



## Privacy Policy

*NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.*

Home Partnership Inc. and Home Partnership of Cecil County (HPI and HPC) 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. We assure you that all personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

### What is nonpublic, personal information?

- 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
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts

**What personal information does HPI/HPC collect about you?** We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

### What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies providing home mortgages), Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others; such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency; such as your credit bureau reports, your credit and payment history, your credit scores, and/or your creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- 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 also disclose personal information about you to third parties as permitted by law.

### How is your personal information secured?

We restrict access to your nonpublic personal information to HPI/HPC employees who need to know that information in order to perform their housing counseling 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.

### Opting Out of Certain Disclosures

You may direct HPI/HPC to *not* disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit HPI's/HPC's ability to provide services such as foreclosure prevention counseling. If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision any time by contacting our agency. **CHOOSE & SIGN ONLY ONE OPTION BELOW**

**RELEASE:** I hereby authorize HPI/HPC to release nonpublic personal 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 above privacy practices and disclosures.

_____ Name 1 (Printed)	_____ Signature	_____ Date	_____ Name 2 (Printed)	_____ Signature	_____ Date
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**OPT-OUT:** I request that HPI/HPC make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that HPI/HPC will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting HPI/HPC

_____ Name 1 (Printed)	_____ Signature	_____ Date	_____ Name 2 (Printed)	_____ Signature	_____ Date
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## Program Disclosure Form

*NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.*

**About Us and Program Purpose:** Home Partnership Inc. and/or Home Partnership of Cecil County (HPI/HPC) is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide free education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, non-delinquency post-purchase, rental counseling, as well as financial coaching. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

**Client and Counselor Roles and Responsibilities:**

Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> <li>• Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.</li> <li>• Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.</li> <li>• Preparing a household budget that will help you manage your debt, expenses, and savings.</li> <li>• Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal.</li> <li>• Neither your counselor nor HPI/HPC employees, agents, or directors may provide legal or other advice that requires professional licensing.</li> </ul>	<ul style="list-style-type: none"> <li>• Completing the steps assigned to you in your Client Action Plan.</li> <li>• Providing accurate information about your income, debts, expenses, credit, and employment.</li> <li>• Attending meetings, returning calls, providing requested paperwork in a timely manner.</li> <li>• Notifying HPI/HPC or your counselor when changing housing goal.</li> <li>• Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended.</li> <li>• Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.</li> </ul>
<p>Termination of Services: Failure to work cooperatively with your housing counselor and/or with HPI/HPC will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments or failure to respond to contact attempts for 90 or more days..</p>	

\_\_\_\_\_  
 Initials

**Agency Conduct:** No HPI/HPC employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

**Agency Relationships:** HPI/HPC has financial affiliation (if funded by HUD) or professional affiliations (if not funded by HUD) with HUD, NeighborWorks America, USDA Rural Development, the State of Maryland, Harford, Cecil, Dorchester, Baltimore counties and Baltimore City, and banks including Bank of America, Jarrettsville Federal, Rosedale Federal, APGFCU. As a housing counseling program participant, you are not obligated to use the products and services of HPI/HPC or our industry partners.

**Alternative Services, Programs, and Products & Client Freedom of Choice:** HPI/HPC has a first-time homebuyer program. However, you are not obligated to participate in this or other HPI/HPC programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Authority (FHA) for first-time homebuyer loan programs, and **Harford County Housing Department or Cecil County Housing Department** for other first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs. HPI/HPC may provide property management services for or own or have partnership interest in several Limited Liability Corporations through which it may develop single family housing and/or multifamily housing for rental or purchase according to its Affordable Housing Plan. However, you are not obligated to rent or purchase housing or participate in any other HPI/HPC programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including **Habitat for Humanity of Upper Chesapeake** or **Harford County Housing Authority**. For a list of entities and/or development projects in which HPI/HPC has ownership interest in, please request in writing from our office.







