

HomeReady

Sponsored by: Hardee County Community Development

**Pre-Purchase Homebuyer
Education & Counseling**

Presented by:

Arcadia-DeSoto County Habitat for Humanity Inc.



February 9, 2019

9:00 am - 5:00 pm

SunTrust Bank Bldg, 2nd Floor Lunch Room 10

S. DeSoto Avenue, Arcadia, FL Registration

Due by 2/7/19 with \$25 Fee

**Contact (863) 494-4118
for Registration Info.**

This workshop is designed to inform you of your rights and give you the knowledge and skills you need to successfully navigate the home buying process. Participants will attend 8 hours of Pre-Purchase Homebuyer Workshops on the following topics:

Homebuyer Readiness
Understanding Credit
Shopping for a Home

Managing Your Money
Getting a Mortgage Loan
Maintaining Your Home

Each participant will receive a signed certificate of completion. One-On-One Counseling is also available.

**THIS CLASS IS NOT A PART OF THE HABITAT FOR
HUMANITY HOME BUYER PROGRAM AND DOES NOT
REGISTER YOU FOR THE HABITAT HOME OWNER PROGRAM**

Pre-Homebuyer Education & Counseling

1101 W. Oak Street. Arcadia, FL 34266
prohabitat@embarqmail.com PH: 863-494-4118



Client Registration

Name 1: _____	Phone: _____
Address: _____	Date of Birth: _____
Email Address: _____	Gender: M / F
Name 2: _____	Cell Phone: _____
Address: _____	Date of Birth: _____
Email Address: _____	Gender: M / F

Purpose of Pre-Purchase Homebuyer Education & Counseling:

The purpose of the program is to provide education and one-on-one counseling to help clients prepare for home buying and inform them of available options.

Pre- Purchase Home Buyer Education Workshops:

As part of the education & counseling program, clients will be required to attend an 8 hour group Pre-Purchase Homebuyer Education Workshop, complete the Client Intake Package, and attend at least one Counseling Session to establish a financial actin plan and budget.

Pre-Purchase Home Buyer Counseling:

Counselors will identify those barriers preventing clients from obtaining affordable mortgage financing, and develop an Action Plan to assist the clients to remove those barriers.

The counselor will also provide assistance in debt load management with the preparation of a monthly and manageable budget plan.

Clients have the responsibility to work in conjunction with the counseling process and that failure to cooperate will result in the discontinuation of their counseling program. This includes, but is not limited to, missing three consecutive appointments; not responding within 90 days of Counselor reaching out for follow-up; or the client fails to follow the agreed upon action plan.

Fees:

The registration fee is \$25. If paying this fee is a financial hardship, please speak with Arcadia-DeSoto County Habitat to request a fee waiver.

Disclosures:

Arcadia – DeSoto County Habitat for Humanity provides an affordable homeownership program for residents of DeSoto County. The Homebuyer Education Workshops and Counseling services for the residents of DeSoto County are administered in partnership with local government housing and for profit lending professionals who work in the home finance industry. However; The counseling services, lending products, rehabilitation, affordable housing and other forms of assistance that may be offered by Arcadia – DeSoto County Habitat for Humanity, its subsidiaries, affiliates or directors, officers, employees, agents, or partners may also be offered by other providers and you are under no obligation to utilize services from Arcadia-DeSoto County Habitat or its agents (as stated above), regardless of the recommendations made by counselors. Receiving housing counseling is not contingent on the use of any service, product, or provider. Our financial industry partners include Housing and Urban Development, the City of Arcadia, DeSoto County, and the State of Florida, and local lenders including but not limited to; First State Bank, Mid-Florida Credit Union, and Premier Nationwide Lending.

Arcadia – DeSoto County Homebuyer Counselors, as appropriate, refer clients to other community service organizations and government resources.

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost. If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau’s (CFPB) website, www.consumerfinance.gov/find-a-housing-counselor, and enter your zip code.

You can also access HUD’s housing counseling agency website via www.consumerfinance.gov/mortgagehelp. For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).”

Privacy Policy and Practices

We at Arcadia - DeSoto County Habitat for Humanity value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

Information We Collect:

We collect personal information to support our Homebuyer Education & Counseling Program and to aid you in preparing for home ownership.

We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms
- Information about your transactions with us, our affiliates or others
- Information we receive from a consumer reporting agency
- Information that we receive from personal and employment references

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information in order to provide Homebuyer Education and Counseling services to you. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Housing and Urban Development (HUD) requires client data to be stored in a HUD approved Client Management System (CMS) data base. HUD monitors the activity of the Homebuyer Education and Counseling program, performing monitoring and auditing activities using this data.

By signing below I/we agree to the terms and conditions stated therein:

Client Signature Date

Client Signature Date

OFFICIAL USE ONLY:

FEE: PAID WAIVED BY _____

COUNSELOR ASSIGNED: _____ APPOINTMENT SET: _____