



## Neighborhood Housing Services of New Haven

### Privacy Policy/Conflict of Interest

Neighborhood Housing Services of New Haven (NHS) and The New Haven HomeOwnership Center (HOC) are committed to insuring the privacy of individuals and families who contact us for assistance. We assure you that all information shared orally and in writing will be managed within legal and ethical consideration. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization.

#### *Types of information that we gather about you*

1. Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
2. Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and Information we receive from a credit reporting agency, such as your credit history.

#### *You may opt-out of certain disclosures*

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us 203-562-0598 Ext 226 and do so.

#### *Release of your information to third parties*

1. As long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards that make our services possible.
2. We will not disclose nonpublic personal information about you or about former customers to anyone, even if we are permitted to do so by law (except if we are compelled to do so by legal processes).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know this information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

#### *Conflict of Interest*

NHS and the HOC hereby assert that they represent their customers without any conflict of interest. This includes, but is not limited to, any area where the agency has an interest that might compromise its ability to represent fully the best interests of the client. I understand that NHS and the HOC provide information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from NHS and the HOC in no way obligates me to choose any of these particular loan products or housing programs.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_