



## Washington County Community Development Agency Homeownership Program Counselor & Homeowner Agreement



The Washington County CDA provides a free and confidential counseling service to future homebuyers and current homeowners who want to refinance or are at risk of foreclosure.

The Washington County CDA and its counselors agree to provide professional counseling services to \_\_\_\_\_  
(homeowner's name).

### What to expect:

The counselor will help you:

- Provide you with factual information; review your housing goal and your finances; which include your income, debts, assets and credit history.
- Prepare an action plan in a timely manner that lists the steps that you and your Homeownership Counselor will take in order to achieve your housing goal.
- Prepare a household budget that will help you manage your debt, expenses, and savings.
- Presentation of reasonable options available based on your current situation.
- 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 CDA, employees, agents, contractors, or directors may provide legal advice.
- Offer referrals to needed resources.
- Provide services confidentially, honestly and respectfully.

### Homeowner Commitment

You understand that in order for the counselor to provide you with the best service possible, you agree to:

- Provide honest, accurate and complete information about your income, debts, expenses, credit and employment.
- Provide all necessary documentation and complete action plan steps within the timeframe requested.
- Attending meetings, returning calls, and promptly providing requested paperwork.
- Notify CDA or the counselor immediately, preferably 24 hours before a scheduled appointment, if you will be unable to attend an appointment.
- Arrive on time for appointments. You understand that if you are late for an appointment, the appointment will still end at the scheduled time and the counselor may need to reschedule.
- Contact the counselor about any changes in your situation or your housing situation and goal immediately.
- Attending educational workshops (i.e. Homebuyer Education) as recommended
- Retaining an attorney if seeking legal advice and/or representations in matters such as foreclosure or bankruptcy protection.

**Termination of Services:** Failure to work cooperatively with your counselor and/or CDA will result in discontinuation of counseling services. This includes but is not limited to, missing three consecutive appointments

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Counselor's Signature

\_\_\_\_\_  
Date