

PRIVACY POLICY AND PRACTICES

Columbus Housing Partnership (CHP) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature, and we assure you that all information shared both orally and in writing will be managed within legal and ethical considerations.

What information does CHP collect?

In the course of providing our programs and services to you, we collect information about your personal financial circumstances, called your “nonpublic personal information”. This information can take any of the following forms:

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- 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

How does CHP protect my information?

CHP restricts access to your personal information to staff who need to know that information to provide products and services to you. 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. File level password protection and user authentication and detection software is enabled to protect your information. Electronic data file storage is in a locked centralized location and adaptive security devices (firewall) have been deployed for network intrusion protection.

How will my information be used by CHP?

Your “nonpublic personal information” will be released to the following individuals or agencies **ONLY UPON YOUR WRITTEN AUTHORIZATION**:

- Financial service providers, such as companies engaged in providing home mortgage loans;
- Project partners for purposes of program review or monitoring, auditing and oversight purposes only.
 - CHP receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program, and as such is required to share some of your personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance, and evaluation.
 - CHP receives funds through the Neighborworks America organization, and as such is required to share some of your personal information with this organization for purposes of monitoring, compliance and evaluation.
- HUD – CHP is a HUD-certified housing counseling agency and as such is required to share some of your personal information with HUD. HUD follows strict rules to protect your confidentiality. You will not be named in any reports. Although your information may be looked at individually by HUD, or contractors hired by HUD to collect and analyze data, your name will not be associated with any analysis of the data. Only results from groups of people will be reported.
- Other individuals or agencies, but only when our staff is permitted by law, such as when we are served with a valid subpoena.

We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information, reporting to various agencies and/or designing future programs.

What if I don't want CHP to disclose my nonpublic personal information?

You may "opt-out" of certain disclosures:

- You have the opportunity to "opt-out" of disclosures of your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law) – that is, direct us not to make those disclosures.
- If you choose to "opt-out", we will not be able to answer questions from your creditors.
- If you choose to "opt-out", you may change your decision at any time by calling (614) 221-8889 and do so.

RELEASE: I hereby authorize CHP to release nonpublic personal information it obtains about me to (1) my creditors and (2) any third parties necessary to provide me with the services I have requested. I acknowledge that I have read and understand the above privacy practices and disclosures.

Participant: _____
 Signature

 Print Name

 Date

Co-Participant: _____
 Signature

 Print Name

 Date

OPT-OUT: I request that CHP make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. I understand that by choosing this option CHP will not be able to answer questions from my creditors. I understand that I may change my decision at any time by calling (614) 221-8889 and doing so.

Participant: _____
 Signature

 Print Name

 Date

Co-Participant: _____
 Signature

 Print Name

 Date