



NHS Program Disclosure

About Us: Neighborhood Housing Services of Chicago, Inc. (NHS), is a nonprofit, HUD-approved comprehensive housing counseling agency. 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.).

Our comprehensive housing counseling services include:

Workshops	Counseling
<ul style="list-style-type: none"> • Financial, Budget and Credit • Pre-purchase Homebuyer Education • Non Delinquency Post-purchase • Resolving or Preventing Mortgage Delinquency 	<ul style="list-style-type: none"> • Financial Management/Budget • Pre-purchase/Homebuying • Home Improvement and Rehabilitation • Resolving or Preventing Mortgage Delinquency or Default • Resolving or Preventing Reverse Mortgage Delinquency or Default

Client and Counselor Role and Responsibilities: As a participant of NHS' comprehensive housing counseling services, your role and responsibilities and that of your NHS Homeownership Consultant are as follows:

Counselor Responsibilities	Client Responsibilities
<ul style="list-style-type: none"> • Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history. • Preparing a Client Action Plan that lists the steps that you will take in order to achieve your housing goal. • Preparing a household budget that will help you manage your debt, expenses, and savings. • Providing guidance and education in support of your goal – NHS staff cannot provide legal advice. 	<ul style="list-style-type: none"> • Completing assigned steps in your Client Action Plan. • Providing accurate information about your financial situation. • Attending appointments, returning calls, providing requested paperwork in a timely manner. • Notifying your counselor when changing housing goals. • Retaining an attorney if seeking legal advice related to your housing goals or other legal matters and/or representation in matters such as foreclosure or bankruptcy protection.
<p>Termination of Services: Failure to adhere to one or more of your responsibilities will result in your case being closed. Additionally, any form of harassment towards an NHS Staff member will result in immediate case termination and referral to other HUD-Approved Housing Counseling Agencies.</p>	

Agency Conduct: No NHS 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.

Agency Relationships/Freedom of Choice: NHS has relationships with and receives funding from the U.S. Department of Housing and Urban Development (HUD), NeighborWorks America, City of Chicago, State of Illinois, other government entities, and various lender partners. NHS offers non-counseling related services through its affiliated entities:

- Lending and Construction Services - Neighborhood Housing Lending Services, Inc. (NLS)
- Realty Services - NHSRC Initiatives, Inc./NHSRC Realty, NFP
- Property Development Services - NHS Redevelopment Corporation

You are not obligated to use the products or services of any NHS partners or affiliated entities in order to receive housing counseling services from NHS. You may consider seeking alternative products and services from entities including the Federal Housing Administration (FHA) homebuyer programs or other local or state entities. You are entitled to choose whatever lenders, loan products and real estate professionals that best meet your needs.

NHS may share your information with third parties for the purposes of program monitoring, reporting, compliance, and evaluation. **Additionally, you give NHS permission to share your credit report on file with HUD and NeighborWorks America.** Please see NHS' Privacy Policy for more information. You may opt-out of NHS' Privacy Policy, but must opt-in to NHS' Program Disclosure to receive counseling or education services.

If you choose to **opt-out** of NHS' Privacy Policy, please initial here: _____

Referrals and Community Resources: NHS may make available 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 NHS and its exclusive partners and affiliates. As a participant in NHS services, you are not obligated to use any of the NHS referrals made to you for programs, products, or services. You are entitled to choose whatever programs, products, services and real estate professionals that best meet your needs.

Liability: I will hold harmless and waive all claims against NHS, its staff, officers, directors, employees and agents for any losses, claims, liabilities, expenses or damages that may arise from the options NHS might offer, the advice that may be given, or the outcome of any services provided by NHS.

Fees: NHS charges for select services including certain online and in person Homebuyer Education Seminars. Fees are collected at the time of registration payable by debit or credit card only. Fees are **non-refundable**. Please see NHS' Fee Policy and Disclosure for current fees.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding, NHS, 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 to evaluate your client experience. Your survey data may be aggregated and confidentially shared with NHS grantors/partners.

By signing below, you affirm your understanding of your responsibilities as a participant, acknowledge that you have received, reviewed, understood, and agree to NHS' Program Disclosure.

**Furthermore, you affirm you have received a copy of NHS' Privacy Policy and a copy of home inspection materials:
*For Your Protection: Get a Home Inspection and 10 Important Questions to Ask your Home Inspector.***

Client's signature _____

Date _____