



# Choctaw Nation

Housing Authority

## HOUSING COUNSELING PROGRAM DISCLOSURES

**Purpose of Housing Counseling.** I/We understand that the purpose of the housing counseling program is to provide a variety of counseling services to its clients including one-on-one counseling to help clients fix problems that prevent affordable mortgage financing, one-on-one homebuyer education counseling, group homebuyer education class sessions and/or post-purchase counseling.

**Default/Credit/Budget Counseling.** I/We understand the counselor will analyze the mortgage default and explain the collection and foreclosure process. The counselor will also assist clients in communicating with the mortgage servicer and other creditors. The counselor will analyze clients' financial and credit situation, identify those barriers preventing them from obtaining affordable mortgage financing and develop a plan to remove those barriers. The counselor will also provide assistance in debt-load management with the preparation of a monthly and manageable budget plan. I/We further understand that it will not be the responsibility of the counselor to fix the problem for me/us but to provide guidance and education to empower me/us in fixing those issues preventing affordable mortgage financing.

**Homeownership Education Classes.** Education courses to provide group education may include, but not limited to: the home buying process, how to maintain a home, budgeting, fair housing, identifying and reporting predatory lending practices and credit.

**Clients Responsibility.** I/We understand that it is my/our responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of my counseling program. This includes "but is not limited to" missing three consecutive appointments.

**Disclosures.** I/We understand that the Choctaw Housing Authority is committed to offering clients a variety of counseling services and through the Choctaw Home Finance Corporation offers home loan products to its eligible participants. I/We understand that there is no obligation to use: the Choctaw Home Finance Corporation loan products or its partnering lenders. I/We understand that I/We have the right to accept or decline services or products from any referral.

**Alternative Services.** The Choctaw Housing Authority Counselors, as appropriate, refers clients to other community service organizations such as: Choctaw Nation Career Development; Little Dixie Community Action Agency Homebuyer Education Program; KIBOIS Homebuyer Education programs and other Choctaw Nation of Oklahoma services. Other services may include: Choctaw Nation Housing Authority Services, Home Finance Corporation, Choctaw Homeowners Development Services, HRS-Homeowners Rehabilitation Services, HEHP-Homeowners Emergency and High Priority/CHIP-Choctaw Home Improvement, HEMS-Homeowners Energy Management Services, Rental Assistance Program, ARH-Affordable Rental Housing, IE-Independent Elderly, 202-Supportive Housing and VASH-Veterans Affairs Supportive Housing.

**This is to acknowledge that I have received, reviewed and understand the Service Coordinators Counseling Program.**

\_\_\_\_\_  
Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client

\_\_\_\_\_  
Date



The Choctaw Housing Authority Housing Counseling Program is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We assure you that all information shared both orally and writing will be managed within legal and ethical considerations. Your “nonpublic” personal information such as your total debt information, income, living expenses and personal information concerning financial circumstances, will be provided to lenders, program monitors, and others only with your authorization and signature on the Counseling Agreement. We may also use anonymous aggregate case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

## Types of information that we may gather about you:

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income.
- The information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage, tax statement, b statements.
- Information that we receive from a credit reporting agency, such as your credit history.

## You may opt out of certain disclosures:

- You have the opportunity to “opt-out” of disclosures of your nonpublic personal information third parties (such as your creditors), that is directed to us not to disclose.
- If you choose to “opt- out”, we will not be able to answer questions from your creditors. If a time you wish to change your decision with regard to your: “opt- out” decision you may contact us in writing at Housing Authority of the Choctaw Nation of Oklahoma, Housing Counseling Program at 207 Jim Monroe Road, Hugo Oklahoma 74743.

## Release of information to third parties:

- So long as you have not “opted out”, we may disclose some or all of the information that is collected, as described above to your creditors or third parties where we have determined would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
- We may also disclose any nonpublic personal information about you, or former clients as permitted by law (e.g., if we are compelled by legal process)
- Within the organization, we restrict access to nonpublic personal information about you except to those employees who need the information to provide services to you, we maintain physical, electronic, and procedural safeguards that comply with federal regulations for your nonpublic information.

