



HOUSING. EDUCATION. LENDING PROGRAMS

### **Financial Management/Budget Counseling**

Thank you for contacting our agency regarding our comprehensive Financial Management and budget counseling program. We are excited to offer this service which provides resources and information to assist individuals and families in achieving their goals of improving money management skills and credit. We will need you to complete the detailed Financial Intake and Household Budget, and sign the Disclosure Statements prior to meeting with you. Once you have this information prepared, please contact our office to schedule an appointment. You will also need to gather and bring the following supporting documents:

- **Recent paystubs covering 60 days**
- **2 most recent complete bank statements for all personal and business accounts, if applicable**
- **Most recent filed tax return**
- **If self-employed, we will need the personal tax return covering 2 years and a current profit and loss statement**

The initial assessment session will include a review of credit. If you have access to a recent credit report through a reporting service, please bring a copy to your appointment. If not, your counselor will assist in obtaining a copy. The counselor will evaluate the credit report and look for ways to improve scores and debt ratio. We will also evaluate your monthly household budget and look for ways to cut costs and increase savings. You will receive a Household Evaluation form which includes an Action Plan. The Action Plan will provide steps to take by both the participant and the counselor to progress towards the stated goals. We look forward to working with you!

Regards,

*Housing Counseling Staff*



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**Disclosure to Client for HUD Housing Counseling Services  
Housing Development Corp. of SW Florida, Inc., d/b/a HELP**

**HELP provides the following HUD one-on-one counseling services:**

Pre-purchase/homebuying, Financial Management/budgeting, Resolving or Preventing Mortgage Delinquency or Default, and Rental.

**HELP also provides the following services and group education workshops:**

Financial literacy and pre-purchase/homebuyer education.

**Relationships with Industry Partners:**

HELP has financial or exclusive relationships, or both, with specific industry partners, including: Collier County Community and Human Services, Collier Community Foundation, United Way of Collier and the Keys, Fifth Third Foundation, Wells Fargo Foundation, Regions Bank, TIAA Bank, US Bank, BankUnited, Comerica Bank, First Horizon Bank, and Valley Bank. HELP also serves as the managing entity of the Collier County Community Land Trust, Inc., which is engaged in the business of creating rental and homeownership units in Collier County.

**No Client Obligation:**

There is no obligation to receive, purchase, or use any product or service offered by HELP or any services of its industry partners or other third party in exchange for receiving HUD housing counseling services.

**Alternatives:**

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

I have read and received a copy of this disclosure, and the detailed list of client services provided.

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

\_\_\_\_\_  
**Date**

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

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Print Name**

**Prepurchase/homebuying Counseling:**

Your comprehensive pre-purchase counseling will cover the entire homebuying process from beginning to end. This includes budgeting, finding a lender, types of mortgages, predatory lending, down payment assistance, credit reporting and scores, PITIA, closing costs, closing documents, and any other homeownership topic relevant to successfully maintaining a home. You will also receive important material on home inspection, fair housing and lending, and pre-foreclosure.

**Financial Management/Budgeting Counseling:**

Your counselor will guide you through the establishment of a personalized, sustainable budget using the method best suited to your household. You will receive information on the options available to you for banking, establishing/repairing credit, borrowing, and the different types of savings accounts and methods used to grow wealth and stability. Your counselor will provide guidance on obtaining credit and personal reports, and avoiding fraud. Personalized topics will be addressed as part of your individualized counseling.

**Resolving or Preventing Mortgage Delinquency or Default Counseling:**

Your counselor will provide guidance on the consequences of default and foreclosure, your loss mitigation options, assist in preparing and delivering the loss mitigation package to your servicer, and reviewing the lender determination. Your counselor will examine your income, expenses, and circumstances to determine the cause of delinquency and how it can be avoided going forward. A comprehensive and sustainable budget is established, and an action plan is set to achieve goals and overcome obstacles. If necessary, your counselor will provide resources and referrals to outside agencies to address associated issues this agency is not equipped to address including legal concerns. If it is established that you are unable to maintain your loan and stay in your home, your counselor will guide you through the process of home disposition.

**Rental Counseling:**

Your counselor provides information on local market rental rate, rent subsidy programs (if applicable), housing search assistance, fair housing law and reporting, landlord tenant law resources and referrals, background and credit check requirements, applying for tenancy, understanding lease terms, communication with landlords, and avoiding eviction. Counselors will assist you with creating a sustainable budget/spending plan for your current household situation and will develop a clear action plan to achieve your goals.

