

One Roof Community Housing Disclosure

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 communicate with your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: One Roof Community Housing (One Roof) is a nonprofit, HUD-approved housing counseling agency. 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 antidiscrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.).

Description of Services: *Tenant Landlord Connection:* Program designed to provide guidance to landlords and tenants regarding their respective rights and responsibilities, as well as offer education and mediation opportunities. *Homebuyer Counseling:* In depth guidance designed to prepare clients for successful mortgage application as well as to develop a plan to meet each client's goals based on the specifics of their situation. *Home Buyer Education:* A course designed to educate on the steps of buying a home. *Closing Cost and Down Payment Assistance:* A program designed to help clients fulfill the entry cost requirements of home buying. *Rehabilitation/Home Improvement Services:* Low interest loans with flexible underwriting guidelines meant to increase access and options available home owners for making improvements and repairs to their existing homes. *One Roof Community Land Trust Home Purchase:* Homeownership program designed to increase access to quality, stable homeownership options for income qualified households.

Agency Conduct: No One Roof employee, director, 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: One Roof has financial affiliation or professional affiliations with the City of Duluth, St. Louis County, Housing and Redevelopment Authority, HUD, NeighborWorks America, Minnesota Housing Finance Agency, Minnesota Home Ownership Center, Greater Minnesota Housing Fund, Mcknight Foundation, Otto Bremer Foundation, Results Foundation, One Roof Community Lending, One Roof Community Realty, Duluth LISC, United Way of Greater Duluth, Essentia Health, St. Luke's Hospital, and banks including North Shore Mortgage, US Bank Home Mortgage and Superior Choice Credit Union.

It is our duty to inform you that One Roof Community Housing can and may receive payment from you for the following services: Home buyer education, down payment and closing cost assistance, rehab/home improvement loans, Community Land Trust home purchase. You are NOT obligated to receive, purchase or utilize any of these services in order to receive housing counseling services. If you choose to utilize any of these services, One Roof will disclose any associated fees prior to your commitment. You further understand that the above described fee may be paid by you and may be included in your loan amount or real estate purchase agreement. However, you are not obligated to receive any services offered by our agency or exclusive partner(s).

Alternative Services, Programs, and Products & Client freedom of Choice: You are not obligated to participate in any education, counseling, or mediation services from our agency. You are encouraged to seek alternatives for any products or services discussed. It is your responsibility to ensure that you are receiving the best programs & services for your individual or family needs.

Referrals and Community Resources: You may be provided information regarding local and regional services available to meet a variety of needs, including but not limited to, utility assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. One Roof will also provide information identifying alternative agencies that provide services, programs, or products identical to those offered by One Roof and its exclusive partners and affiliates.

Errors and Omissions and Disclaimer of Liability: I/we agree One Roof, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties or related to my participation in the Tenant Landlord Connection; and I hereby release and waive all claims of action against One Roof and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, One Roof, or one of its partners, may contact you during or after the completion of your Tenant Landlord Connection service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with One Roof grantors such as City of Duluth, St. Louis County and Duluth Housing & Redevelopment Authority.

Privacy Notice

We at One Roof Community Housing value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding collection and disclosure of personal information. The Tenant Landlord Connection (TLC) is funded in part by the City of Duluth, St. Louis County, and Duluth Housing and Redevelopment Authority.

Private Data

Under Minnesota Statutes, your name and address are public data. All other data we may ask about you is private data on individuals. Agreeing to share your public data is mandatory for participation in TLC programs. Sharing your private data is not mandatory for participation in the program. However, if you do not provide private information services to you may be more limited.

We collect private information for the purposes of program management, compliance monitoring, research, and program evaluation.

We collect your private information from the following sources: information that we receive from you on applications or other forms, information we receive from a consumer reporting agency, Bureau of Criminal Apprehension, and any third parties with your written authorization.

We may disclose the following types of private information about you;

- Information we receive from you on applications or other forms.
- Information we receive from a consumer reporting agency, such as credit bureau reports, Tenant Screening services, Bureau of Criminal Apprehension, and your rental history.

We may disclose your private information to the following entities or their representatives identified above and to other entities properly authorized under law to review it.

- Staff at this organization who need it to work on your case;
- TLC funders: City of Duluth, St. Louis County, and Duluth Housing and Redevelopment Authority.