Southwest Minnesota Housing Partnership (SWMHP)

PRIVACY POLICY

We are committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information, particularly any personal or financial information. You have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from public records or from another person or entity.

Your name, address and the amount of assistance you receive are considered public data under the Minnesota Data Practices Act. Information that identifies an individual personally and is not otherwise publically available information, such as your Social Security Number or demographic data such as your race and ethnicity is considered nonpublic data. Other information that you provide about you and your household is considered private data and is protected.

Types of Information

Depending on the services you are utilizing, the types of nonpublic personal information that we may collect include; but is not limited to:

- Information we receive from you on applications, forms and other communications to us, whether in writing, in person, by telephone or any other means;

- Information about your transactions with us, our affiliated companies, or others;

Information we receive from a consumer reporting agency; and

- Information we receive from your creditors or employment references.

Use of Information

We request information from you for legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to any other party except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for internal purposes, such as quality control efforts or customer analysis. We may provide all of the types of nonpublic personal information listed above to one or more of our member agencies. Such member agencies include, but are not limited to, other non-profit housing service providers, such as community

action agencies, lenders, and housing and redevelopment authorities, and escrow companies. We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs. We may disclose personal information about you to third parties as permitted by law. We do not sell or rent your information to any outside entity.

How is Your Personal Information Secured?

We restrict access to your nonpublic personal information to Southwest Minnesota Housing Partnership employees who need to know that information in order to perform their duties. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to safeguard client information and prevent unauthorized access, disclosure or use.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply.

Confidentiality and Security

Access of nonpublic personal information about you is restricted to those individuals and entities who need to know that information in order to provide products and services to you. These organizations may include Minnesota Housing Finance Agency, the Minnesota Home Ownership Center, Neighborworks America, the Housing Partnership Network or Federal, State and Non-profit partners for program review, monitoring, auditing, research, and/or oversight purposes, and or any other pre-authorized individual and/or organization. We cannot release private data to anyone else or use the private data in any other way unless you give us permission by completing a consent form that we will provide. Please keep in mind, however, that data must be released if required by court order, and, in addition, your private data may be released if Congress or the Minnesota Legislature passes a new law that authorizes or requires such release of data.

OPT-OUT: I request that the Southwest Minnesota Housing Partnership make no disclosures of my nonpublic information to third parties other than the project partners and those permitted by law. I understand that I may change my decision any time by contacting the Southwest Minnesota Housing Partnership.

_____

Name (printed): Signature Date

_____

Name (printed): Signature Date

Release: I hereby authorize the Southwest Minnesota Housing Partnership to release nonpublic information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the privacy practices and disclosures.

_____

Name (printed): Signature Date

_____

Name (printed): Signature Date

G:\SWMHP\REGL PROG\Mortgage Counseling\Privacy Statement.doc