



guiding self-determination & social equality

5930 Brooklyn Blvd, Brooklyn Center, MN 55429

CAPI USA Financial and Homeownership Services

FINANCIAL CAPABILITY – HOUSING COUNSELING PROGRAM CLIENT AGREEMENT/DISCLOSURE/ACKNOWLEDGEMENT

Note: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about financial capability and housing counseling, please communicate with us about arranging alternative accommodations.

About Us and Program Purpose

CAPI USA is a non-profit that serves immigrant refugee and U.S.-born communities in the local Twin Cities metro. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, familial status, marital status, disability status, public assistance, sexual orientation, or 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.), title VIII of the Civil Rights Act, and the Human Rights Act.

Financial Capability / Housing Counseling Agreement

CAPI USA is pleased to offer our programs and services to help your current finance and housing needs. By participating in our Financial Services, Homeownership, and Education program, you are agreeing to receive counseling, education, information, and application assistance, including computations, assessments, and procurement of services, in connection with your pursuit of (a) a home purchase, (b) credit and asset building (c) budgeting or (d) preventing a home foreclosure. While you are welcome and encouraged to do so, you are not obligated to participate in our home partner services, grant programs, or other services. CAPI USA is also not obligated to enroll you in any other program because of your participation in any homeownership education program. Each CAPI USA program is administered separately, and you should seek application information about your program of interest.

Funding Sources

CAPI USA receives/will receive grants from Federal government agencies, including the Department of Housing and Urban Development (HUD), State and Local government agencies, National Intermediaries, Financial Institutes, foundations, non-profits, and individual Donors. CAPI USA currently does not have a “fees for services” arrangement with any lending institution.

Non- Discrimination Policy

We at CAPI USA not and shall not discriminate based on race, creed, color, religion, gender, age, national origin, physical or mental health, sexual orientation, or any characteristic protected by the law, and is following all requirements of law and regulations concerning the provision of services, employment decisions, and volunteer participation.

Organization Conduct

No CAPI USA employee, director, volunteer, contractor, 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 organization’s compliance with federal, state, or local regulations and our commitment to serving the best interests of our clients.

Organization Relationships

CAPI USA has a financial or professional affiliation with the Minnesota Housing Finance Agency, Minnesota Homeownership Center, National Coalition of Asian Pacific American Community Development (CAPACD), United Way, and banks, including Wells Fargo Home Mortgage.

Alternative Services, Programs, Products, and Referral Service Disclosure

CAPI USA, as appropriate, refers clients to other community service organizations. These organizations provide emergency shelter, financial assistance, utility assistance, and access to other locally available resources. While you may learn about the advantages/disadvantages of specific services, programs, and products during the education or

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counseling sessions, you are free to choose the services, programs, and products of your choosing regardless of the recommendations made by the educator/counselor. As a client of CAPI USA, you can utilize the services of licensed real estate brokers, lenders, attorneys, and other service experts on our referral lists. However, you are not obligated to receive, purchase, or utilize any services that CAPI USA or its partners offer or refer to. It is your responsibility, and based on decisions of your own free will to determine which services, programs, or products best meet your needs. From time to time, CAPI USA does receive grants or donations from various institutions to provide free services to the public. However, CAPI USA does not endorse or recommend any institutions. CAPI USA offers a list of services to inform clients and provide starting points for clients that may need it.

CLIENT PRIVACY POLICY DISCLOSURE AND TENNESSEN WARNING

We at CAPI USA value your trust and are committed to the responsible management, use, and protection of personal information. This notice describes our policy regarding collecting and disclosing personal information and our policies regarding conflict of interest. As used in this notice, personal information is information that identifies an individual personally and is not publicly available. 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 you have completed. The following programs are funded by Minnesota State entities Minnesota Homeownership Center (MN HOC) and Minnesota Housing, City of Minneapolis, Old National Bank, Wells Fargo, Bank of America, National CAPACD, and private foundations such as Target Foundations, United Way, and Allianz.

- Financial Coaching/ Financial Wellness Counseling.
- Homebuyer education.
- Pre-purchase Counseling.

Information We Collect

We collect personal information to

- learn about your current finance issue, including obtaining demographic information, the reason for financial difficulty and situation, housing objective, credit status, home value, and loan documentation,
- support our financial counseling, assessing your financial capacity to meet your monthly obligations,
- assist in qualification for our affordable home development projects
- perform a mortgage affordability assessment.
- assist you in shopping for and obtaining a home mortgage from a lender.
- developing and executing an agreed action plan to meet your financial goals.

We collect personal information about you from the following sources:

- Information we receive from you on applications or other forms,
- Information we receive from a consumer credit reporting agencies,
- Information we receive from independent third parties authorized by you to provide us with your information.

Information We Disclose

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

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income.
- Information we receive from consumer credit reporting agencies, such as your credit reports, credit history, and creditworthiness.



