



THERE ARE LAWS TO PROTECT YOUR RIGHTS TO
INFORMATION AND PRIVACY

PLEASE READ, SIGN, AND RETURN WITH APPLICATION.

Under the Minnesota Government Practices Act (M.S. 15.1611 through 15.1699) you have the right to know:

A. WHAT IS THE PURPOSE AND INTENDED USE OF THE INFORMATION THE CDA COLLECTS?

Within the context of the CDA's Home Improvement Programs, the information we collect from you or about you (or from other individuals or agencies authorized by you) is collected, used and disseminated for the administration and management of legally authorized programs. The information we collect about you is classified under Minnesota law as: (1) Public - anyone can see the information; (2) Private - only you and those authorized by law or by you can see the information; or (3) Confidential - you cannot see the information although those persons authorized by law can. The Private classification applies to most of the information we collect about you.

The purposes and uses of this information are for one or more of the following reasons:

1. To help us determine whether you are eligible to participate in the CDA's home improvement programs for which you have applied.
2. To enable us to determine your ability to make repayment on a home improvement loan.
3. To enable the CDA to comply with legal requirements governing its and other agencies' legislative mandates.

B. YOUR RIGHTS WHEN SUPPLYING INFORMATION (M.S. 15.165)

The information you are asked to provide to the CDA is information necessary for our determination of your eligibility for home improvement programs. Collection of this information is authorized by the Federal Housing Act of 1937, as amended, and by the Minnesota Housing and Redevelopment Authority Act, M.S. 462.11, et seq. While you have the right to refuse to supply the information we request, the CDA may not be able to provide you with the home improvement assistance. If you feel that certain information we request is an unwarranted invasion of your privacy, contact the CDA's Responsible Authority.

C. WHO HAS ACCESS TO THE PRIVATE INFORMATION WE COLLECT ABOUT YOU?

Depending upon the home improvement program and as authorized by state, local or federal law, the information we maintain may be shared with:

1. U.S. Department of Housing and Urban Development.
2. CDA employees and contractors serving you or your dwelling unit.
3. U.S. Census Bureau.
4. Federal, state or local auditors.
5. Researchers who are granted access to the data for the purpose of preparing summary data.
6. Other local, state and federal agencies as may be required by law.
7. The city/township and its' various departments (those needing access to information) in which you receive CDA assistance.
8. If applicable, any company that is under contract to service installments loans. This is necessary to facilitate practices such as loan monitoring, generation of coupon books, collections, generation of 1099 forms, etc. Information provided to our loan servicer will not be shared with anyone.

In compliance with the Gramm-Leech-Bliley Act (15 USC, Subchapter I, Sec. 6801-6810), information will not be provided to anyone not mentioned above.

If any criminal or civil investigation is begun regarding you or your family's receipt of benefits from this Agency or any other social service agency, information may also be shared with county, state, local or federal staff members who conduct such investigations pursuant to state and federal law. Information may also be shared with the appropriate judicial bodies.

Unless otherwise authorized by statute of federal law, government agencies with whom we share private information must also treat the information as private. Other non-government agencies with whom we share private information must likewise treat that information as private.

When you are no longer being served by the CDA, we will keep your file only until state and federal retention requirements are met.

D. WHO HAS ACCESS TO THE CONFIDENTIAL INFORMATION WE COLLECT ABOUT YOU?

Information collected as part of the CDA's investigation in preparation for actual or potential litigation involving you is confidential information when it is contained in correspondence between the CDA and our attorney. Only the CDA and our attorney and those persons authorized by local, state and federal law may have access to the information. You do, however, have the right to know if information about you has been classified confidential.

E. WHAT INFORMATION DO YOU HAVE ACCESS TO?

You or your authorized representative or guardian may request to be shown information about yourself that is maintained by the CDA and that is classified as private. There is no cost for this service, but there may be a copy charge for copies which you would like to make.

According to Minnesota law, after you have been shown private information about yourself and have been informed of its meaning, the data need not be again shown to you for six months thereafter, unless a dispute of legal action concerning your privacy rights is pending or additional data about you has been collected.

F. HOW CAN YOU CONTEST THE ACCURACY OR COMPLETENESS OF INFORMATION IN YOUR FILE?

Write to us describing the nature of your disagreement. Send this information to:

Responsible Authority
Dakota County CDA
1228 Town Centre Drive
Eagan, MN 55123

We will act on your letter within thirty (30) days in accordance with the Minnesota Government Data Practices Act.

If you have any other questions about your privacy rights, please contact CDA's Responsible Authority.

This is to acknowledge I have been given the above information.

_____ Signature

_____ Date