



# Homeward

Sustainable Communities for All

## RENTER AND FINANCIAL COUNSELING INTAKE FORM

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<b>CLIENT 1</b> – First Name	MI	Last Name
Physical Address	Mailing address if different	
City	State	Zip
Home Phone	Cell Phone	Email
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Veteran: <input type="checkbox"/> Yes <input type="checkbox"/> No	Active Military: <input type="checkbox"/> Yes <input type="checkbox"/> No
Foreign Born: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of Birth: _____	Hispanic: <input type="checkbox"/> Yes <input type="checkbox"/> No
Race: _____	Marital Status: _____	Disabled: <input type="checkbox"/> Yes <input type="checkbox"/> No
Highest Level of Education: _____	Housing Voucher: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Estimate Household Income: _____	Current Housing: _____	Head of Household: <input type="checkbox"/> Yes <input type="checkbox"/> No <i>(rent, own, other)</i>
Number of people in Household: _____	Number of Dependents in Household: _____	

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<b>CLIENT 2</b> – First Name	MI	Last Name
Physical Address	Mailing address if different	
City	State	Zip
Home Phone	Cell Phone	Email
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth: _____	Hispanic: <input type="checkbox"/> Yes <input type="checkbox"/> No
Race: _____	Disabled: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Relationship to Client 1: _____		

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What is your main reason for wanting Renter or Financial Counseling?

What is the one thing you would like to walk away with after our counseling session?

Do you already have a budget? If yes, can you describe how you have done it in the past?

How did you hear about Homeword's services?

Is home ownership a goal for you in the future?



# Homeword

## PRIVACY POLICY AND PRACTICES



At Homeword, we value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. 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.

### Information We Collect

We collect personal information to support our financial and housing counseling efforts, to aid you in shopping for and obtaining a home mortgage from a conventional lender and to support our assistance to you for foreclosure counseling and mitigation. We collect personal information about you from the following sources: information that we receive from you orally, on applications or other forms, information about your transactions with us, our affiliates or others, information we receive from a consumer reporting agency, and information that we receive from personal and employment references.

### Information We Disclose

We may disclose the following kinds of personal information about you:

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

### To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans,
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.
- National Foreclosure Mitigation Counseling (NFMC) program administrators or their agents for purpose of program monitoring, compliance and evaluation. NFMC may contact you directly for follow up regarding program evaluation.

We may also disclose personal information about you to third parties as permitted by law via secured transmission including our Client Management System. Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.

### 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 negotiation with lenders for foreclosure mitigation, aiding you in obtaining loans from others, and 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.

### Directing Us Not to Make Disclosures to Unaffiliated Third Parties

You may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

I/We have Read, Understand and Agree to the above Privacy Policy and Practices and have retained a copy of the Privacy Policy & Practices for my/our records.

Signature(s): \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_



## COUNSELING AGREEMENT AND DISCLOSURE OF INTERESTS

### Financial Fitness/ Rent Wise Counseling

Client(s): \_\_\_\_\_

#### Counselor Rights and Responsibilities

##### Your Housing Counselor will:

- Assist you in assessing your financial situation and areas for growth.
- Assist you in setting goals regarding your financial situation and homeownership.
- Answer your questions or find out who can.
- Provide credit and budgeting counseling.
- Maintain regular communication until assistance is no longer required.
- Provide appropriate referrals to other services that may assist you.
- Maintain confidentiality unless otherwise authorized by you.

##### Your counselor **WILL NOT**:

- Give legal advice or act as your legal representative.
- Advocate for a plan that is unrealistic or not in your best interests.
- Continue advocacy efforts if you cease to respond to communication efforts.

The counselor has the right to terminate counseling services if you cease to respond to communication attempts, or if you choose to proceed with actions that are against the counselor's recommendations. The counselor has the right to discuss your case with the parties indicated on your release of authorization. The counselor may also discuss your case, without identifying information, with other housing, lending, or legal professionals to seek possible resources or solutions.

#### Client Rights and Responsibilities

- I will provide the counselor with accurate, complete & truthful information to the extent possible.
- I will **ask questions** if there is anything I do not understand.
- I will consider the options presented and inform the counselor how I wish to proceed.
- I will inform the counselor immediately if my income or expenses change.
- I will maintain regular communication with the counselor until assistance is no longer required..
- I will **inform the counselor if I no longer need assistance**.
- I will **be on time for my scheduled appointment(s)**, or call one (1) hour prior to my appointment to cancel and reschedule.

\_\_\_\_\_  
Client initials

READ & SIGN REVERSE SIDE OF PAGE



Homeword

As a client, you have the right to confidentiality, and to view any materials in your file. You also have the right to terminate counseling services at any time, for any reason.

**DISCLOSURE OF INTERESTS**

Please be informed that Homeword is a developer and owner of local affordable housing developments. If you are in need of rental housing, you are encouraged to consider all affordable housing options in order to determine how to best meet your needs. Housing counseling services are provided without consideration as to whether a household is a tenant or potential tenant of a Homeword development.

I understand that Homeword provides housing counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.

