

Privacy Policy for Horizon Counseling

Horizon Counseling is committed to protecting your privacy and ensuring that your personal information is handled in a safe and responsible manner. As a HUD (U.S. Department of Housing and Urban Development) counseling agency, we are dedicated to adhering to all applicable laws and regulations regarding privacy and data protection.

This Privacy Policy outlines how we collect, use, and protect your information. By using our services, you consent to the collection and use of your information in accordance with this policy.

1. Information We Collect

We may collect the following types of information when you interact with our services:

- **Personal Information:** This includes, but is not limited to, your name, address, email address, phone number, date of birth, Social Security number, financial information, and housing-related information.
- **Client Interaction Data:** Records of your counseling sessions, communications with our staff, and any other interactions that are relevant to the services we provide.
- **Demographic Information:** Data such as your employment status, income level, household size, and other housing-related information.

We collect this information in various ways, such as when you complete forms, submit requests for assistance, or provide documentation related to our services.

2. How We Use Your Information

The information we collect is used for the following purposes:

- **To Provide Counseling Services:** To assess your housing needs, provide counseling, and offer support in areas such as foreclosure prevention, financial management, rental assistance, and homeownership.
- **To Communicate with You:** To keep you informed about your case, services, and any important updates related to your housing situation.
- **To Meet Legal and Regulatory Requirements:** To comply with HUD regulations, federal and state laws, and other applicable requirements.
- **To Improve Our Services:** To gather feedback, monitor service effectiveness, and enhance the quality of our programs.

We do not use your information for any other purposes without your explicit consent, unless required by law.

3. How We Protect Your Information

We take the privacy and security of your personal information seriously. We implement various technical, administrative, and physical safeguards to protect your data from unauthorized access, alteration, or disclosure. These measures include:

- Secure storage of personal data in encrypted systems.
- Access controls to limit who can view and process your information.
- Regular reviews of our security procedures to ensure we maintain a high standard of protection.

While we take all reasonable precautions to protect your data, no method of data transmission or storage is 100% secure. We cannot guarantee the absolute security of your information.

4. Sharing Your Information

We may share your information in the following circumstances:

- **With Your Consent:** We will only share your personal information with third parties when you give us permission to do so.
- **With HUD or Other Regulatory Agencies:** We may share your information with the U.S. Department of Housing and Urban Development (HUD) and other relevant government agencies to comply with legal requirements and regulations.
- **Service Providers:** We may engage third-party service providers to assist with processing your information (e.g., software platforms, data storage services), but these service providers will be bound by confidentiality agreements to ensure the protection of your data.
- **Legal Requirements:** We may disclose your information if required by law, court order, or to protect our rights and property.

We do not sell or rent your personal information to third parties.

5. Your Rights and Choices

As a client, you have certain rights regarding your personal information:

- **Access:** You have the right to request access to the information we hold about you.
- **Correction:** If any of your information is inaccurate or incomplete, you can request to have it corrected.

- **Deletion:** In some circumstances, you may request that we delete your personal information. However, we may retain certain data as required by law or for legitimate business purposes.
- **Opt-Out:** You may choose to opt-out of certain communications, such as marketing or promotional materials, by following the instructions in the communication.

To exercise any of these rights or to ask questions about your information, please contact us using the details provided at the end of this policy.

6. Children's Privacy

Horizon Counseling does not knowingly collect personal information from individuals under the age of 18. If we discover that a child under 18 has provided us with personal information, we will take steps to delete that information promptly.

7. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. When we make changes, we will post the updated policy on our website and update the "Effective Date" at the top of the page. We encourage you to review this policy periodically to stay informed about how we are protecting your personal information.

8. Contact Us

If you have any questions about this Privacy Policy or how we handle your personal information, please contact us at:

Horizon Counseling

135 Village Center W. Suite 200 Woodstock, GA 30188
888-315-4326

We are here to assist you and ensure your privacy is protected.

By using our services, you acknowledge that you have read and understood this Privacy Policy and agree to its terms.