



## PROGRAM DISCLOSURE FORM

**NOTE:** If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about our housing counseling program, please inform our housing counselor program staff so alternative accommodations may be arranged

**Agency Description and Program Purpose:** U SNAP BAC NPHC (USB NPHC) is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide free education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, non-delinquency post-purchase, rental and homeless 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 in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

<b>Client and Counselor Roles and Responsibilities</b>	
Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> <li>➤ Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.</li> <li>➤ Preparing a Client Action Plan that lists the steps that you and your counselor will take to achieve your housing goal.</li> <li>➤ Preparing a household budget that will help you manage your debt, expenses, and savings.</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 USB NPHC 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 USB NPHC or your counselor when changing housing goal.</li> <li>➤ Attending educational workshop(s) (i.e. pre-purchase counseling workshop) 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 Service:</b> Failure to work cooperatively with your housing counselor and/or USB NPHC will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments, failure to provide necessary documents for workout resolution, withholding pertinent information pertaining to your case and failure to inform USB NPHC if you have received assistance from another agency within the last year.</p>	

Initials

**Agency Conduct:** No USB 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 our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

**Agency Relationships:** U SNAP BAC Non-Profit Housing Corporation Agency has professional affiliations with HUD, The State of Michigan, MSHDA, Wayne County and banks including Bank of America, JP Morgan Chase, PNC, Comerica, Liberty Bank & Trust, Citizens, and Huntington. As a housing counseling program participant, you are not obligated to use the products and services of USB NPHC or our industry partners.

**Alternative Services, Programs, and Products & Client Freedom of Choice:** USB NPHC has a first-time homebuyer program developed in partnership with our professional affiliates. However, you are not obligated to participate in this or other USB NPHC 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, and Southwest Housing Solutions and Wayne Metro Community Action for other first-time homebuyer programs. 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 USB NPHC and its exclusive partners and affiliates

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

**Errors and Omissions and Disclaimer of Liability:** I/we agree USB NPHC, 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 USB NPHC counseling; and I hereby release and waive all claims of action against USB NPHC 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, USB NPHC, 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 USB NPHC grantors such as HUD, MSHDA or one of our professional affiliates.

**I/we acknowledge that I/we received, reviewed, and agree to USB NPHC’s Program Disclosures.**

<b>Client Printed Name</b>	<b>Signature</b>	<b>Date</b>
<b>Client Printed Name</b>	<b>Signature</b>	<b>Date</b>

<b>For Agency Use Only:</b>		
<b>Agency Name:</b>	<b>Agency Phone Number:</b>	
<b>Agency Staff Name:</b>	<b>Date Received:</b>	<b>Unique Client ID #:</b>

