

AUTHORIZATION, DISCLOSURES AND PRACTICES

Housing Opportunities of Northern Delaware, Inc. value your trust and are committed to the delivery of high quality services and to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information and our policies regarding conflict of interest.

HOUSING COUNSELING AGREEMENT

Housing Opportunities of Northern Delaware, Inc. is a housing counseling agency that provides advice before and after your home is purchased through financial management/budget counseling and foreclosure prevention counseling. Counseling services are conducted by telephone or face-to-face counseling available at the client's request. The housing counseling services provided by our agency consists of:

- **Pre-Purchase Counseling/Homebuyer Education:** 4 hour individual counseling sessions review steps in the home buying process, budgeting, credit restoration and down payment assistance.
- **Homeownership Counseling:** 2-4 hour Individual counseling sessions for pre-purchase counseling, mortgage delinquency, non-delinquency, post-purchase counseling and reverse mortgage counseling (clients are referred to other housing counseling agency).
- **Post Purchase Counseling/Education:** 4-hour sessions discuss ways to maintain homeownership, tax-saving benefits, energy and water conversation tips, and much more.
- **Mortgage Delinquency and Default Resolution Counseling:** Individual sessions discuss foreclosure prevention options and transitional opportunities.
- **Delaware Mediation Housing Counseling Program:** Individual housing counseling sessions to educate the client's on the mandated Mediation Hearing Program which is administered by the Delaware Department of Justice.
- **Rental Housing Counseling:** Individual housing counseling sessions that provides counseling and advice to tenants with respect to their housing needs.
- **Rental Housing Counseling Education:** 2 hour housing counseling group sessions to discuss the basics facts about seeking to rent a property.
- **Fair Housing Education/Pre-Purchase workshops:** 2 hour Pre-Purchase Orientations cover the homeownership process, the cost of homeownership, fair housing and what is required for Down Payment Assistance.
- **Financial, Budgeting and Credit Workshops:** 2-hour Budgeting & Credit Workshops discuss ways to improve credit, dispute derogatory items, and create a saving plan.
- **Homebuyer Education Workshops:** 4 hour Workshops cover all aspects of preparing for homeownership, what to expect in the process and the importance of developing a strong homeownership team.
- **Online Homebuyer Education Workshops:** *E-Home America* online course with 24/7 availability covers all aspects of preparing for homeownership.
- **Resolving/Preventing Mortgage Delinquency Workshops:** 2-hour Orientations cover what is involved in the foreclosure prevention process and available options to keep the home or transition from the home.

- **Predatory Lending Education Workshops:** 2hour Orientations to discuss how to spot predatory lending, foreclosure rescue scams, rights of tenants during foreclosure and identity theft.

PROGRAM FEES

- 6-8 hour Online Home Buyer Education course and one-to-one housing counseling sessions: \$125.00 per household, with the exception of mortgage delinquency counseling which are free of charge.
- 4 hour Group Home Buyer Education course: \$25.00 per household.
- Credit Repair/Budget Management Counseling/Post Home-ownership: \$25.00/session
- A Credit Report fee is assessed if your credit report is ordered by HOND, INC. and not included in the cost of counseling services (\$10.00 for an individual report). This fee may be waived if you meet very low income criteria.

AGENCY LOCATION

Our agency is located inside the Community Service Building. Our agency is a stand-alone agency and leases space independently of Community Service Building. Clients are under no obligation to use any mortgage products presented by HOND, Inc., as our agency currently has no affiliations or agreements with any bank to offer such services to our clients. Our agency also maintains its role of a Third Party Authority when contacting a lender to learn about options to keeping a home and has no conflict of interest in working on the client's behalf.

PRIVACY POLICY AND AUTHORIZATIONS

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.

Privacy Act Notice: Housing Opportunities of Northern Delaware, Inc. Housing Counseling Program requires all program applicants and participants to submit their full social security number and/or at a minimum, the last four of their social security numbers as a condition of eligibility and as persons doing business with a federal agency. The social security number requests is on a voluntary basis and authorized under the Housing and Community Development Act of 1987 42 U.S.C. 3435(a) and the Debt Collection Improvement Act of 1996 31 U.S.C. 7701 (c). A client or participants decision to not supply this information may delay identification verification process. This information is considered sensitive and is protected by the Privacy Act which requires the record to be maintained with appropriate administrative, technical and physical safeguards to ensure their security and confidentiality. Otherwise, it will not be disclosed or released outside of **Housing Opportunities of Northern Delaware, Inc.**, except as permitted by law.

Confidentiality and Security: We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including financial counseling. 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.

HOND, INC. discloses it has a relationship with member of New Castle County Board of Realtors, local financial institutions, mortgage brokers and real estate attorneys that might be relevant to your housing counseling program.

HOND, Inc. represents its clients without any conflict of interest. The client participating in the Comprehensive Housing Counseling Services with the housing counselor in under “NO” obligation to work with a specific lender and /or housing professional that would be involved in addressing needs of the client. I/We also understand and consent to the disclosure of public and non-public personal information by and between HomeFree-USA, and the United States Department of Housing and Urban Development (“HUD”), and/or its agents or other authorized 3rd party representatives.

Credit Reporting Authorization: In connection with my request to receive housing counseling and my pursuit to (a) purchase real property and/or obtain a mortgage loan, and/or (b) receive mortgage delinquency counseling and/or post-purchase and refinance counseling, and (c) for review purposes lasting up to 3 years from the date of the initial counseling session, I (we)...

- Authorize Do not authorize

Housing Opportunities of Northern Delaware, Inc. to obtain a copy of my/our credit report.

Housing Opportunities of Northern Delaware, Inc. will not request that my credit report be pulled for their files if I am past the pre-approval stage of the home buying process and my lender has already pulled my report. If I elect to NOT have my credit report pulled, it is my/our responsibility to provide a copy of my/our credit report to **Housing Opportunities of Northern Delaware, Inc.** that is **no more than 90 days old**. They will accept a copy from my lender or a reputable free credit reporting site.

Applicant’s Signature

Print Applicant Name

Date

Co-applicant’s Signature

Print Co-Applicant Name

Date

Housing Counselor Signature

Date

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