

# VAREP

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## **Counselor Agreement and Program Disclosure (DISCLOSURE STATEMENT/VAREP COUNSELING AGREEMENT)**

Dear Customer/Client:

On the completion of your counseling VAREP staff, you will be provided guidance and resources to assist you and respond to your expectations of your visit/call. Services can be accessed through VAREP's Housing Counseling and Education Program.

Please be advised that there is a high volume of customers who seek counseling and resources, and there might be momentary delays in services. VAREP staff will respond to your questions or request in a timely manner per counselor availability. Please review the following items regarding our services.

**We sincerely appreciate you taking the time to carefully read and understand this disclosure statement.**

### **I UNDERSTAND THAT:**

1. VAREP (VAREP), is a HUD-approved housing counseling agency and a 501(c)(3) tax-exempt nonprofit.
2. VAREP provides and presents information, education, and resources on numerous programs which include topics in Housing, Personal Finance, Home Ownership, Lending, Debt, etc. VAREP also provides the following services:
  - a. Pre-Purchase/Home-buying
  - b. Post-Purchase
  - c. Resolving or Preventing Mortgage Delinquency or Default
  - d. Rental Assistance
  - e. Homeless Services
  - f. Home Improvement/Rehabilitation
  - g. Personal Finance
  - h. General Social Services
  - i. Veteran and Servicemember Resources and Programs
3. After receiving services I will receive a written action plan consisting of recommendation for handling my finances, possibly including referrals to other housing agencies and/or related services, as appropriate.
4. I am under no obligation to receive, purchase, or utilize the products or services of VAREP or its partners in order to participate in the housing counseling program and/or group education workshops.
5. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred to a legal service provider for appropriate assistance.
6. I may be referred to other HUD-approved housing counseling agencies, another agency or agencies as appropriate that may be able to assist with my particular concerns that have been identified. Under no circumstances am I obligated to use any of the services offered to me by VAREP and its partners/affiliates.
7. I may be required to sign waivers and/or provide other documents including proof of identity, in order for VAREP, other HUD-approved housing counseling agencies, nonprofit agencies or other agencies, to provide certain services.
8. My information is kept confidential but may be shared with VAREP's partner agencies that would be able to assist me; and, to VAREP and/or its partners' funders for program monitoring, reporting, compliance, and program evaluation purposes.
9. VAREP may require the use of real-time video communication, use of a computer, internet and telephone.

**By checking this box, you agree to the above terms and conditions.**