

HECAT & HUD

Combined Privacy Act Notice

We at Washington County CDA value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding collection and disclosure of personal information. The following programs are funded in part by the Homeownership Education Counseling and Training (HECAT) Fund and United States Department of Housing and Urban Development (HUD): Homebuyer Education (Home Stretch & Pathways Home), Homebuyer Counseling, Home Equity Conversion Mortgage Counseling or Reverse Mortgage Counseling and Foreclosure Counseling. The HECAT funders include: Minnesota Housing, Minnesota Homeownership Center, Greater Minnesota Housing Fund, and the Family Housing Fund.

Social Security Numbers

The Privacy Act of 1974 makes it unlawful for any Federal, State, or local government agency to deny your participation in this Homebuyer Counseling program if you refuse to provide your social security number. If you do not provide your social security number services to you may be more limited, but you will continue to be eligible to receive services we can provide without a social security number.

Other Private Data

Under Minnesota Statutes, your name and address are public data. All other data we may ask about you is private data on individuals. Agreeing to share your public data is mandatory for participation in the HECAT funded programs listed above. Sharing your private data is not mandatory for participation in the program. However, if you do not provide private information (such as income, debts, and assets) services to you may be more limited.

We collect private information for the purposes of program management, compliance monitoring, research, and program evaluation to (check all that apply):

- Support homebuyer education
- Support homebuyer counseling
- Support reverse mortgage counseling
- Support foreclosure counseling

We collect your private information from the following sources: information that we receive from you on applications or other forms, information about your transactions with us, and information we receive from a consumer reporting agency.

We may disclose the following types of private information about you;

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, assets, debts, and income;
- Information about your transactions with us, and
- Information we receive from a consumer credit reporting agency, such as credit bureau reports, your credit history and your creditworthiness.

We may disclose your private information to the following entities or their representatives identified above and to other entities properly authorized under law to review it.

- Staff at this organization who need it to work on your case;
- HECAT funders: Minnesota Housing Finance Agency, Family Housing Fund, Greater Minnesota Housing Fund, and the Homeownership Center;
- United States Department of Housing and Urban Development (HUD).

I acknowledge that I have received this notice and understand and agree to its content. Please indicate your acknowledgement with your signature, below.

Participant Signature

Date

Participant Signature

Date

Verbal acknowledgement is acceptable if information was provided to client in non face-to-face counseling session.

The undersigned verifies that verbal acknowledgement has been given. The client was fully informed of the information contained herein and understood its nature.

Client's Name

Counselor's Signature

Date

NOTE TO COUNSELOR: we recommend sending a copy of the Combined Privacy Act Notice to clients who have given verbal acknowledgement of this notice. At a minimum, clients must provide public data (i.e. name and address) to receive HECAT services. If a client refuses to provide public data the Educator/Counselor may not provide HECAT services.

Washington County Community Development Agency
Homeownership Program

Authorization for Release of Information

7645 Currell Boulevard, Woodbury, MN 55125-2256
Phone: (651) 458-0936 Fax: (651) 458-1696



I/We hereby authorize Washington County Community Development Agency (WCCDA; Federal Tax ID No. 41-xxx8079), its agents or assigns to verify my/our past and present employment earnings, records, past and present employment status, bank accounts, obligations, and all other financial matters that are needed to process my/our application.

I/We authorize WCCDA, its agents or assignees to order a consumer credit report from CoreLogic Credco at no cost for the first two credit reports. I/We understand that I/We will pay the CoreLogic Credco fee for any subsequent reports, which is currently \$21.10 per person per report. I/we authorize WCCDA to verify other credit information, including past, present and future mortgages and contracts-for-deed. I/We also give my/our consent to contact my/our accountant, tax preparer, or the Internal Revenue Service, in the event my/our tax returns are needed to verify any reported income.

I/We further authorize WCCDA to exchange information with all pertinent parties in order to assist me in identifying my options. "Pertinent parties" shall include, but are not limited to, attorneys, loan originators, my/our lender or mortgage servicer(s), and the owner of my/our existing mortgage loan(s) (such as Fannie Mae or Freddie Mac), and the U.S. Department of Housing and Urban Development. It is understood that a photocopy of this form will also serve as authorization.

