

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: The Flathead Finance Program is a HUD-approved comprehensive housing counseling agency. We provide free education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, non-delinquency post-purchase, rental and homeless counseling. 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 education 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:

Educator's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> Providing you with information and resources to inform your exploration of homeownership. Your counselor is not responsible for achieving your housing goals, but will provide guidance and education in support of your goals. Neither your educator nor Salish Kootenai Housing Authority employees, agents, or directors may provide legal advice. 	<ul style="list-style-type: none"> Actively participating in all relevant class sessions, and providing requested paperwork. Participating in one-on-one counseling (i.e. pre-purchase counseling) as relevant and recommended. Retaining an attorney if seeking legal advice and/or representation.
<p>Termination of Services: Failure to work cooperatively with your housing educator and/or The Flathead Finance Program will result in the discontinuation of education services. This includes, but is not limited to, missing a class.</p> <p style="text-align: center;">[/] (initial)</p>	

Agency Conduct: The Salish & Kootenai Housing Authority 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: The Flathead Finance Program has financial affiliation with HUD, the Montana Board of Housing, NeighborWorks Montana, NeighborWorks America, USDA Rural Development, Smith County, and applicable Section 184 Approved Lenders. As a housing education program participant, you are not obligated to use the products and services of The Flathead Finance Program or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice: You are not obligated to participate in this or other The Housing Authority programs and services while you are receiving housing education from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Authority (FHA) for first-time homebuyer loan programs, and NeighborWorks Montana and the Montana Board of Housing for other first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders, and lending products best meet your needs.

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 utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products similar to those offered by The Flathead Finance Program and its exclusive partners and affiliates.

Errors and Omissions and Disclaimer of Liability: I/we agree The Housing Authority, 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 The Flathead Finance Program education; and I hereby release and waive all claims of action against The Housing Authority 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.

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

_____/_____/_____ **Please initial acknowledging that you have received a copy of The Flathead Finance Program's Privacy Policy.**

_____/_____/_____ **Please initial acknowledging that you have received a copy of "For Your Protection: Get a Home Inspection" (HUD-92564-CN) & "Ten Important Questions to Ask Your Home Inspector."**

I/we acknowledge that I/we received, reviewed, and agree to The Flathead Finance Program Disclosures.

Name 1 Signature	Date	Counselor Signature	Date
Name 2 Signature	Date		