



## **Intake Disclosures and Authorizations**

The Pima County Community Land Trust (PCCLT) is a non-profit community based organization that develops and preserves, for future generations, a permanent supply of affordable housing and provides HUD approved Housing Counseling. PCCLT is certified by the Department of Housing and Urban Development (HUD), and offers comprehensive housing counseling at no cost including pre-purchase counseling to prepare for home purchase, financial capability counseling for overall financial management, home retention and loss mitigation counseling, and homebuyer and financial capability education. HUD reserves the right to review PCCLT's client files to collect, compile and analyze data. Client names are not disclosed with the compilation analysis of the data. PCCLT is not a law firm and does not offer legal advice. Your legal rights regarding a delinquent status of a loan or bankruptcy considerations should be discussed with an attorney, and individual tax consequences of foreclosure or pre-foreclosure sales should be discussed with a qualified tax professional.

## **PCCLT Client Conflict of Interest**

PCCLT Programs and services include property acquisition, housing rehabilitation, new construction, rental of homes, sale/resale of homes, pre and post purchase education, and one-on-one counseling. PCCLT has contracted with a licensed property manager to administer the day-to-day operation of all rental units. As a Community Land Trust, PCCLT receives a modest monthly lease fee for all homeownership units in the portfolio. In an effort to effectively market and sell/resell PCCLT Homeownership units, PCCLT's Executive Director (Maggie Amado-Tellez), a licensed Real Estate Agent with REAL BROKER AZ, LLC (Broker), offers her Listing services to PCCLT Homeowners who wish to sell on a cost basis. PCCLT provides individual housing counseling, after which you will receive a written action plan consisting of recommendations for handling your situation, possibly including referrals to other housing agencies as appropriate. Clients are not obligated to receive, purchase or utilize any other services offered by the organization or its exclusive partners, in order to receive housing counseling services. The counseling services, education and other forms of assistance that may be offered by the Pima County Community Land Trust and its directors, officers, employees or partners may also be offered by other providers and you are under no obligation to utilize services from the Pima County Community Land Trust, regardless of the recommendations made by counselors.

PCCLT receives funding from multiple municipal sources and is required to submit client-level information to an online reporting system and share some of your information relating to these programs, to their administrators and/or their agents, for monitoring and compliance purposes, and for follow-up evaluations. PCCLT may disclose information that we collect to creditors where we have determined that it may be helpful to you, would aid us in counseling you, or is a requirement of the grant award that makes our services possible.

## **Privacy Policy**

PCCLT is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your "nonpublic personal information," such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature below. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs. We may collect information about you orally, or on applications or other forms, such as your name, address, social security number, assets, and income; and information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



**17 N. Linda Ave. Tucson AZ 85745**  
**Phone: 520-603-0587**

updated 8/23/2024

[www.pcclt.org](http://www.pcclt.org)



### **Credit Report Authorization and Release of Information**

I/We hereby authorize and instruct the Pima County Community Land Trust, a HUD approved Housing Counseling Agency to obtain and review my/our credit report or to provide PCCLT with a copy of a credit report dated within 30 days of the intake date. I/We understand and agree that PCCLT intends to use the credit report for evaluating my/our financial readiness to purchase a home and/or to engage in pre-post purchase counseling activities. I/We hereby agree to pay a \$33.50 non-refundable fee for a single report and pay a \$67.00 nonrefundable fee for a couple, payable to Pima County Community Land Trust in a money order or a cashier check to cover the cost of obtaining my/our credit report. Authorization is further granted to the credit-reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report. My/Our signature below authorizes PCCLT to share with potential mortgage lenders and/or partnering housing industry professionals my/our eligibility documents and information that I/We have provided, including any computations and assessments that have been produced based upon such information

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date



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