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Client

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Date

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Client

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Date

\*By typing your full name in the box above satisfies the signature requirements



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# CLIENT/COUNSELOR CONTRACT

The Housing Authority of the Choctaw Nation of Oklahoma, Service Coordinators Counseling Program and its counselors agree to provide the following services:

- Development of an action plan
- Analysis of the applicant situation
- Presentation and explanation of homeownership program and outside funding sources
- Assistance communicating with the client lender and creditors, if needed
- Timely completion of promised action
- Identification of assistance resources
- Confidentiality, honesty, respect and professionalism in all services

**I/We, \_\_\_\_\_ agree to the following terms of services:**

**I/We** will always provide honest and complete information to my/our counselor, whether verbally or in writing.

**I/We** will provide all necessary documentation and follow-up information within the timeframe requested.

**I/We** will be on time for appointments if **I/We** are unable to keep the scheduled appointment(s)

**I/We** contact the counselor prior to the appointment time to make other arrangements.

**I/We** will contact the counselor about any changes in our situation immediately.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\*By typing your full name in the box above satisfies the signature requirements

**Housing Authority of the Choctaw Nation of Oklahoma  
Service Coordinator Counseling Program  
207 Jim Monroe Road Hugo, 74743 1-800-235-3087**



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Housing Authority

# COUNSELING AND NO STEERING AGREEMENT

1. I understand the Choctaw Housing Counseling Program provides financial and mortgage readiness in which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I acknowledge that I have received a copy of the Choctaw Housing Counseling Program Privacy Policy.
3. I understand I am not obligated to utilize any of the services offered to me. I may be referred to other housing services offered by the agency or to an outside agency to assist with concerns that may have been identified.
4. Counselors may answer questions and provide information, but will not give legal advice, recommendation will be that I seek legal assistance from the appropriate entities.
5. I understand that the Choctaw Housing Counseling Program will close my case file after three attempts to communicate with me via email, telephone, and/ or U.S. postal mail. I also understand that I have the option to request a copy of my file.
6. I understand the Choctaw Housing Counseling Program provides information for education on numerous loan products and housing programs. I further understand that the housing counseling I receive from the Home Finance Counseling Program does not obligate to choose any of these particular loan products of housing programs.
7. I understand the Choctaw Housing Counseling Program will not make referrals-to specific agencies, but will provide me a list of agencies and I will make my own decision.

## **Hold Harmless Agreement**

I give the Choctaw Housing Counseling Program permission to use my name in any current and future publications or reporting. I hereby release, hold harmless and waive all claims associated with the publications and marking materials which I may have against the Housing Authority of the Choctaw Nation, the Home Finance Counseling Program and its employees.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\*By typing your full name in the box above satisfies the signature requirements

**Housing Authority of the Choctaw Nation of Oklahoma  
Counseling Program  
207 Jim Monroe Road  
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## FOR YOUR PROTECTION: GET A HOME INSPECTION

### Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems.
- Identify items that need to be repaired or replaced.
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

### You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection. Decide early. You may be able to make your contract contingent on the results of the inspection.

### Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

### FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

### Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. Ask your home inspector about additional health and safety tests that may be relevant for your home.

### Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.

I, \_\_\_\_\_, have received this form on \_\_\_\_\_ date



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## IMPORTANT QUESTIONS TO ASK YOUR HOME INSPECTOR

### **What does your inspection cover?**

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

### **How long have you been practicing in the home inspection profession and how many inspections have you completed?**

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

### **Are you specifically experienced in residential inspection?**

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

### **Do you offer to do repairs or improvements based on the inspection?**

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

### **How long will the inspection take?**

The average on-site inspection time for a single inspector is two to three hours for a typical singlefamily house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

### **How much will it cost?**

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

### **What type of inspection report do you provide and how long will it take to receive the report?**

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

### **Will I be able to attend the inspection?**

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

### **Do you maintain membership in a professional home inspector association?**

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

### **Do you participate in continuing education programs to keep your expertise up to date?**

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

**SUBMIT**

I, \_\_\_\_\_, have received this form on \_\_\_\_\_ date