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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 a home mortgage or home equity loans, and other nonprofit and governmental organizations involved in community development, but only for program review auditing, research, and oversight purposes.
- We may also disclose personal information about you to third parties as permitted by law.

Before sharing personal information with unaffiliated third parties, except as described in this policy, we will allow you to direct that such information not be disclosed. If you want to opt out, that is to require us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice.

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 making loan decisions, 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 guard against unauthorized access. We used locked files, user authentication, and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Social Security Numbers

The Privacy Act of 1974 makes it unlawful for any Federal, State, or local government agency to deny your participation in the above-referenced programs if you refuse to provide your social security number. Suppose you do not voluntarily provide your social security number. In that case, your services may be more limited, but you will continue to be eligible to receive the services we can provide without a social security number.

Other Private Data

Under Minnesota Statutes, your name and address may be public data. All other data we may ask about you is private data on individuals. Agreeing to share your shared data is mandatory for participation in the referenced programs. Sharing your data is not compulsory for participation in the program. However, your services may be more limited if you do not provide private information (income, debts, and assets). We collect personal data for service delivery, program management, compliance, monitoring, research, and program evaluation.

Quality Assurance

To assess client satisfaction and comply with grant funding requirements, CAPI USA or one of its partners may contact you during or after completing your 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 CAPI USA funders HUD, the Minnesota Homeownership Center, Minnesota Housing Finance Agency, Twin Cities LISC FOC, HECAT, NATIONAL CAPACD, and or other Grantors.

Privacy Choices

If you want to opt-out, that is to direct us not to make disclosures about your personal information (other than disclosures permitted by law or by counseling agreement) as described in this notice, check the box below to indicate your privacy choices. This authorization is effective immediately.

- Limit disclosure of personal information about me to unaffiliated third parties except nonprofit organizations involved in my case or government entities that required my information and the referred agency/company that I agreed to.

Acknowledgment

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I/We understand that CAPI USA provides information and education on numerous loan products and housing programs. I/We further understand that the finance/housing counseling I/we receive from CAPI USA in no way obligates me/us to choose any of these particular loan products or housing programs.

FINANCIAL COACH/HOMEOWNERSHIP COUNSELOR – CLIENT AGREEMENT

Homeownership Advisor Roles & Responsibilities

- Providing services confidentially, honestly, and respectfully.
- Reviewing your housing goal and finances, including income, debts, assets, and credit history.
- In partnership with you, develop a household budget to assist you with managing your debt, expenses, and savings.
- In partnership with you, create a client action plan with steps that you and your Financial Coach/Homeownership Advisor will take to achieve your housing goal.
- Presenting reasonable options available based on your current situation.
- Offering referrals to needed resources. However, you are under no obligation to utilize the provided resources.
- Providing guidance and education in support of your goal.
- Neither your Financial Coach/Homeownership Advisor nor CAPI USA, employees, agents, contractors, or directors may provide legal advice.

Client Roles & Responsibilities

- Providing accurate information about your income, debts, expenses, credit, and employment.
- Attending meetings, returning calls, and promptly providing requested paperwork.
- Being an active participant in creating and completing steps on your Action Plan.
- Notifying CAPI USA or your Financial Coach/Homeownership Advisor if your housing situation or goal changes.
- Attending educational workshops (i.e., Homebuyer Education) as recommended.
- Retaining an attorney if seeking legal advice and representation in matters such as foreclosure or bankruptcy protection.

Termination of Services: You or the advisor may terminate counseling services at any time. Reasons the advisor may terminate services include, but are not limited to, no progress on the agreed-upon Action Plan steps, not responding to an advisor’s attempt to contact you, or missing scheduled appointments.

By signing below, I/We agree to allow CAPI USA to collect and share information as described above.

Primary Name: _____ Signature: _____

Secondary Name: _____ Signature: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: (____) _____ - _____ Date: _____

Verbal acknowledgement is acceptable if information was provided to client in non-face-to-face session.

The undersigned verifies that verbal authorization for release of above confidential information has been given. The client was fully informed of the information contained in this document and understood its nature and intended use of the released information.

_____	_____	_____
Client Name	Financial Coach/Homeownership Advisor’s Signature	Date

NOTE: A copy of this notice with Homeownership Advisor/Coach’s signature has been mailed to the client.



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CAPI USA Financial and Homeownership Services

****Bilingual services are available in Hmong and Spanish****

CAPI USA currently provides FREE Services to its clients, including:

- Homeowners Services: Refinancing, Property Tax Credit, Energy Assistance, etc.
- Credit and Money Management Counseling: Reviewing, analyzing, and advising on credit reports, budgeting, and saving.
- Pre & Post-Purchase Counseling: Credit & budget counseling, home maintenance, etc.
- Home Purchase Closing Costs (review and advice): Closing Costs and Settlement Fee review (TRID).