



Housing Counseling Application

Office Use Only:
Case Number:
Open Date:
Counselor:
Closed Date:

Name: _____

Address/Apt _____ City/State/Zip _____

Phone: _____ Email: _____

The following information is requested by our funders and/or the federal government to monitor compliance with the federal statutes that prohibit discrimination in housing.

- 1. Number of people in household:
2. Marital Status (check one): Single Married Divorced Separated Widowed
3. Highest Level of Education (check one): GED H.S. Some College BA/BS Masters Phd
4. Are you of Hispanic ethnicity? (check one): Yes No
5. Race (check all that apply): Asian Af-American / Black Caucasian/ White
Multi-Race Other (please specify):
6. Are you (check as applies): Single Parent Disabled Veteran In Need of Language Services
7. Do You: Rent Own Current monthly mortgage/rental payment: \$
8. List ALL income sources for your household, including other household members, before taxes or deductions:

Table with 3 columns: Amount, Source of Income, Frequency (check one). Frequency options: 2 Weeks, Monthly, Yearly.

I hereby verify that I have received Fair Housing information/material regarding rights and remedies available under federal, state, and local fair housing and civil rights laws. Counseling services and other forms of assistance that may be offered by Lake County Housing Authority, its affiliates or directors, officers, employees, agents or partners may also be offered by other providers. You are under no obligation to utilize services from Lake County Housing Authority, regardless of the recommendations made by counselors. Housing Counseling clients are not obligated to use any program or service offered by LCHA, their affiliates or partners. The Office of Housing Counseling will provide information on alternative programs and services. Clients should consider a variety of options and select the resources that best addresses their needs. Updated 10/2/2019.

Signature _____ Social Security # _____ D.O.B. _____ Date _____

For Office Use Only:
<30% AMI 50-80% AMI 80-100% AMI >100% AMI
Homeless Financial Literacy Predatory Lending Fair Housing
Rental Pre-Purchase Post-Purchase Delinquency/Foreclosure

A. Pre-Purchase/Home Buying: Your comprehensive pre-purchase counseling will cover the entire homebuying process from beginning to end. This includes budgeting, finding a lender, types of mortgages, predatory lending, down payment assistance, credit reporting and scores, PITIA, closing costs, closing documents, purchase contracts, assembling your home buying team, negotiating home price, flood insurance, taxes, loan servicer sales and any other homeownership topic relevant to successfully maintaining a home. You will also receive important material on home inspection, fair lending, pre-foreclosure, and the dangers of lead.

B. Resolving or Preventing Mortgage Delinquency or Default: Your counselor will provide guidance on the consequences of default and foreclosure, your loss mitigation options, repayment plans, preparing the packet and advocating to your lender for a loan modification, reinstating your loan and the future consequences thereof. Your counselor will examine your income, expenses and circumstances to determine the cause of delinquency and how it can be avoided going further. A comprehensive and sustainable budget is established, and an action plan set forward to achieve goals and overcome obstacles. If necessary, your counselor will provide resources and referrals to outside agencies to address associated issues that this agency is not equipped to address. If it is established that you are unable to maintain your loan and stay in your home, your counselor will guide you through the process of locating and establishing a rental unit.

C. Non-Delinquency Post-Purchase: You will receive material on how to properly maintain a home, schedule seasonal repairs, communicate with your lender, handle escrow increases, tax assessments and delinquency, refinancing with or without cash out, budget for emergencies, avoid fraud and any other topic relevant to maintaining your home. The counselor will provide additional specific references based on your individual household needs and goals.

D. Rental: Your counselor provides information on local market rate rental, rent subsidy programs, deposit assistance, housing search assistance, fair housing law and reporting, landlord tenant laws, background and credit checks, applying for tenancy, understanding lease terms, communication with landlords, rent delinquency, and avoiding eviction. Counselors will assist you with creating a sustainable budget/spending plan for your current household situation and will develop a clear action plan to achieve the overall goal of homeownership.

E. Homeless Assistance: You will receive information regarding emergency shelter, emergency services, transitional housing, special voucher types, the coordinated entry system, and any other social services required to immediately address your current or future homelessness.

F. Financial Literacy: Your counselor will guide you through the establishment of a personalized, sustainable budget using the method best suited for your household. You will receive information on the options available to you for banking, checking, establishing/repairing credit, borrowing, and the different types of savings accounts and methods used to grow wealth and stability. Your counselor will provide guidance on obtaining credit and personal reports, the requirements of certain accounts and how to avoid fraud. Personalized topics will be addressed as part of your individualized counseling.

G. Predatory Lending: You will receive information regarding predatory lending practices in home refinance, home repair, home purchase, and other forms of borrowing, where appropriate. Your counselor will provide the necessary tools for you to negotiate fair loan terms and to protect yourselves against potential predatory lenders and fraud. If you feel that you have been victimized by predatory lending practices, your counselors will help you report unlawful conduct to the appropriate authorities.

H. Fair Housing: Your counselor will guide you through the protections provided by the federal, state and municipal fair housing laws. You will learn how to recognize discrimination, learn about your rights and responsibilities as a tenant, home owner or borrower, which parties must adhere to fair housing laws, the consequences of discrimination and how to report fair housing violations. You will be given a referral for no-cost legal representation from an appropriate fair housing attorney, and how to represent yourself, if you desire.



Privacy Policy

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.

Lake County Housing Authority (LCHA) 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 publically 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 LCHA 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 LCHA 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.

Opting Out of Certain Disclosures

You may direct LCHA 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 LCHA'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 LCHA 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 LCHA will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting LCHA.

Name 1 (Printed) Signature Date Name 2 (Printed) Signature Date

RELEASE: I hereby authorize LCHA 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.

Name 1 (Printed) Signature Date Name 2 (Printed) Signature Date