**Pre-purchase Homebuyer Education Workshops:**

Attendees in live and virtual workshops or participants in online education will receive information on topics that will prepare the prospective homebuyer to make informed home purchase decisions. Topics include homebuyer readiness, money management, understanding credit, getting a mortgage loan, shopping for a home, keeping your home/managing your finances, and maintaining a home.

**Financial Literacy Workshops:**

Attendees in live and virtual workshops or participants in online education will receive information on topics including money management, banking services and alternatives, and understanding credit.

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

## **Privacy Policy**

HELP, dba HDC of SW Florida, Inc., 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 information shared both orally and in 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 your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

### **Types of information that we 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;
- 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 of certain disclosures**

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at ( **239-434-2397** ) and do so.

### **Release of your information to third parties**

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

# Financial Information Worksheet

Borrower: \_\_\_\_\_ SS# \_\_\_\_\_ DOB: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_ SS# \_\_\_\_\_ DOB: \_\_\_\_\_

Address of subject property: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ Email: \_\_\_\_\_

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Borrower Employer: \_\_\_\_\_ Start Date: \_\_\_\_\_

Job Title: \_\_\_\_\_ Gross/Net Monthly Income \$ \_\_\_\_\_ / \$ \_\_\_\_\_

Co-Borrower Employer: \_\_\_\_\_ Start Date: \_\_\_\_\_

Job Title: \_\_\_\_\_ Gross/Net Monthly Income \$ \_\_\_\_\_ / \$ \_\_\_\_\_

Additional Income (SSI, retirement, Unemployment, Disability, Child Support, Food Stamps, 2<sup>nd</sup> job, etc.)

Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_ Frequency: \_\_\_\_\_ Start Date: \_\_\_\_\_

Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_ Frequency: \_\_\_\_\_ Start Date: \_\_\_\_\_

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Race, Borrower: Asian      Black      Black/Hispanic      Hispanic      White Non-Hispanic

Other: \_\_\_\_\_ Do Not Wish to Provide

Race, Co-Borrower: Asian      Black      Black/Hispanic      Hispanic      White Non-Hispanic

Other: \_\_\_\_\_ Do Not Wish to Provide

Please check all that apply for Borrower: Foreign Born      Veteran      Disabled

Co-Borrower: Foreign Born      Veteran      Disabled

Number of People in Household \_\_\_\_\_

Marital Status, Borrower: Married      Single      Choose Not to Respond

Co-Borrower: Married      Single      Choose Not to Respond

Education Level, Borrower: College      High School/GED      Vocational      Choose Not to Respond

Co-Borrower: College      High School/GED      Vocational      Choose Not to Respond

# HOUSEHOLD BUDGET

<b>NET MONTHLY INCOME</b>	
W2 Wages 1	\$
W2 Wages 2	\$
Self-Employment	\$
SSI/Disability	\$
Child Support/Alimony	\$
Food Stamps	\$
Other: _____	\$

<b>FIXED EXPENSES</b>	
Auto Insurance	\$
Auto Loan	\$
Auto Tags/Registration	\$
Auto Repair/Maintenance	\$
Gasoline	\$

Child Support	\$
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Credit Card Min Payments	\$
Credit Collections	\$

School Lunches	\$
Tuition	\$
Books/supplies	\$
Athletic Events/Hobbies	\$

Groceries	\$
Cleaning Supplies	\$
Laundry Cleaning	\$
Personal Items/Toiletries	\$
Dining Out	\$
Meals at Work	\$

Housing Rental	\$
1st Mortgage	\$
2nd Mortgage	\$
HOA	\$
Homeowners Insurance	\$
Renters Insurance	\$
Property Tax	\$
Lawncare	\$

Installment Loan	\$
Personal Loan	\$
Student Loan	\$

Health Insurance	\$
Life Insurance	\$

Dentist	\$
Doctor/Co-pay	\$
Medications	\$

Savings	\$
Taxes	\$

Internet	\$
Cable TV	\$
Cell Phone	\$
Electricity	\$
Water/Sewer	\$
Telephone	\$

<b>DISCRETIONARY EXPENSES</b>	
2nd Auto Loan	\$
Church Donations	\$
Other Gifts/Donations	\$
Subscriptions	\$
Lottery	\$
Movies	\$
Alcoholic Beverages	\$
Allowance for Children	\$
Barber/Beauty Shop	\$
Child Care	\$
Clothing	\$
Pest Control	\$
Pet Supplies	\$
Public Transportation	\$
Security System	\$
Miscellaneous: _____	\$
Miscellaneous: _____	\$

The figures above are true and accurate to the best of my/our knowledge:

Borrower

Co-Borrower

Date