



Disclosure to Client for HUD Housing Counseling Services

Butler County Homeownership Program



The Butler County Homeownership Program provides the following housing counseling services:

One-on-one Counseling: All one-on-one counseling sessions include credit report review, creating a household budget, and analyzing financials in addition to the following topics

- Financial Management/Budget/Credit
 - Topics include budget and money management skills, credit report repair and savings
- Pre-purchase
 - Review of family housing needs, eligibility for first time homebuyer programs, home inspection materials and an affordability analysis based on income
 - Topics to be covered include but are not limited to information and instruction on the entire home buying process, the role of credit, assistance in getting pre-qualified for a mortgage, and foreclosure prevention
- PHFA Pre-closing
 - Topics to be covered include budgeting and money management skills, the loan application process, preparing for closing, and living in/maintaining your home
- Foreclosure Prevention
 - Reviews the mediation and diversion process in Butler County through the Credit Conciliation Program
 - Assist clients in completing loss mitigation applications through their lenders, PAHA, and HEMAP applications, and negotiating with their servicers.
 - Topics include improving budget and money management skills, credit report repair, and how to avoid foreclosure such as options to stay in or leave the home
- Post Purchase
 - Topics include but are not limited to home maintenance and home improvement, financial management, rights and responsibilities of homeowners, and refinancing
- Rental
 - Reviews budget and money management skills, credit report repair, and savings
 - Topics include eviction prevention, rental assistance programs, and preparation for potential homeownership
- Homeless Prevention
 - Topics include but are not limited to budgeting and money management skills, exploring options to maintain or secure stable housing, and reviewing resources and programs for rental assistance or other support

Group Education Workshops/Classes

- Pre-purchase Homebuyer Education
 - Reviews the home buying process from A-Z including before, during and after closing, loan products, shopping for your home, home inspections, and obtaining a mortgage.
- Mortgage Assistance Class (MAC)
 - Topics include steps in the foreclosure process, the PA foreclosure timeline, information on avoiding foreclosure, importance of communication with lenders and how to write a hardship letter
 - Reviews the Butler County Credit Conciliation process
- Credit Assistance Class (CAC)
 - Provides educational support to borrowers facing hardships related to credit cards or personal loans.
 - Topics include an overview of credit reports, the importance of credit scores, proactive communication with debtors, avoiding loan scams and budgeting

- Reviews the Butler County Credit Conciliation process
- SHOP – Supported Housing Opportunities Program
 - Reviews how to be a better renter, including topics such as hearings, appeals, inspections, applications, landlord relationships, eviction prevention and the importance of credit scores.
- Fair Housing Workshop
 - Topics include protections under the Fair Housing Act, types of discrimination and how to file a discrimination complaint
 - Presented with every Homebuyer Education, Mortgage Assistance, Credit Assistance, and SHOP class
- Anti-Predatory Lending Workshop
 - Topics include identifying what predatory lending is, characteristics of predatory lending, predatory lending practices, general characteristics of victims and foreclosure prevention
 - Presented with every Homebuyer Education, Mortgage Assistance, Credit Assistance, and SHOP class

The Butler County Homeownership Program has an exclusive relationship with other programs managed and administered by other departments of The Housing and Redevelopment Authorities of the County of Butler. This list includes but is not limited to Rental Assistance Demonstration (RAD) properties, Housing Choice Voucher Rental Assistance Program, Family Self Sufficiency Program, Homeless Housing Program, Homeowner Occupied Rehabilitation Programs and Supported Housing Opportunity Programs.

The Butler County Homeownership Program also has relationships with multiple neighborhood banks such as PNC and Dollar Bank. Representatives from these banks help to facilitate presentations in our homebuyer education and SHOP classes.

There is no obligation 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 you receiving housing counseling services.

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

Client Authorization:

I have read and received a copy of this disclosure

Name(s):

Signature(s):

Date:

1. _____

2. _____



Housing Authority of the County of Butler
114 Woody Drive, Butler PA 16001
Telephone: 724/287-6797 extensions. 240, 223, or 286
E-Mail: ri.dept@housingauthority.com
Fax: 724-287-7906

BUTLER COUNTY HOMEOWNERSHIP PROGRAM— HOUSING COUNSELING PROGRAM APPLICATION



Applicant #1 - Head of Household:

Name: _____

Social Security #: _____

Date of Birth: _____

Home Phone: _____

Cell Phone: _____

Email: _____

Preferred Contact Method: _____

Current Address: For _____ years _____ months

Street: _____

City/State/Zip: _____

Demographics Applicant #1:

Race/Ethnicity: _____

Preferred Language: _____

Marital Status Married Separated Divorced
 Unmarried Widowed

Veteran Yes No

Gender Male Female

Citizenship US Citizen Non-Resident Alien
 Permanent Resident Alien

Highest Level of Education: _____

Household Composition: Number of Adults _____

Is anyone in the home disabled?

