



COMMUNITY HOUSING
I N I T I A T I V E

DISCLOSURE STATEMENT & PRIVACY NOTICE

This statement describes the various types of services provided by Community Housing Initiative and any financial relationship between our organization and any other industry partners.

Further, it states that any client of Community Housing Initiative is not obligated to receive or use any other services offered by Community Housing Initiative or its exclusive partners.

Homeownership Counseling: Community Housing Initiative provides workshop setting homebuyer educations counseling to first time homebuyers who are interested in knowing the facts about buying a home. This workshop is provided monthly for perspective homebuyers. The fee for this workshop is \$50 per person or \$75 per household.

Down Payment & Closing Costs Assistance Programs: Community Housing Initiative administers down payment assistance programs on behalf of the cities of Melbourne, Palm Bay, Titusville and Brevard County. This program provides down payment & closing costs assistance to very-low, low and moderate income households that are able to secure first mortgage financing through traditional first mortgage financing lenders. The assistance provided is recorded as a second mortgage on the property with varying lien terms based upon the amount of assistance provided and the program the first time homebuyer participates in.

Rental Services: Community Housing Initiative owns a fifty-six unit apartment complex that provides affordable rental housing to very-low and low income individuals and families

Housing Development: Community Housing Initiative has purchased abandoned and foreclosed properties, renovated them and sold the home to very-low and low income households. Funding for this program has been provided by the City of Melbourne and Brevard County. If Community Housing is unable to sell the property, it will be listed with a local real estate professional. There is no specific firm identified nor does Community Housing Initiative benefit in any way from listing the home was a real estate professional other than to sell the property.

Financial Assistance: Community Housing Initiative does not offer financial assistance to our clients. Referrals may be provided to local non-profit and government agencies that may assist you. Community Housing Initiative does not benefit in any way from these referrals.

Anti-Discrimination Policy: Community Housing Initiative is committed to providing equal opportunities to all clients and does not discriminate against individuals on the basis of race, creed, color, religion, gender, sexual orientation, nationality, marital status, age, or disability in the administration and provision of services to the public. Community Housing Initiative will not tolerate acts deemed to constitute discrimination or harassment based on gender, sexual orientation, race, creed, color, religion, national origin, marital status, age, disability, or any other characteristic protected by law.



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PRIVACY NOTICE

Community Housing Initiative, Inc. (C.H.I.) would like to advise you of our privacy policies.

- ❖ ABC has collected non-public personal information from your application and consumer reporting agencies.
- ❖ This non-public personal information includes your address and other contact information, demographic background, loan status, family income, social security number, employment information, collection and repayment history, and credit history.
- ❖ We disclose non-public personal information to third parties: only as necessary to process and service your application and/or loan; only as necessary to effect, administer or enforce your application and/or loan; with your consent; or as permitted or provided by applicable laws, including the Illinois Freedom of Information Act ("FOIA") and the Privacy Act of 1974.
- ❖ Applicable laws permit disclosure to third parties for certain purposes. Examples of such disclosures include (i) disclosure about enforcement purposes or litigation, audits or other investigations; (ii) to comply with proper requests under FOIA or other federal, state, or other local laws and regulations; and (iii) to federal and state agencies to the extent specifically permitted or required by law.
- ❖ We do not sell or otherwise make available any information about you to any third parties for marketing purposes.
- ❖ We protect the security and confidentiality of non-public personal information by limiting and monitoring all physical access to sites where non-public personal information is kept.
- ❖ If C.H.I. revises this policy, we will provide you with a copy of the revised privacy policy.

Personally Identifiable Information (PII):

- ❖ C.H.I. will keep all PII secure.
- ❖ The housing counselors will not send client or staff information via email.
- ❖ All flash drives containing PII will be encrypted and kept in a safe place.
- ❖ All hard copy files will be kept in a locked cabinet and never left open in unsecure places.
- ❖ If a counselor's laptop is stolen or lost, C.H.I. will notify their HUD POC and upper level management immediately and determine the appropriate action to take to make sure none of the PII is compromised. This may include purchasing identity theft protection for the client and/or affected individuals.