



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 housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: Champlain Housing Trust (CHT) is a nonprofit, HUD-approved housing counseling agency. We provide education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, non-delinquency post-purchase, rental and homeless services. 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.**

Client and Counselor Roles and Responsibilities:

Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> • Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history. • Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal. • Preparing a household budget that will help you manage your debt, expenses, and savings. • Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal. • Neither your counselor nor CHT employees, agents, or directors may provide legal advice. 	<ul style="list-style-type: none"> • Completing the steps assigned to you in your Client Action Plan. • Providing accurate information about your income, debts, expenses, credit, and employment. • Attending meetings, returning calls, providing requested paperwork in a timely manner. • Notifying CHT or your counselor when changing housing goal. • Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended. • Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.
<p>Termination of Services: Failure to work cooperatively with your housing counselor and/or CHT will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.</p>	

Agency Conduct: No CHT 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.

Counseling Appointment: For applicable programs, I will participate in at least one individual counseling appointment in which I will review my housing goals and actions to achieve those goals such as reviewing credit, receiving help determining my affordability, discuss applicable programs, and developing an action plan. For HomeBuyer Education, I will receive my completion certificate during my initial counseling appointment.

Credit Report Review: I authorize CHT to :

- a. Pull a credit report for educational purposes in connection with my pursuit for housing.
- b. I understand that any credit report that CHT pulls will be a "soft pull" and will not affect my credit score.
- c. Review my credit report during my initial one-on-one counseling appointment. (cost covered in registration fee)
- d. If I choose to provide a credit report, it must be less than 60 days old and include at least one score.
- e. If no report or score is provided, CHT is required to pull a credit report for program reporting purposes.
- f. After my initial counseling appointment, CHT may pull my credit report only upon my request.

Agency Relationships: CHT has financial affiliation (if funded by HUD) or professional affiliations (if not funded by HUD) with HUD, NeighborWorks America, the Housing Partnership Network, Vermont Housing Finance Agency, USDA Rural Development, the State of Vermont and financial institutions such as Citizens Bank, Chase Bank, TD Bank and NEFCU. As a housing counseling program participant, you are not obligated to use the products and services of CHT or our industry partners.





Program Disclosure Form

Alternative Services, Programs, and Products & Client Freedom of Choice: You are entitled to choose whatever real estate professionals, lenders, lending products, attorneys, home inspectors and other housing programs and professionals 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 in the homebuying process.

Privacy Policy: I/we acknowledge that I/we received a copy of VHT's Privacy Policy.

Errors and Omissions and Disclaimer of Liability: I/we agree CHT, 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 CHT counseling; and I hereby release and waive all claims of action against CHT 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, CHT, 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 CHT grantors such as HUD, NeighborWorks America, or the Housing Partnership Network.

Closing Disclosure to CHT: To measure the success of the HomeBuyer Education Program, CHT is required to provide specific statistical and demographic information to funders. After you successfully purchase, you agree to provide a copy of your TRID Closing Disclosure and completed Welcome Home form to CHT. If you do not provide a copy, you authorize that CHT may obtain this information from the lender / lawyer and/or closing agent for the purchase; and if applicable, this information may be obtained directly from the Vermont Housing Finance Agency (VHFA)

Hardship Policy: Upon request, CHT will conduct a hardship analysis for any client to determine if any counseling or education services with fees associated will be waived.

The client will have 2 means to request a fee waiver.

1. Clients can access a waiver request form online via the CHT website, www.getahome.org.
2. A client can also call or email the Home Education program and request that a hard copy of the request form be mailed to them, with a self-address and stamped envelope for the return.

The waiver is available to those whose household median income is at or below 80% of HUD issued Area Median Income (AMI) levels. Clients will be required to provide income documentation.

For clients at or below 80% AMI, a financial analysis will be done to determine if the client has an affordable household budget, which is required by the Housing Counseling Handbook, Chapter 5, Section 7, Part D.3. The preparation of the budget provides the Home Education Manager with the client's monthly income, monthly debt payments and expenses. A client will be determined to have a financial hardship if they have no savings and their Debt-To-Income (D-T-I) for non-housing debt exceeds 20% of their gross monthly income.

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

Name 1 TYPED Signature Date

Name 2 TYPED Signature Date





Privacy Policy

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Champlain Housing Trust (CHT) 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 considerations. Additionally, we want you to understand how we use the personal information we collect about you. 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 publically 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 CHT collect about you?

We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, 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 your credit 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 would personally identify you in any way. This is done in order 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.

How is your personal information secured?

We restrict access to your nonpublic personal information to CHT employees who need to know that information in order 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.

RELEASE: I hereby authorize CHT 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 and disclosures.

_____	_____	_____	_____	_____	_____
Name 1 (Printed)	TYPED Signature	Date	Name 2 (Printed)	TYPED Signature	Date

Opting Out of Certain Disclosures

You may direct CHT to not disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit CHT's ability to provide services such as foreclosure prevention counseling. If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision any time by contacting our agency.

_____	_____	_____	_____	_____	_____
Name 1 (Printed)	_ Typed Signature	Date	Name 2 (Printed)	_ Tyoed signature	Date

