

Dakota County Community Development Agency (CDA)

Housing Counseling Program Disclosure

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 communicate with your Homeownership Advisor about arranging alternative accommodations.

About Us and Program Purpose: The *Dakota County CDA* is a HUD-approved housing counseling organization. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, familial status, marital status, disability, status with regard to public assistance, sexual orientation or gender identity. We administer our programs in conformity with local, state, and federal antidiscrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.), title VIII of the Civil Rights Act, as well as the Human Rights Act.

Description of Services:

Financial Wellness In depth, one-on-one program designed to increase successful homeownership and household stability through intensive financial empowerment education and coaching. Homeownership Advisors analyze your current financial situation, review credit and debt, and assist in setting goals to help you become mortgage-ready.

Home Buyer Education A course offered in a group setting designed to prepare you for the process of purchasing a home.

Homebuyer Counseling Homeownership Advisors work one-on-one with you to look at what you can afford, explain mortgage terms, and how to prepare and what to expect at closing. Advisors also help analyze your current financial situation, review credit and debt, and assist in setting goals to help you achieve homeownership.

Post-Purchase/Refinance Counseling: Homeownership Advisors work one-on-one with you to evaluate your current mortgage payment and proposed mortgage payment through refinancing your mortgage. Advisors also outline closing costs of a proposed refinance to outline the financial impact of any proposed refinance.

Closing Cost and Down Payment Assistance A program designed to help clients fulfill the entry cost requirements of home buying.

Foreclosure Counseling Assists homeowners who have fallen behind or are in danger of falling behind on their mortgage. Homeownership Advisors guide homeowners through workout options relevant to the particular situation. In cases where foreclosure is unavoidable, Homeownership Advisors help organize an effective exit strategy.

Organization Conduct: No Dakota CDA employee, director, volunteer, contractor 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 organization's compliance with federal or state regulations and our commitment to serving the best interests of our clients.

Organization Relationships: Dakota CDA has a financial affiliation or professional affiliation with US Department of Housing and Urban Development (HUD), Minnesota Housing Finance Agency, Minnesota Homeownership Center, and the participating lender network for the Dakota County CDA's First Time Homebuyer Program.

It is our duty to inform you that the *Dakota County CDA* can and may receive payment for the following services: Homebuyer education, credit reports, post-purchase/refinance counseling, down payment and closing cost assistance loans, and rehab/home improvement loans. If you choose to utilize any of these services, the *Dakota County CDA* will disclose any associated program fees prior to your commitment.

Alternative Services, Programs and Products: The *Dakota County CDA*, as appropriate, refers clients to other community service organizations or other programs the *Dakota County CDA* administers. These organizations or programs provide services such as emergency shelter, financial assistance, utility assistance, rental assistance, rental housing, down payment assistance loans, home improvement loans, and access to other locally available resources.

While you may learn about the advantages/disadvantages of specific services, programs, and products during the education or counseling sessions, you are free to choose the services, programs, and products of your own choosing regardless of the recommendations made by the educator/counselor. You are not obligated to receive, purchase, or utilize any services offered or referred to by *Dakota CDA* or its partners. It is your responsibility and based on decisions made of your own free will to determine which services, programs, or products best meet your needs.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, the *Dakota County CDA*, 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 *Dakota CDA* funders such as HUD, the Minnesota Homeownership Center and/or the Minnesota Housing Finance Agency.

Errors and Omissions and Disclaimer of Liability: I/we agree the *Dakota County CDA*, 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 *Dakota County CDA* counseling; and I hereby release and waive all claims of action against *Dakota CDA* 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.

I/we acknowledge that I/we received, reviewed, and agree to *Dakota County CDA* Program Disclosure.

Client Signature Date

Client Signature Date

Client Name (please print)

Client Name (please print)

Verbal acknowledgement is acceptable if information was provided to client in non-face-to-face session.

The undersigned verifies that verbal authorization for release of above confidential information has been given. The client was fully informed of the information contained in this document and understood its nature and intended use of the released information.

Client Name	Homeownership Advisor/Coach's Signature	Date
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NOTE: A copy of this notice with Homeownership Advisor/Coach's signature has been mailed to the client.