



# Fair Housing Advocates of Northern California & City of Fairfield

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## Joint Disclosure Statements

The event you are registering for is offered by the City of Fairfield, in collaboration with Fair Housing Advocates of Northern California (FHANC).

### **No Obligation to Utilize Services**

Fair Housing Advocates of Northern California provides the following services: mortgage default and delinquency counseling and education, including foreclosure prevention and loan modification counseling; rental housing counseling and education; pre-purchase education and counseling; and fair housing counseling and education.

The counseling services, including foreclosure prevention, loan modification, prepurchase and rental housing counseling offered by FHANC, its affiliates, directors, employees, partners, or volunteers, may also be offered by other providers. You are under no obligation to utilize any services, including housing counseling, from FHANC.

The City of Fairfield offers various affordable housing programs for income eligible Fairfield residents. For more information please visit <https://www.fairfield.ca.gov/government/city-departments/housing-services>.

### **Conflicts of Interest**

FHANC strives to avoid real and/or apparent conflicts of interest. FHANC does not have a financial interest in, or receive compensation for, referrals to or from other businesses, including lenders, brokers, realtors, appraisers, builders, or sales agents. FHANC prohibits the solicitation and/or acceptance of gifts or gratuities for personal benefit by employees, directors, Board members, contractors, and volunteers.

As a HUD-approved Housing Counseling Agency, FHANC is required to fully disclose any and all actual or potential conflicts of interest:

- FHANC may receive financial support in the form of competitive grants and/or donations for its Foreclosure Prevention or Pre-purchase programs from lending institutions.



*A local non-profit helping communities eliminate housing discrimination*

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- The President and/or members of FHANC's Board of Directors may be employed by the financial services industry and/or lending institutions.

### **Privacy and Confidentiality**

FHANC staff will maintain client confidentiality, including ensuring that client files are securely stored. FHANC collects and stores personal information from clients and reports on the number, type, and resolution of all of housing counseling cases to its grant funders, including the U.S. Department of Housing and Urban Development (HUD). However, FHANC will not disclose your personal information to any third parties, other than as required by grant funders or as permitted by law, without your express authorization.

The City of Fairfield will have access to some of the registration data for the purposes of reporting to its funders, and to remind people by phone or email of the upcoming event.