

## **CLIENT DESCRIPTION OF SERVICES DISCLOSURE FORM**

***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 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).**

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

