Chapter 4. Client Intake

Overview

Contents
This chapter contains the topic “Client Intake Requirements.”
1. Client Intake Requirements

Introduction
This topic contains information on the requirements for the client intake stage of the housing counseling process, including

- tasks performed during client intake
- who may perform client intake
- providing the client with a counseling process overview
- gathering specific client information and objectives
- disclosing counseling fee information
- determining if the client needs special assistance
- encouraging family/advocate participation, and
- providing required HUD handouts to the client.

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PROTCL 4.1.a
Tasks Performed During Client Intake
The first stage in the housing counseling process is the initial client screening and intake of client information. During this stage, the counselor must

- provide the client with an overview of the process and the counselor’s role
- gather specific information on the client and his/her objectives
- disclose counseling fee information
- inquire/determine if any special client assistance is needed
- encourage participation by family members or professionals, and
- provide the client with the required HUD handouts.

Each of these required tasks are discussed in more detail in this topic.

PROTCL 4.1.b
Who May Perform Client Intake
Intake may be completed by the counselor or a trained assistant.

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1. Client Intake Requirements, Continued

**PROTCL 4.1.c**
Providing the Client with a Counseling Process Overview

The counselor must

- inform the client of the
  - counselor’s role, and
  - topics to be covered in reverse mortgage counseling, and
- advise the client that he/she has the choice of having a
  - face-to-face counseling session
  - telephone session, or
  - session conducted via some other type of mutually-agreed upon format.

*Note:* This choice should be documented in the client’s case file.

*Reference:* For information on other types of mutually-agreed upon formats for counseling, see HECM Protocol 1.3.d.

**PROTCL 4.1.d**
Gathering Specific Client Information and Objectives

During client intake, the counselor must

- gather specific information from the client, including
  - his/her name, address, and date of birth
  - the estimated home value, location, and type
  - any existing debt on the home, and
  - any delinquent Federal debt, and
- discuss client objectives in order to determine the client’s
  - main reason(s) for investigating reverse mortgages
  - personal and financial goals.

**PROTCL 4.1.e**
Disclosing Counseling Fee Information

During the course of performing Client Intake, the counselor must

- disclose the fee structure for the counseling session (this may also be done at the beginning of the counseling session), and
- determine if paying the HECM fees will cause the client financial hardship.

*Reference:* For more information on counseling fees, see

- HECM Protocol 1.4
- HECM Protocol 7.A.2, and
- HUD 7610.1 1.5.

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1. **Client Intake Requirements**, Continued

**PROTCL 4.1.f**

**Determining If the Client Needs Special Assistance**

The counselor must discuss with the client during Client Intake whether or not the client has

- a hearing or language problem, and
- a Power of Attorney (POA) to handle financial affairs.

**PROTCL 4.1.g**

**Encouraging Family/Advocate Participation**

The counselor should encourage participation by family, friends, and/or professional advisors who could assist the client.

*Reference:* For more information, see [HECM Protocol 7.A.4](#).
1. Client Intake Requirements, Continued

PROTCL 4.1.h Providing Required HUD Handouts to the Client

At Intake, the counselor must

- provide clients with the required HUD handouts listed in the table below, and
- stress the benefits of having the client receive and review the materials thoroughly before the counseling session.

**Notes:**

- The counselor may send these documents to the client by
  - regular mail
  - priority mail
  - fax, or
  - email.
- Loan printouts must be relevant to the client’s situation to facilitate the counseling session.

<table>
<thead>
<tr>
<th>Handout</th>
<th>Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preparing for Your Counseling Session</td>
<td>See HECM Protocol 7.C.12</td>
</tr>
<tr>
<td>Printout of loan comparisons</td>
<td>See HECM Protocol 7.B.11</td>
</tr>
<tr>
<td>Printout of TALC calculation</td>
<td>See HECM Protocol 7.B.6</td>
</tr>
<tr>
<td>Loan amortization schedule</td>
<td>---</td>
</tr>
<tr>
<td>*Use Your Home to Stay at Home - A Guide</td>
<td></td>
</tr>
<tr>
<td>for Homeowners Who Need Help Now*</td>
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</tbody>
</table>

**Notes:**

- Except in situations where emergency counseling is necessary, clients may not proceed with the counseling session until they have
  - received the required informational packet (from either the counselor or a reverse mortgage lender), and
  - had sufficient time to review it.
- If the client received emergency counseling, the counselor must send out the materials immediately after completing the session.
- If the lender provides the information packet to the client, the lender must provide the counselor with copies of the same loan comparison print-outs that were provided to the client. The counseling session cannot be held until the counselor has a copy of the loan comparison print-outs provided by the lender.

**References:** For

- additional suggestions for handouts, see HECM Protocol 7.B.2, and
- more information on emergency counseling, see HECM Protocol 1.3.c.