

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.bchafl.org

CLIENT DESCRIPTION OF SERVICES DISCLOSURE FORM

<u>Note</u>: 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 certified Housing Counseling Agency. In accordance with HUD Housing Counseling Handbook 7610.1, "As a participant in the BCHA Housing Counseling Program I understand that I am under no obligation to participate and/or utilize any lender, programs and/or services presented to me by a BCHA Housing Counselor or any person affiliated with a Housing Counseling program, service or seminar. I understand that I have the option to choose my own lender, program and/or service".

The following is a list of BCHA Housing Counseling services:

- **Pre-Purchase Counseling:** Discusses steps in the home buying process, budgeting, credit readiness and/or repair and down payment assistance
- **Pre-Purchase Homebuyer Education Workshop:** Discusses all aspects of preparing for homeownership, what to expect in the process, what is required for Down payment assistance and the importance of developing a strong homeownership team
- **Mortgage Delinquency and Default Resolution Counseling:** Explores available foreclosure prevention options and transitional opportunities
- **Resolving/Preventing Mortgage Delinquency Workshop:** Discusses what is involved in the foreclosure prevention process and available home retention options or transition from the home including in-curable options
- **Non-Delinquency Post Purchase:** Discusses options of imminent default and potentially save their home from foreclosure
- **Financial Management Budgeting Counseling:** Discusses ways to cut expenses, develop a savings plan and, improve credit.

The following is a list of BCHA Comprehensive Housing Counseling Program agreements:

- The gathering of essential demographic and financial information to better assist on your housing need
- An assessment of your housing issues
- A case management plan that provides instructions and identify resources pertinent to your housing need
- Individual face to face, telephone and/or group counseling to guide through the appropriate program
- Follow-up phone calls, letters and/or email communications to track the below listed service's outcome:

In addition, clients participating in any of the 1st Time Homebuyer pre-purchase services receive a copy of the form HUD-92564-CN titled **"For Your Protection: Get a Home Inspection".**

YES - I certify that I have read and understand the above statement.

By checking "YES" I certify that I have received a copy of the form HUD-92564-CN (applicable to First Time Homebuyer pre-purchase services only).

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Not Applicable (check only if you are "not" a First Time Homebuyer Pre-Purchase Client)

First Time Homebuyer Education Workshop – First Time Homebuyer One-on-One Pre-Purchase Counseling -Foreclosure Prevention one-on-one Counseling - Mortgage Default & Delinquency one-on-one Counseling -Mortgage Default & Delinquency Counseling Workshop, these services will adhere to the following guidelines:

- BCHA staff members will provide counseling, group education and/or instructional information only regarding housing, personal financial management or credit circumstances under this program
- BCHA staff members will not recommend any client to participate or engage in any service whereby the staff members themselves and/or any immediate family member have a financial interest
- No staff of BCHA will disclose any personal information without proper authorization of the participant
- BCHA strongly believes and promotes housing choice. To that end, BCHA does not endorse any realtor or lender
- BCHA Pre-Purchase Counseling/Down payment assistance programs shop for and select the lender and realtor that suits their needs and choices
- BCHA and/or its affiliates own rental property and has a homeownership program. The client is under no obligation to rent or purchase any property owned/operated by BCHA and/or its affiliates
- A participant will need to provide the latest credit report copy to assess the condition of the participant's credit and receive assistance

BCHA employs a certified professionally trained counselor who designs a case management plan to meet the participant housing needs. New counselors employed by BCHA have one (1) year to acquire such certification, which can be obtained through HUD, the Association of Housing Counselors, and The National Federation of Housing Counselors of Neighbor Works of America.

BCHA is dedicated to creating, providing and increasing high quality housing opportunities to Broward County residents through effective and responsive management and responsible stewardship of public and private funds.

This certifies that I have read and understand all the above statement(s).

Client Signature	Date	Client Signature	Date
Counselor Signature	Date	Telephone Counseling: Ye	s / No

