

## Program Disclosure Form

**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 talk to your housing counselor about arranging alternative accommodations.**

About Us and Program Purpose: Blue Water Community Action (BWCA) is a non-profit Michigan State Housing Development Authority (MSHDA) and Department of Housing and Urban Development (HUD) funded comprehensive housing counseling agency. We provide educational workshops and a full spectrum of individual housing counseling services including the following: Group Pre-Purchase Homebuyer Education, Financial Literacy Group Education, Group Rental Education, One-on-One Pre-Purchase Homebuying Counseling, One-on-One Resolving or Preventing Mortgage Default or Delinquency Counseling, One-on-One Rental Topic Counseling, Online Homebuyer Education through eHome America, and an Online Money Management (Financial Literacy) course through eHome America. 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.). **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

Client and Counselor Roles and Responsibilities:

\_\_\_\_\_

Client  
Initials

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\_\_\_\_\_

Co-Client  
Initials

Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> <li>Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.</li> <li>Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.</li> <li>Preparing a household budget that will help you manage your debt, expenses, and savings.</li> <li>Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal.</li> <li>Neither your counselor nor BWCA employees, agents, or directors may provide legal advice.</li> </ul>	<ul style="list-style-type: none"> <li>Completing the steps assigned to you in your Client Action Plan.</li> <li>Providing accurate information about your income, debts, expenses, credit, and employment.</li> <li>Attending meetings, returning calls, and providing requested paperwork in a timely manner.</li> <li>Notifying BWCA or your counselor when changing your housing goal.</li> <li>Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended.</li> <li>Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.</li> </ul>

***Termination of Services: Failure to work cooperatively with your housing counselor and/or BWCA will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.***

Agency Conduct: No BWCA 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: BWCA's Home Ownership Department has financial affiliations with the Michigan State Housing Development Authority (MSHDA), the Department of Housing and Urban Development (HUD), Chemical Bank, Eastern Michigan Bank, Huntington Bank, Blue Water Habitat for Humanity, the United Way of St. Clair County, the Rotary Club of Port Huron, and eHome America. BWCA also has professional affiliations with NeighborWorks America, the United States Department of Agriculture (USDA), the City of Port Huron, Step Forward Michigan, and a myriad of local lenders and realtors.

***As a housing counseling program participant, you are not obligated to receive, purchase, or utilize any other services offered by BWCA, or our exclusive partners, in order to receive housing counseling.***

Alternative Services, Programs, and Products & Client Freedom of Choice: You may consider seeking products and services from entities including the Federal Housing Administration (FHA) for first-time homebuyer loan programs or other first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs. You may also find another housing counseling agency by searching on [www.hud.gov](http://www.hud.gov) or [www.michigan.gov/mshda](http://www.michigan.gov/mshda).

Referrals and Community Resources: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including assistance with utilities, 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 BWCA and its exclusive partners and affiliates.

Errors and Omissions and Disclaimer of Liability: I/we agree BWCA, 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 BWCA counseling; and I hereby release and waive all claims of action against BWCA 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.

_____ Client Initials
_____ Co-Client Initials

Privacy Policy: I/we acknowledge that I/we received a copy of BWCA's Privacy Policy.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, BWCA, or one of its partners, may contact you during or after the completion of your housing counseling service/s. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with BWCA grantors such as HUD or MSHDA.

**I/we acknowledge that I/we received, reviewed, and agree to BWCA's Program Disclosures.**

\_\_\_\_\_  
Client's Printed Name

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Client's Printed Name

\_\_\_\_\_  
Co-Client's Signature

\_\_\_\_\_  
Date

This disclosure was conveyed verbally via a virtual/telephonic session.

\_\_\_\_\_  
Counselor's Printed Name

\_\_\_\_\_  
Counselor's Signature

\_\_\_\_\_  
Date

3403 Lapeer Rd.  
Port Huron, MI 48060  
810-982-8541  
[www.bwcaa.org](http://www.bwcaa.org)



**Blue Water  
Community Action**



Revised: 07/2020

## **Privacy Policy**

**Client Copy**

**Please keep this for your records**

**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 talk to your housing counselor about arranging alternative accommodations.**

Blue Water Community Action (BWCA) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

### **What is nonpublic, personal information?**

- Information that identifies an individual personally and is not otherwise publicly available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts

### **What personal information does BWCA collect about you?**

We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

### **What categories of information do we disclose and to whom?**

We may disclose the following personal information to financial service providers (such as companies providing home mortgages), Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others; such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency; such as your credit bureau reports, your credit and payment history, your credit scores, and/or your creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.
- We may also disclose personal information about you to third parties as permitted by law.

### **How is your personal information secured?**

We restrict access to your nonpublic personal information to BWCA employees who need to know that information in order to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

## *Privacy Policy*

**RELEASE:** I hereby authorize BWCA to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy practices and disclosures.

\_\_\_\_\_  
Client's Printed Name                      Client's Signature                      Date

\_\_\_\_\_  
Co-Client's Printed Name                      Co-Client's Signature                      Date



**Opting Out of Certain Disclosures:**

You may direct BWCA to *not* disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). **However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit BWCA's ability to provide services such as foreclosure prevention counseling.** If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision any time by contacting our agency.

**OPT-OUT:** I request that BWCA make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that BWCA will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting BWCA.

\_\_\_\_\_  
Client's Printed Name                      Client's Signature                      Date

\_\_\_\_\_  
Co-Client's Printed Name                      Co-Client's Signature                      Date

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