Home Partnership, Inc.  
Home Partnership of Cecil County  
626 Towne Center Drive, Suite 102  
Joppatowne, Maryland 21085  
Phone: 410-679-3200  
Fax: 410-705-4132

Email: [counselor@homepartnershipinc.org](mailto:counselor@homepartnershipinc.org)

Agency Relationship Addendum:

Updated 01/24/2023

As a part of its Affordable Housing Development Program, HPI/HPC has ownership interest in or affiliated business relationship with the following entities:

Cecilton Early Childhood Learning Center -Property Mgmt.  
Cecilton Senior Housing  
Ivy Hills Townhomes  
North Street Senior Residences

As a housing counseling client, you are under no obligation to use these services and are free to seek them from another provider. Alternative services or products may be available through:

The Community Builders  
1003 K Street NW, Suite 700  
Washington, DC 20001  
202-552-2500

Habitat for Humanity of the Chesapeake Office  
3741 Commerce Drive, Suite 309  
Baltimore, MD 21227  
(410) 366-1250

Havre de Grace Housing Authority (HDGHA)  
101 Stansbury Court  
Havre de Grace, MD 21078  
410.939.2097

Village at Blenheim Run  
1919 & 1921 Pulaski Highway Havre de Grace, MD 21078  
(410) 855-4922



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## Fees Disclosures

Updated 01/24/2023

- Credit Report Fee: : \$28.56 for Tri-merged report with Fico scores
- Pre-Purchase Counseling: Free of Charge
- Homebuyer Education Workshop/Webinar: Free of Charge
- Certificate Fee: \$25.00
- Rental Counseling: Free of Charge
- Financial Budget Counseling: Free of Charge
- Non-delinquent Post-Purchase Counseling Free of Charge
- Certificate for High-Cost Lending Counseling: \$25.00
- Preparedness Assistance: Free of Charge
- Recovery Assistance: Free of Charge
- Mortgage Delinquency & Foreclosure Prevention: Free of Charge



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 Email: [counselor@homepartnershipinc.org](mailto:counselor@homepartnershipinc.org)  
[www.homepartnershipinc.org](http://www.homepartnershipinc.org)

### CLIENT COMPLAINT PROCESS

The Home Partnership Inc. (HPI) is committed to providing fair, accurate, and thorough services to all persons in need of financial education and counseling. The following provisions have been adopted to ensure that all clients are treated fairly, and in the event of a complaint by a client regarding HPI services, that the client has a clear and reasonable method of lodging and having their complaint addressed.

HPI will provide each client a copy of this Client Complaint Process prior to the start of education and counseling services, the receipt of which shall be acknowledged in writing with the client's signature and the date received.

#### Complaints subject to review

- A failure to protect confidentiality.
- Information not supplied or not supplied in a timely fashion.
- Provision of information that was not objective.
- Provision of false information.
- Unprofessional behavior.

#### To submit a complaint

- HPI hopes that any client complaints can be resolved between the client and the relevant staff.
- Should the complaint not be resolved by the staff member, the client should submit his or her complaint in writing to:
 

President, Board of Directors  
 The Home Partnership Inc.  
 626 Towne Center Dr. Suite 102  
 Joppa, MD 21085

It is possible that prior to such a letter, the staff member may request a meeting with the client and the President.

The letter should state the nature of the complaint, stipulating the exact problem, the staff member with which the client has the problem, actions taken by the client to have the problem resolved, the response of the staff member to those actions, the impact of the problem upon the client's home purchase or renovation plans, any additional information that would allow HPI personnel to understand the issue, and what form of redress, if any, the client is requesting. A copy should be sent to the staff member in question.

- After review of the letter, the President will meet with the appropriate staff member, then meet with the client, if necessary. The President's decision regarding the matter will be final.

Client's signature \_\_\_\_\_ Date \_\_\_\_\_

Client's signature \_\_\_\_\_ Date \_\_\_\_\_