselor to discuss information about my/our housing problem(s) with representatives of other firms or agencies as may be necessary to seek a solution to my/our housing problem(s) and information about me/our personal circumstances will be treated totally confidential, and no information about me/us will be accessible to any party who is not directly involved in my/our situation. I/we authorize BCHA to discuss with me/us any information related to my/our housing problem(s). I/we further authorize BCHA to release to other firms or agencies information as may be essential to solving my/our housing problem(s).

**Privacy Policy:** I/we acknowledge that I/we received a copy of BCHA Privacy Policy.

**Errors and Omissions and Disclaimer of Liability:** I/we agree BCHA, 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 BCHA counseling; and I hereby release and waive all claims of action against BCHA 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, BCHA, 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 BCHA grantors such as HUD or NeighborWorks of America.

**I/we acknowledge that I/we received, reviewed, and agree to BCHA’s Program Authorization Policy, Disclosure, Conflict of Interest and Practices for Housing Counseling.**

\_\_\_\_\_  
Client Signature    Date

\_\_\_\_\_  
Client Signature    Date

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

**ATTEST:** I Phyllis Brown attest that a copy of this document was given to the client(s). If you believe that you have been discriminated against, you may call the Fair Housing and Equal Opportunity National Hot Line at 1-800-669-9777.

