



## DISCLOSURE OF PROGRAMS AND SERVICES

**About Us and Program Purpose:** Neighborhood Housing Services of Los Angeles County (NHSLA) is a non-profit, HUD approved comprehensive housing counseling agency. We provide education workshops and housing counseling including: pre-purchase homebuyer, home maintenance, financial management, mortgage delinquency and non-delinquency post purchase counseling.

**Agency Conduct:** No NHSLA 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 Relationship:** NHSLA's affiliate organizations include: NHS Neighborhood Lending Services (NHSNLS), which offers various loan and down payment assistance programs and NHS Redevelopment Corporation (NHSNRC) that provides real estate brokerage and construction management services. We also have financial and professional affiliations with US Department of Housing and Urban Development (HUD), NeighborWorks America® (NWA), the State of California Housing and Community Development, and various municipalities and lending institution of NHSLA or others.

**Alternative Services, Programs and Products:** NHSLA has relationships with various industry partners. However, you are not obligated to participate in these programs or services while you are receiving housing counseling from our agency. You may consider alternative products and services from entities including the Federal Housing Administration (FHA) for homebuyer loan programs, Union Bank and California Bank & Trust. You are entitled to choose whatever real estate professionals, lenders and lending product that best meets your needs.

If you are interested in applying for financing through NHSNLS or an NHS partner, please be advised that you will be referred directly to a licensed loan originator with NHSNLS or a loan office at another financial institution. Applying for a mortgage pre-approval is not a service provided by NHSLA Homeownership / Pre-Purchase unit.

**Fair Housing:** We serve all clients regardless of income, race, color, religion, creed, sex, national origin, age, family status, disability, sexual orientation or gender identity. We administer our program in conformity with local, state and federal anti-discrimination laws, including fair housing. We will inform our clients of Fair Housing regulations. *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.*

NHSLA is a recipient of Federal HUD funds for their Housing Counseling Program. NHSLA's policies and procedure will be in accordance with HUD housing counseling handbook 7610.1 rev. 5 and other Federal requirements. Educational information is provided on the Equal Credit Opportunity Act, Flood disaster Protection Act, Real Estate Settlement Procedures Act, Truth in Lending Act, Unfair or Deceptive Acts or Practices Amendment, Fair Credit Reporting Act, and Fair Housing Act.

**Counseling Responsibilities:** As a housing counseling agency, NHSLA will:

- Review your housing goal and your finances which include: your income, debts, assets and credit history based upon the information and documentation you provided.
- Obtain your credit report in order to further assess your debt obligations. Due to the terms of the NHSLA contact with credit reporting agencies, you will not be provided with a copy of the credit report that we order on your behalf.
- Prepare a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.

- Review your household budget and make recommendations that will help you manage your debt, expenses and savings.
- Provide relevant referrals to community resources and services to assist you in achieving your housing goal.
- Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal.
- Neither your counselor nor any NHSLA employees, agents or directors may provide legal advice.

**Business Fee Schedule:** This is to give you notice that NHSLA charges a fee for particular services. Please be aware that some services that NHSLA provides are free, while others are not. Therefore, we are providing you a list of services with the appropriate fee.

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| • Homebuyer Education (HBE) Class (In-Person) | \$100.00 per household*  |
| • Homebuyer Education (HBE) Class (On-line)   | \$149.00   |
| • Pre-Loan Counseling (Non-QM)                | \$100.00   |
| • Landlord Certification                      | \$150.00   |
| • Credit Reports for Homebuyers               |  |
| □ HBE Class Participants                      | Free for the applicant and their spouse or registered domestic partner |
|   | \$35.00 individual   |
| □ Non-HBE Class Participants                  | \$45.00 per couple   |

I / We acknowledge that I / We received a copy of Neighborhood Housing Services of Los Angeles County's:

- Disclosure
- Privacy Policy
- For Your Protection Get a Home Inspection & Ten important questions to ask a Home Inspector, if applicable
- Fair Housing Equal Opportunity for All

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date (MM-DD-YY)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date (MM-DD-YY)

*\*A \$10.00 administrative fee will be deducted from refund requests.*