Is anyone in the home Limited English Proficiency (LEP)? Yes No

Applicant #2:

Name: _____

Social Security #: _____

Date of Birth: _____

Home Phone: _____

Cell Phone: _____

Email: _____

Preferred Contact Method: _____

Current Address: For _____ years _____ months
(if same as applicant just write SAME)

Street: _____

City/State/Zip: _____

Demographics Applicant #2:

Race/Ethnicity: _____

Preferred Language: _____

Marital Status Married Separated Divorced
 Unmarried Widowed

Veteran Yes No

Gender Male Female

Citizenship US Citizen Non-Resident Alien
 Permanent Resident Alien

Highest Level of Education: _____

Number of Children _____

Yes No

Yes No

Housing:

Renters

Monthly rent payment? _____

Are you current on your rent? _____

Are you a participant of:

Section 8 Rental Assistance? Yes No

Family Self-Sufficiency? Yes No

Public Housing Client? Yes No

SHOP Better Renters Program? Yes No

Do you live in a Housing Authority owned property? Yes No

Are you a First Time Homebuyer? (not owned a home in 3 years) Yes No

Homeowners

Is the home your primary residence? _____

Is the home owner-occupied? _____

Monthly mortgage payment? _____

Lender: _____

Loan #: _____

Original Mortgage date: _____

Are you delinquent on the mortgage? _____

How far behind (# of months)? _____

Reason for Delinquency: _____

Current interest rate: _____

Fixed or ARM? _____

Conventional / FHA / VA? _____

Have you refinanced? When? _____

Have you ever received a modification before or entered into a repayment plan? _____

If so, when? _____

Did you complete the program? _____

Do you have a Second Mortgage, Line of Credit, or Equity Loan on the Property? _____

Are you current on this loan? _____

Origination Date: _____

Loan Balance? _____

Interest Rate: _____

Client is on mortgage and resides in eligible dwelling or has Power of Attorney

for eligible client _____ (Counselor Initials)

Other Housing Situation?

Homeless

Live with Family

Live in Group Housing

Reside in Shelter

Other: _____

Income:

	Applicant #1	Applicant #2
Current Employer (if applicable)		
Hire Date		
Gross Monthly Income		
Other Source(s) of Income: (Social Security, Child Support, Pension, Self Employment, etc.)		
TOTALS		

Asset Information:

	Applicant #1	Applicant #2
Approximate Value of Home (if homeowner)		
Approximate Value of Vehicle(s)		
Checking Account Balance		
Savings Account Balance		
401K, Pension, IRA, Stocks / Bonds, or other asset cash value		
Cash on Hand		
TOTALS		

Where did you hear about this program?



Counseling Services Authorization

My Personal Information and Counseling Services

By signing this form, I agree to share my personal financial and other private information. Signing this form also allows lenders and the Butler County Homeownership Program to discuss my accounts, credit, and finances, and to share my nonpublic personal information, described in the Privacy Policy provided with this authorization.

I understand that funders provide grants to make the counseling services possible, and that the Butler County Homeownership Program shares my information with these funders. These funders review the Butler County Homeownership Program files, including my file, and may contact me to evaluate the counseling services that I receive.

I authorize my Counselor and the Butler County Homeownership Program to negotiate for me. The counseling services are offered free of charge, and neither the Counselor, nor the Butler Homeownership program, guarantees any result or outcome. I may be referred to other housing agencies for their services. I am not obligated to accept services or products from the Butler County Homeownership Program, its partners, or any organization I am referred to. This is including but not limited to Rental Assistance Demonstration (RAD), Housing Choice Voucher (HCV) Rental Assistance Program, Family Self Sufficiency, Homeless Housing Program, Homeowner Occupied Rehabilitation Programs or Supported Housing Opportunity Program (SHOP).

I understand that my Counselor cannot offer me legal or other professional advice or representation. If I need legal or other professional services, I can ask my Counselor for information about referral services.

