

# FREEDOM TO CHOOSE DISCLOSURE

Habitat for Humanity of Michigan (HFHM) is a non-profit financial coaching and housing counseling agency that supports a network of Habitat for Humanity Affiliate Offices in Michigan, which are non-profit housing developers and support services agencies.

Our goal in providing financial coaching and housing counseling is to help you make the best decision about your finances, housing and mortgage lending needs.

In addition to our counseling services, HFHM offers the following programs and services:

- Down Payment Assistance Programs (through HOME, FHLBI or others)
- Neighborhood Revitalization and Neighborhood Improvement Programs
- Habitat for Humanity Michigan Fund, a wholly owned subsidiary of HFHM
- Rural Development Loan Packaging Program
- Affiliation with sixty-two Habitat for Humanity offices in Michigan
- Michigan Regional Distribution Center for Habitat for Humanity ReStores

You may hear about or be referred to these and other programs during discussions about our services.

You have the right to work with any financial coaching and housing counseling agency and any mortgage company; you have the right to apply for any housing program or to use any mortgage product that you choose. Please see the attached list of resources and programs in your area. We encourage you to shop around for the best program, product and services that fit your circumstances. Please see page two of this form for a brief description of the services we offer.

Agency Relationships: HFHM has financial affiliation or professional affiliations with HUD, NeighborWorks America, USDA Rural Development, and the State of Michigan; insurance companies like Allstate and State Farm, and banks including Bank of America, Flagstar, Comerica, Fifth Third, Huntington, Wells Fargo and JP Morgan Chase. As a housing counseling program participant, you are not obligated to use the products and services of HFHM or our industry partners.

**You have the freedom to choose any program or product you wish; you are not obligated to work with Habitat for Humanity of Michigan or any Affiliate agency.**

Your signature below indicates you have read and understand these statements. Regardless of your decision, we are pleased to offer our services to you.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

Revised 2/2017



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**The following services are offered by Habitat for Humanity of Michigan:**

**Pre Purchase Counseling:** This service is provided individually to consumers and focuses on readiness and preparation for home ownership. We offer goal setting and action planning, and walk with consumers as they remove barriers to their homeownership goal.

**Pre-Purchase Home Buyer Education Workshops.** Our workshops include information on various home ownership options and programs to assist first time home buyers. We provide information about **Fair Housing and Fair Lending, as well as Predatory Lending Avoidance** as a part of the pre purchase education workshops, thru individual counseling or as a stand-alone workshop.

**Resolving or Preventing Mortgage Delinquency or Default.** HFHM offers foreclosure avoidance strategies and works with consumers as an advocate with their lenders to help navigate the loss mitigation process.

**Non-Delinquency Post-Purchase Counseling including Home Repair and Improvement:** HFHM educates homeowners on a variety of topics individualized to their personal needs. We also help homeowners determine necessary repairs and obtain access to home repair grants and/or loans available through community, state and federal resources

**Locating, Securing, or Maintaining Residence in Rental Housing.** We provide information on HUD rental and rent subsidy programs, other federal, state or local rental assistance. We provide information on landlord tenant laws, budgeting for rent payments and providing assistance with locating alternative housing.

**Financial Management, Budget and Credit Workshops:** HFHM offers the following financial management topics during the following two- to three-hour group workshops: Budgeting, Credit Repair, Debt Reduction, Saving and Investing, Insurance and Long Term Planning, and Consumer Protection.

**Financial Management, Budgeting and Credit Counseling:** HFHM provides individual counseling on financial management, as a follow up to workshop attendance or as a stand-alone service, in order to further assist consumers in focusing on their unique situation.

**Homeless Assistance:** We provide referrals to emergency shelters, coordinated assessment providers, homeless services and programs available in their communities, other emergency services and transitional housing programs.

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