

## Program Disclosure Form

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

**About Us and Program Purpose:** The mission of CHN Housing Partners (CHN) is to build strong families and vibrant neighborhoods through quality affordable housing and strengthened financial stability. CHN is a nonprofit, HUD-approved housing counseling agency. We provide free housing counseling and education services, including Mortgage Delinquency & Default Resolution, Reverse Mortgage, Pre-purchase, Financial, Budgeting, & Credit Repair, and Rental Housing Counseling services, as well as Financial, Budgeting, & Credit Repair and Pre-purchase Homebuyer Education Workshops. 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.).

**Service Descriptions:** CHN offers the following one-on-one counseling and group education services,

**Pre-purchase Counseling:** A housing counselor works with individuals/households as they embark on the homebuying process and prepare for homeownership, and work with the household to reach their financial and housing goal(s). Topics covered during counseling include financial management, evaluating credit information, prequalifying & loan approval, financing options, shopping for a home, finalizing the loan, the closing process, maintaining your new home, avoiding foreclosure and predatory lending practices.

**Financial, Budgeting, & Credit Repair Counseling:** A housing counselor or financial coach works with individuals/ households to develop/build upon their money management skills and reach their financial goals. Topics covered during counseling include budgeting and saving, understanding income and expenses, assessing spending habits, managing debt, building/maintaining good credit, and/or credit repair.

**Mortgage Delinquency & Default Resolution Counseling:** A housing counselor or financial coach works with individuals/ households who are at risk of foreclosure to review the households current finances, understand the cause for default or delinquency, review and understand various loss mitigation options, and develop an action plan.

**Rental Housing Counseling:** A housing counselor or financial coach works with renter households who are at risk of housing instability to understand various aspects of the rental process. This includes identifying stable and affordable housing, financial management, understanding a lease, tenants rights, rent repayment options, referrals to legal aid, connecting to other resources, and applying for assistance.

**Reverse Mortgage Counseling:** A housing counselor works with individuals/households who are considering a home equity conversion mortgage (HECM) to learn more about this mortgage type and to ensure that the client(s) is/are making an informed decision as they consider this option. During the counseling session, the counselor will cover a variety topics including (but not limited to) the household's finances and incomes needs for a HECM; features and appropriateness of a reverse mortgage; financial and tax implications; reverse mortgage, financial, or housing alternatives; and how to spot scams.

**Financial, Budgeting, & Credit Repair Workshops:** CHN offers workshops on a variety of money management topics. Through these classes, participants learn about topics such as budgeting and saving, setting SMART goals, debt management, understanding credit and credit reports, credit repair, financial wellness practices, housing affordability, and more.

**Pre-purchase Homebuyer Education Workshops:** CHN offers classes and workshops to help homebuyers prepare for the process of purchase a home. During these classes, instructors cover topics such as financial preparedness for homebuying, first-time homebuyer incentives, the steps to purchasing a home, loan options, the mortgage process, housing affordability, the important of home inspections and home insurance, post-purchase responsibilities, and more.

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### **Client and Counselor Roles and Responsibilities:**

Counselor's Roles & Responsibilities	Client's Roles & Responsibilities
<ul style="list-style-type: none"> <li>• Reviewing your housing goal and your finances</li> <li>• Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.</li> <li>• Preparing a household budget.</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 CHN 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>• Notifying CHN or your counselor when changing a housing goal.</li> <li>• Attending educational workshops 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 Services: Failure to work cooperatively with housing counselor and/or CHN will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments. INITIALS: ____ / ____</b></p>	

**Agency Conduct:** No CHN employee, 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.

**Agency Relationship:** CHN has financial affiliation with HUD, United Way of Greater Cleveland, the State of Ohio, Cuyahoga County, the City of Cleveland, and banks including Third Federal, KeyBank, and JP Morgan Chase. As a housing counseling program participant, you are not obligated to use the products and services of CHN or our industry partners.

**Alternative Services, Programs, and Products & Client Freedom of Choice:** In the interest of full disclosure, CHN also provides utility services with partnerships through: Dominion East Ohio, Illuminating Company, Cleveland Public Power, Division of Water, NEO Regional Sewer District, and U.S. Department of Energy, Health, and Human Services. CHN also provides tax preparation through a partnership with Enterprise Community Partners and the IRS VITA program. As a housing counseling client, you are not obligated to participate in any of these services. You are entitled to choose whatever services and/or products best meet your needs.

