California Housing Finance Agency

Privacy and Information Safeguarding Policy

Effective date: July 01, 2004

Revised: 05/22/2026

Sacramento Headquarters
500 Capitol Mall, Suite 1400
Sacramento, CA 95814
916.326.8000

www.calhfa.ca.gov

CalHFA
California Housing Finance Agency

PRIVACY AND INFORMATION SAFEGUARDING POLICY

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I. Adoption of Policy

A. Governing Authority

The California Housing Finance Agency ("CalHFA") has adopted the following policy and safeguards pursuant to:

1. California Information Practices Act of 1977 ("IPA")
   California Civil Code §§ 1798-1798.78

2. California Financial Information Privacy Act ("FIPA")
   California Financial Code §§ 4050-4060

3. Federal Financial Services Modernization Act, or Gramm-Leach-Bliley Act ("GLBA")
   15 U.S.C. §§ 6801-6809

4. Federal Trade Commission Standards for Safeguarding Customer Information ("FTC Safeguards Rule")
   16 CFR Part 314

5. CalHFA's use of Artificial Intelligence (AI) shall comply with applicable statewide AI polices, standards, and guidance governing responsible, secure, transparent, and accountable AI

use in government operations.
Gov. Code § 11549.3

State agencies are required to enact and maintain a privacy policy and to designate an employee to be responsible for the policy (California Government Code §11019.9 – Permanent privacy policy; posting of policy; included principles; and, California Information Security Office Privacy Statement and Notices Standard SIMM 5310-A). The policy must describe the state agency's practices for handling personal information, as further required in the IPA. This policy revision is effective July 29, 2022. This policy is a public record.

B. Personal Information Collected

This policy concerns the privacy and protection of "Personal Information" collected, used and maintained by CalHFA, meaning any information that identifies or describes an individual, including, but not limited to, name, social security number, physical description, home address, home telephone number, education, financial matters, and medical or employment history. It includes statements made by, or attributed to, the individual. CalHFA files containing Personal Information are shown below.

- Single Family Borrower Mortgage Files: Financial information relating to consumers or customers receiving and/or applying for CalHFA single family loans ("Borrowers");
- Multifamily Tenant Occupancy Files: Occupancy information relating to tenants at CalHFA multifamily projects ("Tenants"); and,
- Employee Personnel Files: Personnel information relating to employees and employment applicants ("Personnel").

The purposes of this policy and its safeguards are to ensure the security and confidentiality of Personal Information collected, used and maintained by CalHFA, and to protect against unauthorized access, disclosure and use of that information. This policy works in conjunction with the CalHFA Information Practices Act Policy.

II. Designation of Privacy Program Coordinator

For general issues regarding this policy, CalHFA has designated the Information Security and Exchange team as the Privacy Program Coordinator responsible for privacy policy, compliance, and employee training. The General Counsel Office serves as the Privacy Program Coordinator for legal processes and handles questions or assistance related to privacy or personal information access requests. Contact information is as follows:

Information Security & Exchange, MS 410
California Housing Finance Agency
500 Capitol Mall
Sacramento, CA 95814
(916) 326-8888
privacyoffice@calhfa.ca.gov

Office of General Counsel, MS 1440
California Housing Finance Agency
500 Capitol Mall, Suite 1400
Sacramento, CA 95814
(916) 326-8470
legal@calhfa.ca.gov

III. Statement of Privacy and Information Safeguarding Policy

CalHFA does not disclose, make available, or otherwise use Personal Information about Borrowers, Tenants, or Personnel for any purposes, except with the consent of said individuals, or as permitted by law.

Personal Information is personally identifiable information, such as:

- Name, home address, home telephone number
- Physical description
- Education history
- Financial account numbers, income, and credit history
- Medical or employment history
- Social Security number
- Driver's license/ CA ID number /Passport number/ tax ID
- Any other unique identifiers that can describe or identify an individual.

CalHFA collects Personal Information from various sources, such as:

- Information received from Approved Lenders (single family borrower mortgage files)
- Information received from property managers ("Management Agents") (multifamily tenant occupancy files)
- Information received from job applications and benefits applications (personnel files)
- Information received from business forms (lenders, sponsors, contractors)
- Information received from transactions with CalHFA or others
- Information received from a consumer reporting agency
- Information received from forms, letters, written inquiries, and phone calls

CalHFA restricts access to Personal Information 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 consumers or customers.

CalHFA maintains physical, electronic and procedural safeguards that comply with federal and state laws and rules to guard Personal Information against loss, unauthorized access, use, modification or disclosure, for example:

- Physical Safeguards: Locked floors, doors and cabinets; key controls; fireproof safes; sealed confidential destruct bins.

- Electronic Safeguards: Key card (badge) controlled access; computer passwords; trusted network; encrypted laptops; encryption of Personal Information or sensitive data in transit; two-step verification for offsite access to network; secure connections; antivirus and firewall. And in the context of AI (Artificial Intelligence) system usage, data access controls optimized for AI tools, secure AI usage gateways, audit logging and monitoring of AI interactions, enhanced encryption standards, and use of secure and approved AI platforms only.

