

Facilitators:



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Community Dev. Officer
SouthState Bank



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United Way of Central Alabama



**THANK YOU FOR
ATTENDING THE
WORKSHOP**

**New Advanced Child Tax Credit and how to
make this unexpected income work for you!**





Program Disclosure Form

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about financial and housing education, please speak to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose:

United Way of Central Alabama is a nonprofit, HUD-approved housing counseling agency. UWCA provides free group education workshops and individualized, one-on-one housing counseling. Education and counseling topics include: **pre-purchase counseling for prospective homeowners, financial literacy education, fair housing and predatory lending education, rental counseling, and homeless counseling.** We serve 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 (42 USC 3600, et seq.).

UWCA Services & Client Freedom of Choice:

As part of its housing counseling services, UWCA offers the IDA program (Individual Development Account) to first-time homebuyers and the Family Stability Services program to clients with school-aged children who are experiencing homelessness or who are at-risk of homelessness. UWCA also offers free tax prep through the IRS VITA grant. However, you are not obligated to participate in these programs or other UWCA programs and services (Meals on Wheels, Priority Veteran, Senior Rx, etc.) while you are receiving financial and housing education or counseling.

You may consider seeking alternative products and services from entities including the Federal Housing Administration (FHA), Birmingham Urban League, Gateway Financial Freedom, Operation Hope, Neighborhood Assistance Corporation of America (NACA), and Neighborhood Housing Services of Birmingham. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs. UWCA may invite subject matter experts (Legal Services of AL, Fair Housing lawyers, etc.) and industry professionals (bankers, home inspectors, real estate agents, etc.) to participate as uncompensated, unbiased speakers during its financial and housing education workshops. However, you have no obligation to use their services and there is no expectation for you to do so.

Referrals and Community Resources: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utility assistance, emergency shelter, transitional housing, food banks, and legal aid. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by UWCA and its exclusive partners and affiliates.

Agency Conduct:

No UWCA 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. CFR §214.303(f).

Ameribank and Wells Fargo. As a recipient of financial and housing education or counseling services, you are not obligated to use the products and services of UWCA or our industry partners.

Errors, Omissions, and Disclaimer of Liability:

I/we agree UWCA, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in UWCA financial and housing education and counseling services; and I hereby release and waive all claims of action against UWCA and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, UWCA or one of its partners, may contact you during or after the completion of your financial and housing education or counseling service. You may be requested to complete a survey asking you to evaluate your experience.

As a financial and housing education participant, you are not obligated to use the products and services of UWCA or our industry partners. I/we acknowledge that I/we received, reviewed, and agree to UWCA Program Disclosures.

Client Signature

Date

Client Signature

Date

Counselor Signature

Date

Fair Housing Center of Northern Alabama
<https://centralalabamafairhousing.org/resources/printable-materials/>



Are you facing difficult times and don't know where to turn? Are you looking for help with everyday needs? Dialing 2-1-1 is your first step. 2-1-1 is a free, easy to remember number to dial for information about health and human service organizations in your community.

<http://www.211connectsalabama.org/>

Additional Resources



Free Weekly Credit Reports Amid the COVID-19 Crisis

www.annualcreditreport.com

Financial & Housing Counseling

- Pre-purchase/Home buying
- Home Maintenance and Financial Management for Homeowners
- Rental Counseling



30-minute session with a
United Way
Certified Credit Counselor

Email: jwoods@uwca.org