



# COUNSELOR & CLIENT AGREEMENT

ICCF and its counselor(s) agree to provide professional housing counseling services to \_\_\_\_\_ (you).

## **What to expect:**

The counselor will help you:

- Understand the relevant housing processes so that you know what to expect and what to do next;
- Explore options available to you in regards to your own housing goals.

*Counselors are not able to guarantee certain outcomes, but are committed to working with you so you can make the best decisions possible to meet your housing goals.*

The counselor will work with you to understand:

- Your current credit information by reviewing your credit report;
- Your income and expenses by developing a spending plan;
- Possible solutions and adjustments to your spending plan, as needed;
- Current mortgage products and options available to you;
- Referral options as needed.

*Together with the counselor you will develop an action plan with steps for both you and the counselor.*

## **Counselor Commitment:**

The counselor agrees to:

- Provide you with factual information;
- Complete action plan steps in a timely manner;
- Make referrals to needed resources;
- Provide services confidentially, honestly and respectfully;
- Communicate with involved parties (ex. Housing commissions or mortgage company).

## **Client Commitment:**

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

- Provide honest and complete information;
- Provide all necessary documentation and complete action plan steps within the timeframe requested;
- Notify the counselor immediately, preferably 6 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 immediately.
- Complete required classes, counseling, and workshops needed to succeed.

## **Signatures:**

\_\_\_\_\_  
Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Counselor

\_\_\_\_\_  
Date



## INNER CITY CHRISTIAN FEDERATION

*Equitable Opportunity | Affordable Homes | Thriving Neighborhoods*

### **Privacy Policy**

Inner City Christian Federation (ICCF) follows HUD and MSHDA guidelines in regards to protecting your privacy and protecting your Personally Identifiable Information (PII). We are committed to protecting the privacy of your information whether it is stored electronically, in client management software or in paper form. Our Counselors follow federal privacy related guidance and best practices, including, but not limited to:

#### **Limiting Collection of PII -**

Your Counselor will not collect or maintain your PII without proper authorization and only collect that which is needed for the purpose of Housing Counseling and Education Services.

#### **Managing Access to Sensitive PII -**

- Your Counselor will only share or discuss your sensitive PII with those who have a need to know for counseling services purposes.
- Your Counselor will not distribute or release your sensitive PII to others without an authorized release.
- Before discussing your sensitive PII over the telephone, your counselor will confirm that they are speaking to the right person. They will not leave voicemails that contain your sensitive PII.
- Your Counselor will avoid discussing your sensitive PII if there are unauthorized persons in public spaces, and will hold meetings in private spaces when your individual information may be discussed.
- Your Counselor will treat notes from meetings discussing your data as confidential and insure they are stored securely.

#### **Securing Sensitive PII -**

- Your file will remain in a locked filing cabinet when the Housing and Family Services department is not staffed.
- The Housing and Family Services office space will remain secure when staff is not present.
- Only program staff and their supervisors will have keys to filing cabinets containing your PII. When your file is in use, staff will take all reasonable measures to secure your information.
- Your file will be stored for a period consistent with grant and contact terms.
- Any of your documents containing personal information that is no longer needed will be destroyed via professional shredding services.
- Any of your electronic data will be stored only in a secured area on the network or in the appropriate client management databases.
- All databases will be secured with individual passwords for program staff and their supervisors, and Staff will password-protect their computers when they step away from their workspaces.