**Fees:** CHN currently charges a fee of \$150 for Reverse Mortgage Counseling, paid to CHN upon service. All other direct services are free of charge. Service cannot be denied due to an inability to pay and cannot impose a financial hardship. CHN also offers two online homebuyer education platforms, Framework and eHome America, which cost \$75 and \$99, respectively, and are paid directly to the vendor.

I/we acknowledge that I/we received a copy of CHN's Fee Structure at the time Reverse Mortgage Services were provided.

INITIALS - \_\_\_\_ / \_\_\_\_

**Referrals and Community Resources:** CHN provides a community resource list which outlines regional services available to meet a variety of needs, including utility assistance, food banks, and legal aid assistance, among others. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by CHN.

**Privacy Policy:** I/we acknowledge that I/we received a copy of CHN's Privacy Policy. **INITIALS** \_\_\_\_ / \_\_\_\_

**Home Inspection:** I/we acknowledge that I/we received a copy of 'For Your Protection: Get a Home Inspection' and '10 Important Questions to Ask Your Home Inspector' (if applicable). **INITIALS** \_\_\_\_ / \_\_\_\_

**Errors and Omissions and Disclaimer of Liability:** I/we agree that CHN, its employees, agents, and directors are not liable for any claims and causes of actions arising from errors or omissions by such parties or related to my participation in CHN counseling; and I hereby release and waive all claims of action against CHN 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. Please note that representatives of CHN do not provide tax or legal advice and that you should consult your tax advisor or attorney for such guidance.

**Quality Assurance:** To assess client satisfaction and in compliance with grant funding requirements, CHN, 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 CHN grantors such as HUD.

**Sharing of Information:** By signing this Disclosure Statement I give CHN authorization to share my information with HUD and other third parties, as applicable.

**Clients of Neighborhood Housing Services of Greater Cleveland, Inc.:** In July of 2019, NHS of Greater Cleveland, Inc. became an affiliate of CHN and all housing counseling activities of both agencies are now administered and managed by CHN. If you were an active client of NHS of Greater Cleveland, Inc. before July 2019 we require your agreement to allow CHN employees to access your information across our integrated platform in the ways and for the purposes outlined above. You may receive this request from us even if you have a current authorization form on file with NHS of Greater Cleveland, Inc.

**Follow Up**

I give permission for Project Reinvest: Financial Capability program administrators and/or their agents to follow-up with me within the next three years for the purposes of program evaluation.

**I/we acknowledge that I/we received, reviewed, and agree to CHN's Program Disclosures.**

\_\_\_\_\_  
Name 1 Signature                      Date

\_\_\_\_\_  
Name 2 Signature                      Date

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

**If acceptance of Program Disclosure Form is taken by phone:**

Counselor's signature above acknowledges that this Program Disclosure Form was read to client and client has verbally agreed to CHN's Program Disclosures.

A hard copy of the disclosure was sent to the client on \_\_\_\_\_.

## Privacy Policy

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

CHN Housing Partners (CHN) 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 personal information shared orally and/or in writing will be managed within ethical and legal consideration. Additionally, we want you to understand how we use the personal information we collect. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

### What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publicly available information, such as your Social Security Number or 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 does CHN collect about you and from what sources?

- Information that you provide on applications, forms, emails, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

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

We may disclose the following personal information to financial service providers (such as companies providing home mortgages) Federal, State, and nonprofit partners for program review, monitoring auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. 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, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others, such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency, such as bureau reports, your credit and payment history, your credit scores, and/or your creditworthiness.
- 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 may personally identify you in any way. This is done to evaluate our 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 or when required by a governmental authority.

### How is your personal information secured?

We restrict access to your nonpublic personal information to CHN employees who need to know that information to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

### Opting out of certain disclosures

You may direct CHN to *not* disclose your nonpublic, personal information to third partners (other than disclosures made to project partners, those permitted by law or required by governmental authorities). However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit CHN's ability to provide services such as foreclosure prevention counseling. If you choose to opt out, please call 216.881.8443 and advise that you wish to opt out of certain disclosures.

**RELEASE: I hereby authorize CHN to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy practices.**

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Name 1 Signature

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Date

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Name 2 Signature

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Date