I understand Homeword does not provide any financial relief assisting the homeowner with late mortgage payments or other debt obligations. This is strictly a counseling service relating to purchasing a home.

I understand that Homeword receives funding in part by HUD, NeighborWorks Montana, the Montana Board of Housing, Montana Department of Commerce, National Foreclosure Mitigation Counseling program and other businesses and organizations. A complete list of funders is attached. I am not required to receive any other services offered by Homeword or by any of its other partners.

I acknowledge that I have received, read, signed and retained a copy of Homeword's Privacy Policy.

I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.

A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.

I understand that Homeword provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive at Homeword in no way obligates me to choose any of these particular loan products or housing programs.

I have read the above disclosure and understand my freedom of choice.

I /We hereby acknowledge that I/we have read the Counseling Agreement and Disclosure of Interests, and fully understand the same.

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

I have explained the Counseling Agreement and Disclosure to the client(s) named above.

Counselor Signature: \_\_\_\_\_ Date: \_\_\_\_\_



# CUSTOMER RELEASE AND AUTHORIZATION



1535 Liberty Lane, Suite 116A  
Missoula, MT 59808

Homeward

## 3<sup>RD</sup> PARTY AUTHORIZATION

Date: \_\_\_\_\_

Attn: \_\_\_\_\_

Fax #: \_\_\_\_\_

From: **Katie Sadowski – 406-532-4663 ext. 23**  
**HUD Approved Housing Counselor**

**TO OUR CLIENTS:** Here at Homeward we are committed to confidentiality and respect for your privacy. Your permission is required before we can advocate on your behalf or exchange information relevant to your situation with any individual or agency. By signing this form, you are giving your permission for this agency to pull and review your credit report, and/or to request, obtain and exchange information as necessary to provide advocacy and counseling services.

**I authorize Katie Sadowski, Housing Counselor with Homeward, to pull my credit report, if applicable, and request, obtain and/or exchange information as necessary to provide advocacy and counseling services.**

**SCOPE:** Information exchanged shall be regarding financial information and housing goals of the above named clients necessary for this agency to assist client in improving their credit and financial management.

**DURATION:** Permission is good for one year or until case is closed.

**PURPOSE:** The information received shall be used to evaluate the situation of the client(s) and coordinate services for the benefit of client(s).

**MANDATORY REPORTING:** All information discussed during Housing Counseling is confidential except as specifically provided in this release, and except as required by law including mandatory reporting of suspected child abuse or neglect.

**AGREEMENT:** By signing below, I hereby authorize the exchange of information as set forth above, pertaining to my financial and housing situation and goals. I understand that I can cancel this agreement at any time, but that cancellation will not affect information already released prior to cancellation. I acknowledge and understand all information herein, and am signing this release of my own free will.

\_\_\_\_\_  
*Customer Name Printed*

\_\_\_\_\_  
*Customer Signature* *Date*

\_\_\_\_\_  
*Co-Applicant Name Printed*

\_\_\_\_\_  
*Co-Applicant Signature* *Date*

Last 4 digits of Applicant Social Security number: xxx – xx -

Last 4 digits of Co-Applicant Social Security number: xxx – xx -





**As a non-profit, Homeword receives funding support from the following businesses, organizations, grants and foundations:**

**Businesses & Other Funding Partners**

Anaconda Deer Lodge County • Anderson ZurMuehlen • Bayern Brewery • Betty's Devine • Caras Nursery and Landscape • Comfort Systems USA – Temp Right Service • Community Bank • Cost Management Services • CTA Architects • Datsopoulos, MacDonald & Lind, PC • Draught Works Brewery • encompass V2 • Encore Building, llc • First Interstate Bank, Billings • First Interstate Bank, Missoula • First Security Bank • GMD Development • Good Food Store • Human Resource Council • Jackson Contractor Group, INC - Missoula Montana • Logan Photography • Missoula Job Service • Missoula Pediatric Dentistry • MMW Architects • Mountain West Bank • NeighborWorks Montana • Neptune Aviation • OZ Architects • PayneWest Insurance • Portico Real Estate • Properties 2000 • Prudential Missoula Properties • Quality Construction • Randall, Hensel & Company • Republic Services of Montana • SG Long & Company • St. Peter Law Offices, P.C. • US Bank • YWCA of Missoula

**Foundations & Grantors**

Bank of America Foundation • City of Billings HOME Investment Partnerships and Community Development Block Grant Program • City of Missoula HOME Investment Partnerships and Community Development Block Grant Program • Combined Federal Campaign • Dennis & Phyllis Washington Foundation • Enterprise Holdings Foundation • First Interstate BancSystem Foundation • The Llewellyn Foundation • Missoula Community Foundation • Montana Attorney General's Office • Montana Board of Housing • Montana Department of Commerce HOME Investment Partnerships and Neighborhood Stabilization Program • NorthWestern Energy • State Employees Charitable Giving Campaign • Two Sisters Catering • United Way of Missoula County • U.S. Bank Foundation • Wagon Mountain Foundation • Wells Fargo Foundation