- Procedural Safeguards: Privacy and security policies and procedures; new employee training and annual recertification in privacy and security for all employees; supplemental

training materials such as on-demand videos, guidelines, and posters.

CalHFA has identified and assessed the risks to Personal Information in each relevant unit of its operation. CalHFA has evaluated the effectiveness of its current safeguards for controlling the identified risks. Based upon these evaluations, CalHFA has designed and implemented this policy and the safeguards specified in this policy. As part of this policy, CalHFA has selected and contracted with appropriate service providers. CalHFA will evaluate and adjust this policy in light of relevant changes in its business arrangements or operations, or from results of testing and monitoring of the safeguards.

CalHFA may sometimes disclose information to members of the public when required to do so by California Law, including the California Public Records Act ("PRA"). The PRA, however, generally exempts documents containing Personal Information from disclosure.

IV. Process for Collection of Personal Information

A. Single Family Borrower Mortgage Files

1. Loan Origination. CalHFA Single Family works with partner lending institutions ("Approved Lenders") to offer low-interest rate loans to moderate income Borrowers. The Approved Lender is the originating lender who funds CalHFA loans from the Approved Lender's own resources. The Approved Lender is a company duly organized, validly existing, and properly licensed as a mortgage banker, bank, savings and loan or credit union, or otherwise authorized to conduct business in each of the jurisdictions in which it originates, sells, and services residential mortgages, including California. Approved Lenders must apply to originate CalHFA loans, and must recertify, during which they must prove compliance with not only their current licensing, insurance requirements, and overall viability of the organization, but also procedures for protecting the Personal Information of CalHFA Borrowers. As the Approved Lender is the originator of the CalHFA loans and it is the party that collects Personal Information from CalHFA Borrowers, the Approved Lender is required to provide a privacy notice to CalHFA Borrowers at such time as Personal Information is collected. CalHFA employees make site visits to Approved Lenders to verify compliance.

2. Loan Servicing. CalHFA Single Family receives loan origination files from Approved Lenders for loans that are funded by the Approved Lender and purchased by CalHFA. If CalHFA then sells the loan on the secondary market, then no Personal Information is collected by CalHFA from the Borrower, and thus no additional privacy notice is required. If CalHFA portfolios the loan and services it in-house, then CalHFA Loan Servicing sends a Privacy Notice on Collection to the Borrower at least annually during such time that the loan is active and serviced in-house. A Privacy Notice on Collection is provided with all CalHFA forms used by CalHFA Loan Servicing requesting or collecting Personal Information. The web portal serving Borrowers with a CalHFA serviced loan contains a link to, or the actual text of, the Privacy Notice on Collection.

3. IPA Requests. Borrowers with in-house serviced active CalHFA loans may submit a request for copies of CalHFA maintained mortgage records by contacting CalHFA Loan Servicing. Borrowers with inactive CalHFA loans (*i.e.,* paid off or liquidated) or outside serviced loans may submit a request for copies of CalHFA maintained mortgage records by contacting the CalHFA Public Records Coordinator. The IPA request form includes a Privacy Notice on Collection. For details on how to submit an IPA request please refer

to the CalHFA Information Practices Act Policy.

4. Specific Purposes. CalHFA only collects Personal Information from Borrowers that is relevant to the specific purposes concerning servicing the loan or responding to IPA requests, and said purposes are enumerated at or prior to the time of collection.

B. Multifamily Tenant Occupancy Files

1. Loan Underwriting and Property Management. CalHFA Multifamily provides financing for multifamily projects. CalHFA Asset Management monitors multifamily projects while there is an outstanding deed of trust and/or regulatory agreement to ensure compliance with applicable provisions of state and federal law and with the regulatory agreement, to preserve value, provide long term quality affordable housing to Tenants, and protect bondholder's investments. The project owners and Management Agents are subject to the regulatory agreement and all loan documents related to the multifamily project.

2. Occupancy Monitoring. CalHFA Asset Management, Occupancy Unit, monitors the Section 8 part of the CalHFA multifamily portfolio. CalHFA Occupancy Unit employees may administer monthly vouchers, which are the subsidies from the U.S. Department of Housing and Urban Development ("HUD") for the rents. CalHFA Occupancy Unit employees are experts in the HUD regulations and handbook and they visit the Section 8 multifamily projects every year to review files to ensure compliance with the requirements of HUD. The Management Agent is required to obtain signed and dated HUD forms from Section 8 tenants at move in (lease signing) and at each annual recertification. These forms include a privacy notice. CalHFA Occupancy Unit employees verify compliance at the annual site visit.

