

Johnston - Lee - Harnett Community Action, Inc.

1102 Massey Street, Smithfield, NC 27577 · (919)-934-2145

At Johnston-Lee-Harnett Community Action, Inc., we value your trust and are committed to the delivery of high quality services and to the responsible management, use, and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information and our policies regarding conflict of interest.

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

CONFLICT OF INTEREST

➤ WHO WE ARE

As a *private non-profit community development organization*, JLHCA's mission is the physical and economic revitalization of the communities we serve. JLHCA is involved in many community development initiatives and offers many different programs, events, projects and services in the community including, but not limited to, the development of affordable properties for rental or sale purposes, the offering of grant programs such as Individual Development Accounts (IDA), other educational and instructional programs such as prepurchase and homeownership counseling, credit building homeless, foreclosure prevention and reverse mortgage counseling.

➤ WHO WE SERVE

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 antidiscrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.).

➤ REAL ESTATE DEVELOPMENTS PROJECTS AND OTHER GRANT PROGRAMS

Johnston-Lee-Harnett Community Action, when feasible and program dependent, owns and develops real estate property for the purpose of renting or selling to low-income families in relation to its mission of community development. Participating in JLHCA's homeownership education programs does not obligate you to purchase or rent any property owned by JLHCA and, JLHCA is not obligated to sell or rent you any of our development properties, provide you with any monetary assistance, or provide you with any additional services. Each service and program outside of the homeownership education program is offered independently and has its own application, procurement process and participation guidelines.

➤ PROGRAM FEES

- A fee is assessed for enrollment in the homebuyer education seminar: \$45 per individual, \$60 per household. This fee is only applicable to "pre-purchase" seminars and is not applicable for any other home education workshops.
- All personal counseling sessions are free of charge.
- A Credit Report fee is assessed if your credit report is ordered by JLHCA. (\$12 for an individual report and \$20 for joint credit report). *This fee may be waived if you meet very low income criteria and is not applicable for "foreclosure prevention" counseling services.*
- Fee for Reverse Mortgage: No fee if the agency is operating under an active grant. The counseling fee is \$150.00 if there is no grant. *This fee may be waived if you meet very low income criteria.*

PRIVACY POLICY AND AUTHORIZATION

Personal non-public information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We used locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Information We Collect

We collect personal information to

- support our budgeting and financial counseling
- assist in qualification for our affordable home development projects
- perform a mortgage affordability assessment
- assist you in shopping for and obtaining a home mortgage from a lender
- assist you in applying for mortgage payment/modification assistance and foreclosure prevention.

We collect personal information about you from the following sources:

- applications or other forms
- consumer reporting agency
- independent third parties authorized by you to provide us with your information.

Information We Disclose

We may disclose the following kinds of personal information about you:

- information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income
- information we receive from consumer reporting agency, such as your credit bureau reports, your credit history, and your creditworthiness.

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- financial service providers, such as companies engaged in providing home mortgage or home equity loans
- others, such as nonprofit and/or governmental organizations involved in community development, but only for program review auditing, research and oversight purposes.
- We may also disclose personal information about you to third parties as permitted by law.

Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.

➤ **Directing Us Not to Make Disclosures to Unaffiliated Third Parties**

To opt out by directing us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, **please indicate in the box below your privacy choice:**

In connection with determining my/our ability to obtain a mortgage loan, workout plan, modification, or prevent foreclosure or any combination thereof, I (we)

- Authorize Do not authorize

Johnston-Lee-Harnett Community Action, Inc. to share with potential mortgage lenders, governmental agencies and/or other non-profit agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. If authorized, these lenders may contact me to discuss loans for which I may be eligible for, and these non-profit and governmental agencies may contact me for program evaluation purposes or offer other services. I understand I may revoke my consent to these disclosures by notifying Johnston-Lee-Harnett Community Action, Inc. in writing. *I/We also understand that assistance may consequently be limited and profoundly restricted by not authorizing information sharing.*

JLHCA does not participate in information sharing with other entities and all information is confidential except as necessary for program assistance and to complete case files as stated above.

➤ **Credit Reporting Authorization**

In connection with my request to receive housing counseling and my pursuit to (a) purchase real property and/or obtain a mortgage loan, and/or (b) receive mortgage delinquency counseling and/or post-purchase and refinance counseling, and (c) for review purposes lasting up to 3 years from the date of the initial counseling session, I (we)...

- Authorize Do not authorize

... Johnston-Lee-Harnett Community Action, Inc. to obtain a copy of my/our credit report. A credit report is **not** necessary for Reverse Mortgage counseling.

Applicant's Signature

Co-applicant's Signature

Print Applicant Name

Print Co-Applicant Name

Date

Date

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Program Disclosure

HUD Housing Counseling is one of the many services offered by our agency. Our goal is to provide neutral, objective information to clients who may be interested in using our services.

Our role is simply to educate you about this program, not to influence your decision. Johnston-Lee-Harnett Community Action has no special relationships with any banks, lenders, realtors or other industry participants and receives no money concerning Housing Counseling.

We cannot guarantee loan approvals, modifications, housing acceptance or any other related services outside the sphere of counseling services.

No JLHCA 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.

Client and Counselor Roles and Responsibilities

Counselor's Roles and Responsibilities

- Review your housing goals and finances: debt, assets, and credit history
- Prepare a client action plan outlining steps that you and your counselor will take in order to achieve your housing goals
- Preparing a household budget that will help you manage your debt, expenses, and savings.
- Providing guidance and education in support of your budgeting goals. Your counselor is not responsible for achieving your goals
- Make referrals to other agencies that may assist in meeting your goals
- Legal advice and assistance must be obtained from legal entities or personnel. Your counselor and JLHCA employees cannot provide legal advice.

Client's Roles and Responsibilities

- Complete the steps assigned to you in your Client Action Plan.
- Provide accurate information about your income, debts, expenses, credit, and employment
- Attend sessions, returning calls, provide requested paperwork in a timely manner
- Notify your counselor when changing your housing goals
- Attend educational workshop(s) (i.e. pre-purchase counseling workshops) as recommended.
- Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.
- Understanding that your counselor is not 'legal assistance' and does not operate in that capacity

Termination of Services: Failure to work cooperatively with your housing counselor and/JLHCA will result in the discontinuation of counseling services. This includes, but not limited to, missing appointments, misrepresenting /omitting information, neglect in timely submissions, and lack of communication with your counselor.

Privacy Policy: I/we acknowledge that I/we have received a copy of JLHCA's Privacy Policy.

Initials

Errors and Omissions and Disclaimer of Liability: I/we agree JLHCA and its employee, 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 JLHCA counseling services; and I hereby release and waive all claims of action against JLHCA 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.

Applicant Signature _____ Date _____

Co-applicant _____ Date _____

Counselor's Signature _____ Date _____