



# California Housing Finance Agency

## Privacy, Confidentiality and Security Policy

*Affordable Housing is our Business*

[www.calhfa.ca.gov](http://www.calhfa.ca.gov)

**We do not disclose any nonpublic personal information about our customers or former customers to anyone, except for our everyday business purposes, or as permitted by law.**

We restrict access to nonpublic personal information about you to those employees, contractors and service providers who have a legitimate business purpose for the information, such as employees who need that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Nonpublic personal information (“Personal Information”) is personally identifiable information, such as: name, address, phone number, account numbers, income and credit histories or Social Security numbers.

We collect Personal Information about you from the following sources:

- information we receive from you on applications or other forms
- information about your transactions with us or others
- information we receive from a consumer reporting agency



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## Privacy Notice on Collection

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Your personal information is requested by Loan Servicing, California Housing Finance Agency (“CalHFA”). The authority which authorizes the collection of your personal information by CalHFA is the Information Practices Act of 1977 (“IPA”) (California Civil Code Sections 1798-1798.78). Personal information collected by CalHFA is subject to the limitations in the IPA and state policy. The principal purpose for which this information is used is for servicing your loan. The only known or foreseeable disclosures which may be made of this information is to CalHFA employees who service your loan or respond to your inquiries, credit reporting agencies, and contractors and service providers who have a legitimate business purpose for the information. When contacting CalHFA, you should not provide personal information that is not requested. Submission of your information for the purposes of servicing your loan is mandatory. The consequences of not providing all of the requested information is that your CalHFA loan file may be incomplete, and CalHFA will be unable to effectively service your loan. You have the right to access records containing your personal information maintained by CalHFA by contacting Loan Servicing, Customer Service Representative, MS 980, P.O. Box 4034, Sacramento, CA 95812-4034, (800) 669-1079, [servicing@calhfa.ca.gov](mailto:servicing@calhfa.ca.gov). Please refer to the CalHFA Information Practices Act Policy and the CalHFA Privacy and Information Safeguarding Policy for more information. You may access these policies on our website, or call (916) 326-8496 to have a free copy sent to you.