



AHP Homeownership Center

255 Orange Street, Albany, NY 12210 • 518-434-1730 • info@ahphone.org

Counseling Agreement

I understand that the purpose of the AFFORDABLE HOUSING PARTNERSHIP's ("AHP") housing counseling program is to provide guidance and education to empower me to work toward my housing and/or financial goals.

I agree to allow AHP to review my financial situation to determine my eligibility for home purchase programs and/or to recommend strategies to improve my ability to qualify for an affordable mortgage loan. I understand that the recommendations given by my counselor represent the opinions of the counselor based on the information presented by me.

- Code of Ethics and Conduct:** The Affordable Housing Partnership adheres to the National Industry Code of Ethics and Conduct for Homeownership Professionals. This Code sets a standard for professional performance and conduct for homeownership counselors including respect for the best interest of our customers and prohibition from engaging in any activity which conflicts with the interest of AHP, or you, our customer. No AHP 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. If you have a question or concern about the Code or a potential conflict of interest, please speak with the Executive Director.
- Loan and Grant Disclosure:** I understand that the findings or recommendations of the counselor will not obligate me to apply for a loan through AHP or a financial institution. I understand that AHP does not guarantee that a financial institution will approve me for a loan should I apply. I hereby authorize Affordable Housing Partnership to transfer my information to my selected lender at time of program enrollment or loan application. I authorize AHP to obtain a copy of the Closing Disclosure from my mortgage lender at the time I purchase a home.
- Credit Authorization:** I authorize AHP to pull my credit report to review my credit file for purposes of housing counseling. I authorize AHP to communicate with other agencies or creditors on my behalf as agreed upon in a counseling session.
- Privacy Disclosure:** I understand that all matters regarding my counseling session will be handled confidentially and professionally. My information will be released only with my permission to the parties specified. I acknowledge that I have received a copy of AHP's Privacy Policy dated 12/1/2017.
 - By selecting this box, I have chosen to prevent release of my personal information to third parties such as creditors, lenders, and grant sources. I understand this will limit my ability to enroll in certain programs.
- Affiliated Business Arrangement Disclosure:** I understand that AHP has affiliate agency relationships with Community Realty, Capital Affordable Housing Funding Corporation and Albany Community Land Trust. I understand that I am not required to receive, purchase or utilize any other service offered by AHP, or its exclusive partners, in order to receive housing counseling services. I am not obligated to use the services of any affiliate and am free to work with another provider of these services. I acknowledge that I have received a copy of AHP's Disclosure Statement dated 12/1/2017.
- Fee Disclosure:**
 - In Person Pre-Purchase Counseling: \$25.00 after attendance at HB 101 and in conjunction with Homebuyer Education
 - Mortgage Default Counseling: no charge
 - Credit reports: Trans Union report-no charge; Tri-merge report-\$20 per person
 - Education programs: Homebuyer 101 Orientation-Free; Money Strategies-\$25 per household; Landlord Training-\$20/HH
 - Homebuyer Education: Classroom-\$70 per household; Framework-\$75 +\$25 in person session; e-Home America-\$99
 - First Home Club: \$500 paid by Federal Home Loan Bank



Signature

Date

Signature

Date



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Business Disclosure Statement

The Affordable Housing Partnership (AHP Homeownership Center or AHP) is a nonprofit HUD approved comprehensive housing counseling agency. We provide workshops and individual advisement regarding pre-purchase, foreclosure prevention, and landlord training. We serve as an outreach contractor for NYSERDA to promote energy efficiency and alternative energy programs.

AHP serves 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.

AHP has business relationships with affiliated housing service providers.

You are under no obligation to receive or use any other services offered by AHP or any of its partners. You are encouraged to shop around to determine that you are receiving the best services at the best rate.

Community Realty is an assumed name (DBA) of AHP. Community Realty offers real estate brokerage services, specializing in affordable housing rental property management. From time to time, Community Realty may provide representation in property sale transactions.

AHP has a business relationship with the **Albany Community Land Trust**, including sharing staff and administration of its "Buyer's Choice" program.

AHP is affiliated with **Capital Affordable Housing Funding Corporation** (CAHFC). CAHFC provided mortgage loans and shares staff with AHP. CAHFC mortgages are serviced by Key Bank. If you seek counseling services concerning a CAHFC mortgage, you may want to consider using a less directly affiliated housing agency such as TRIP, Better Community Neighborhoods or Albany County Rural Housing Alliance.

AHP receives funding for our programs from a variety of sources, including HUD, New York State (Attorney General's Office, NYSERDA, NYS Department of State, and SONYMA), the Federal Home Loan Bank of New York, the City of Albany, the City of Glens Falls, the Albany Community Land Trust, and financial institutions including, but not limited to, Key Bank, Citizens Bank, Bank of America, M&T Bank, NBT, SEFCU, CapCom, Sunmark, and Trustco.

As a housing counseling program participant, you are not obligated to receive, purchase or utilize any other services offered by AHP, or its partners, in order to receive housing counseling services.





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Privacy Policy

Affordable Housing Partnership is committed to assuring the privacy of all customers who have contacted us for assistance. 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 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 you have provided us on any applications or forms that you have completed.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors or mortgage lender), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors or mortgage lender. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at 518-434-1730 and do so.

Release of your information to third parties

1. So long as you have not opted-out and with your concurrence, we may disclose some or all of the information that we collect, as described above, to your creditors or third party financial service providers or as a requirement of grant awards which make our services possible. Demographic information is collected and released in aggregate form to our funding sources to assure compliance with program contract goals. AHP currently discloses client information to HUD and the NYS Attorney General as a condition of grant funding.
2. For quality assurance purposes, AHP may contact you during or after the completion of your housing counseling services to assess your satisfaction with services. You may be requested to complete a survey asking you to evaluate your experience. Your survey data may be confidentially shared with AHP grantors such as HUD or other funding partners.
3. We may also disclose any nonpublic personal information about you or former customers to anyone as required by law (e.g., if we are compelled by legal process).
4. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. After your case has been closed for three years, we shred all paper records in your file.

