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## HOMEOWNER ADVANCEMENT PROGRAM

In completing your session today, you have taken the first steps towards the opportunity of homeownership. As a partner in the UnidosUS Wealth and Housing Alliance we will be assessing your timeframe to homeownership readiness. We will use standard budget credit and savings requirements in the mortgage industry to understand how long your readiness journey will take. If you can be ready within 3 to 6 months we will refer you to one of our local community-based housing counseling agencies for assistance with preparing for and selecting safe affordable mortgage products and down payment assistance programs where available. If you have changes you need to make to your financial picture that may take an extended period, you will remain with UnidosUS Counseling connection and go through a telephonic financial coaching support program to help you along the way as you look to achieve action steps to become homeowner ready. We believe everyone can make their homeownership dream come true and our collaborative approach with the UnidosUS Wealth and Housing Alliance network of community-based nonprofits helps everyone get there no matter where you are with your finances today.

### WHAT TO EXPECT:

- A HUD certified housing counselor will follow-up with you through 4 telephonic coaching sessions aimed at ensuring you stay on track with your goals as they relate to mortgage readiness – capacity, capital, and credit.
- We will help you develop a budget and action plan to help you improve your financial situation as it relates to home readiness.
- We will help you understand how a lender views your financial situation.
- We will provide support in your journey as you complete, or revisit steps needed to become homeowner ready.
- You will have access to an 800# and email you can use to call/email with questions as we work together to address your needs.
- Agreed upon schedule of follow-up calls, emails, texts, and/or letters to track your progress and the outcome of our services.
- As you come closer to your homeowner readiness goal you will be referred to a local counselor to finalize the process of homeownership face-to-face or by phone.
- We can explore alternative wealth building options if homeownership is not of interest.

### WHAT WE EXPECT OF YOU:

- Work towards completing the steps assigned to you in your Client Action Plan.
- Provide accurate information about your income, debts, expenses, credit, and employment.
- Attend coaching sessions, return calls, and provide progress updates in a timely manner.
- Notify UnidosUS Counseling Connection or your community based nonprofit counselor if you are changing your housing goal.
- Attend educational workshops and or access community resources as recommended.

**DISCLOSURE**

UnidosUS Counseling Connection is a nonprofit, HUD-approved housing counseling agency. We provide housing counseling and housing counseling support services including pre-purchase, foreclosure prevention, non-delinquency post-purchase, and financial coaching. We are a unique call center that leverages UnidosUS Wealth and Housing Alliance network counselors as part of our workforce as well as offer support services to our network as they look to help their clients achieve housing and financial goals. 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.).

No UnidosUS Counseling Connection 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.

UnidosUS Counseling Connection has financial affiliation with HUD, NeighborWorks America, and banks including Bank of America, Wells Fargo, and JP Morgan Chase. As a housing counseling program participant, you are not obligated to use the products and services of UnidosUS Counseling Connection or our industry partners.

You are not obligated to participate in other UnidosUS programs and services while you are receiving housing counseling from our call center. You may consider seeking alternative products and services from other entities. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.

You may 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 UnidosUS Counseling Connection and its exclusive partners and affiliates.

Privacy Policy: I/We acknowledge that I/we received a copy of UnidosUS Counseling Connection's Privacy Policy. \_\_\_\_\_ / \_\_\_\_\_ *initials.*

To assess client satisfaction and in compliance with grant funding requirements, UnidosUS, 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 UnidosUS grantors such as HUD or Wells Fargo.

I/we acknowledge that I/we received, reviewed, and agree to UnidosUS Counseling Connection Program Disclosures.

\_\_\_\_\_  
Client Signature(s)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature(s)

\_\_\_\_\_  
Date

**AUTHORIZATION TO RELEASE INFORMATION**

Dear Sir or Madam:

I am interested in the Homeowner Advancement Program recommended to me by your agency:

Agency Name: **HOUSING AND EDUCATION ALLIANCE.**

Regarding the UnidosUS Counseling Connection Homeowner Advancement Program, I authorize you to release all information concerning our counseling session and data collected therein at their request solely for the purposes of helping me work towards achieving my homeownership and/or financial goals.

Sincerely,

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Date