I/We certify that the information given to the Butler County Homeownership Program regarding household composition, income, assets, employment, landlords and credit history is accurate and complete to the best of my/our knowledge and belief. I/We also understand that any false statements or information are grounds for rejection of assistance from the Butler County Homeownership Program.

I hereby authorize and instruct the Butler County Homeownership Program to obtain and review my credit report. I understand that my Counselor intends to use the credit report for the purpose of evaluating my financial readiness and resources available.

Privacy Policy

The Butler County Homeownership Program respects the privacy of the people that come to us for assistance. We understand that the matters you discuss with us are very personal. All spoken and written information shared with us will be managed with our legal and ethical obligations to you have taken into consideration. We will not sell your personal information and we only share it to provide you with counseling services.

Your “nonpublic personal information” (including total debt information, income, living expenses, and personal information concerning your financial circumstances) will be shared with creditors, funders, and others only after you sign the Counseling Services Authorization. We may also collect, use, and share anonymous aggregated case file information to evaluate our services, to gather valuable research information, and to design future program.

Types of Information That We Gather About You:

- Spoken or written information on applications and other documents, such as your name, address, social security number, assets, and income;
- 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.

You May Opt-Out If You Do Not Want Us to Share Your Information:

- You may “opt-out” to prevent the disclosure of your nonpublic personal information to third parties (such as your creditors).
- If you opt-out, we cannot share your nonpublic information and we cannot answer questions from your creditors. We need to share information to provide you with the most services.
- You may opt-out at any time by calling the Butler Homeownership Program at the phone number listed on the Counseling Services Authorization provided with this Privacy Policy.

How We Use Your Information:

- If you do not opt-out we may share information that we collect about you with your creditors or others if we think it would be helpful to you, would help us counsel you, or when required by funders that make our services possible.
- We may share information about you to anyone as permitted or as required by law (e.g., if a Court requires us to provide it with documents)
- Within our organization, we restrict access to your information to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards to protect your information as required by federal and state law.

Counseling Services Checklist (Client must Initial all items that are applicable)

I have been verbally advised of the fee schedule, if any, prior to services being provided

I have discussed Home Buyer Options and related Pre-Purchase topics and I have received the HUD forms: “Ten Important Questions to Ask Your Home Inspector” and “For Your Protection: Get a Home Inspection”

I have received and reviewed a copy of the Fair Housing Pamphlet

I understand that the counselor will discuss my budget with me, and I will receive a copy of my budget

I understand that the counselor will discuss my Action Plan with me, and I will receive a copy of my Action Plan

I understand the counselor will explain the next steps needed to reach my financial goal to my satisfaction

<input type="checkbox"/> Homebuyer Counseling	<input type="checkbox"/> Homebuyer Education
<input type="checkbox"/> Homeowner Counseling	<input type="checkbox"/> Homeowner Education
<input type="checkbox"/> Default and Delinquency Counseling	<input type="checkbox"/> Default and Delinquency Education
<input type="checkbox"/> Reverse Mortgage Counseling	<input type="checkbox"/> Fair Housing Education
<input type="checkbox"/> Tenant Counseling	<input type="checkbox"/> Homelessness and Displacement Counseling

I want to buy a home in the next six (6) months

I want to buy a home, but not in the next six (6) months

Other programs, services, products:

Counseling Agency Disclosures (Please Initial)

I understand I am **not** obligated to receive, purchase, or use services or products from the Counseling Agency, its partners, or any organization I am referred to by the Counseling Agency.

The Counseling Agency has described in detail the different types of services provided and any exclusive, financial or other relationship between the Counseling Agency and any other industry partners that may be relevant to my services, including the relationship between the Counseling Agency and funders.

I have been offered information on alternative services, programs, and products

Client Authorization

By signing below, I authorize my employers, lenders, creditors, servicers, and others to share personal and financial information with my Counselor and the Butler County Homeownership Program. I authorize my Counselor and the Butler County Homeownership Program to collect information on my accounts and to share this information with others, including funders, as needed to provide counseling services, to seek assistance from programs, or for related products and services. I authorize funders to contact me to evaluate programs that I participate in.

Client Name(s):

Client Signature(s):

Date:

1. _____

2. _____

Counseling Agency Information

Counselor Name: **Kristen Thomson, Mara Flick**
Counseling Agency: **Butler County Homeownership Program**
Email: **ri.dept@housingauthority.com**

Phone: **724-287-6797**
Fax: **724-287-7906**