***PUTNAM County Housing Corporation***

Privacy Policy

Putnam County Housing Corporation 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 information shared both orally and in writing will be managed within legal and ethical considerations. Your “non-public 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 and signature. We may also use anonymous aggregated case file information for the purpose of evaluation our services, gathering valuable research information and designing future programs.

Types of information that we may gather about you

* 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.

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, that is direct us not 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 at 845-225-8493, ext. 212 and do so.

Release of your information to third parties

1. So 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 which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law.
3. Within the organization, we restrict access to your confidential information to those employees who provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

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