The information WCCDA, its agents or assigns obtains is to be used in the processing of my/our application for WCCDA's Homeownership Program, I further allow WCCDA to contact my mortgage lender for a period of up to 36 months from the date of this application to inquire about the status of my/our mortgage, allowing Program staff to track the long-term effects of the program.

Applicant Name *(please print)*: _____

Social Security Number: _____

Co-Applicant Name *(please print)*: _____

Social Security Number: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Applicant's Signature: _____ **Date:** _____

Co-Applicant's Signature: _____ **Date:** _____

Loan No: _____ **Loan No:** _____

WCCDA Counselors: Heather Posthumus, Portia Jackson and Smita Rakshit
WCCDA Tax ID: 41-xxx8079



Washington County Community Development Agency

Disclosure Statement

The Washington County CDA (the “Agency”) requires full disclosure of any potential and actual conflicts of interest so that you are in a position to make fully informed decisions. **I understand that I am under no obligation to utilize any of these services.**

The powers and duties of a CDA are regulated by State Law, primarily in Chapter 469. A CDA can purchase, lease, or sell land and buildings, undertake redevelopment projects or rehabilitation programs, issue a variety of bonds, construct, own and manage housing development projects, and administer a variety of federal or state housing and/or community development related programs relating to rent assistance, pollution clean-up, or neighborhood revitalization programs.

The Services and Programs Provided by the Agency Include the Following:

A. Affordable Rental Housing for Families and Seniors:

- Ann Bodlovick Apartments - Senior – Stillwater
- Brick Pond Apartments - Senior – Stillwater
- Cobble Hill Apartments - Senior – Woodbury
- John Jergens Estates - Senior - Forest Lake
- Muller Manor - Senior – Hugo
- Oakhill Cottages - Senior - Scandia
- Briar Pond Apartments - Family – Oakdale
- Raymie Johnson Estates - Senior Apt & Family Townhomes – Stillwater
- Woodland Park Apartments - Family - Cottage Grove
- The Groves - Family - Cottage Grove
- Park Place I Apartments- Family - St. Paul Park
- Park Place II Apartments - Family - St. Paul Park
- Pioneer Apartments - Senior - St. Paul Park
- Trailside Senior Living – Forest Lake

B. Rental Assistance Programs:

- Scattered Site Public Housing
- Section 8 Housing Choice Vouchers
- Bridges I & II
- Bridges Long Term Homeless
- Shelter Plus Care
- Whispering Pines Public Housing – Forest Lake
- Rental Counseling

C. Home Ownership Programs:

- Pre-Purchase / Home Buying education classes and one-on-one counseling
- First time homebuyer programs through the Minnesota Housing Finance Agency
- Resolving or Preventing Mortgage Delinquency or Default counseling
- Refinance Counseling
- FHA Back to Work Counseling
- Septic System Grants and Loans
- Stewardship Services in Partnership with the Two Rivers Community Land Trust
- Home Improvement Loans



Washington County Community Development Agency

Disclosure Statement (cont.)

Clients who participate in the Homeownership Programs, please note:

While you may learn about the advantages/disadvantages of specific loan products, you are free to choose lenders, loan products and homes of your own choosing regardless of the recommendations made by counselors or educators during Home Stretch or pre-purchase counseling. Clients are under no obligation to use any realtor, lender, home inspector, or other parties that are recommended or mentioned by the Agency.

I understand the information I have been given above. I understand I may receive information on the services provided by the Agency and alternative services and programs. I am under no obligation to utilize any of these services. By signing below, I acknowledge that I have received and read this disclosure notice.

For the FHA Back to Work Program:

I understand that completion of this housing counseling program and receipt of a letter of completion of counseling do not qualify me for an FHA loan. A lender will have to determine if I qualify for a loan. I understand that I may not be approved for a loan.

Client's Name (*please print*)

Client's Signature

Date

Client's Name (*please print*)

Client's Signature

Date

Counselor's Signature

Date