3. Tenant Liaison. CalHFA collects no Personal Information from Tenants as part of the loan underwriting or property management processes discussed above except when an existing Tenant (who has already received a privacy notice from the Management Agent) contacts the CalHFA Asset Management Tenant Liaison (CalHFA employee) for assistance. The Tenant Liaison then verbally collects information from the Tenant, verbally recites the Privacy Notice on Collection to the Tenant, verbally obtains the Tenant's consent to share the information with the Management Agent and uses said information solely to resolve outstanding Tenant issues.

4. IPA Requests. Tenants may submit a request for copies of CalHFA maintained occupancy records by contacting the CalHFA Public Records Coordinator. The IPA request form includes a Privacy Notice on Collection. For details on how to submit an IPA request please refer to the CalHFA Information Practices Act Policy.

5. Specific Purposes. CalHFA only collects Personal Information from Tenants that is relevant to the specific purposes concerning resolving outstanding Tenant issues that the Tenant has asked the Tenant Liaison to resolve, or responding to IPA requests, and said purposes are enumerated at or prior to the time of collection.

C. Employee Personnel Files

1. Human Resources. CalHFA Administration, Human Resources Unit, collects Personal Information from Personnel related to exams, hiring, payroll, attendance, alternate work schedules, leave benefits, reasonable accommodation, workers' compensation, equal

employment opportunity, emergency notification, *etc.* A Privacy Notice on Collection is provided with all CalHFA forms used by the CalHFA Human Resources Unit requesting or collecting Personal Information.

2. IPA Requests. Personnel may contact the CalHFA Human Resources Unit to make an appointment to view their official personnel file ("OPF"), and then flag any records they want copied, or submit a written request by contacting the CalHFA Public Records Coordinator. The IPA request form includes a Privacy Notice on Collection. For details on how to submit an IPA request please refer to the CalHFA Information Practices Act Policy.

3. Specific Purposes. CalHFA only collects Personal Information from Personnel that is relevant to the specific purposes concerning employment or responding to IPA requests, and said purposes are enumerated at or prior to the time of collection.

V. Process for Providing Individuals with Access to Their Personal Information

The Information Practices Act places strict requirements on state agencies on the collection, use, maintenance, and dissemination of information relating to individuals. With specific exceptions, individuals may review, amend, correct, dispute, and obtain copies of information pertaining to themselves in state records. Procedures for individuals to access their Personal Information are outlined in the CalHFA Information Practices Act Policy.

VI. Website Usage Privacy Policy and Notice

CalHFA collects domain names and Internet Protocol addresses from general website users. Domain names and Internet Protocol addresses are not considered Personal Information; however, they are considered "electronically collected Personal Information." In addition, CalHFA collects more detailed information from general website users if a user voluntarily participates in an activity that asks for specific information (*e.g.,* completing a request for assistance, sending an email, or participating in a survey). Web forms that collect Personal Information contain a link to, or the actual text of, the Privacy Notice on Collection. The CalHFA Usage Policy describes the collection, use, security, and access to information that may be obtained from general website users, and provides notice that by visiting the website, users accept the policies and practices described.

CalHFA uses session cookies which exist only for the life of the user's session to CalHFA. The web application does not use persistent cookies and does not track user activity outside of the CalHFA site.

Website users have the right to have any electronically collected Personal Information deleted by CalHFA, without reuse or distribution, by emailing marketing@calhfa.ca.gov.

CalHFA does not distribute or sell, disclose, make available, or otherwise use electronically collected Personal Information about website users or visitors to any third party without the users' consent, except as permitted by law.

Electronically collected Personal Information is exempt from requests made under the Public Records Act.

VII. Applicability

This policy applies to employees performing CalHFA duties and non-employees providing supplemental personnel services to CalHFA, including permanent staff, temporary staff, retired annuitants, student assistants, and onsite consultants. The term “employees” as used in this policy refers to all such persons. This policy applies to all such persons working in any location, including offsite and at home.

VIII. Questions or Assistance

Individuals with questions or in need of assistance regarding this policy may contact the Privacy Program Coordinator.

IX. Revision History

Revision	Date of Release	Owner	Summary of Changes
Initial Release	July 01, 2004	General Counsel	New Policy pursuant to GLBA, FTC Safeguards Rule, and FIPA
Revision	June 12, 2015	Privacy Program Coordinator	Added IPA, Gov't Code §11019.9, and SIMM 5310-A
Revision	June 24, 2015	Privacy Program Coordinator	Added personal information collected by business forms
Revision	August 1, 2022	General Counsel	Updated policy
Revision	February 27, 2023	General Counsel	Removed Culver City Office Address
Revision	March 1, 2026	Privacy Program Coordinator	Added the new designated Privacy Program Coordinator from ISO Team.
Revision	March 10, 2026	Privacy Program Coordinator	Added provision regarding electronic data safeguarding in the context of AI use.
Revision	March 10, 2026	Privacy Program Coordinator	Broaden the definition of Personally Identifiable Information.
Revision	May 22, 2026	General Counsel	Added provision regarding AI use in government operations.