

### **Public Health Management Corporation**

Restore Repair Renew: Philadelphia Neighborhood Home Preservation Loan Program

# **AUTHORIZATION TO RELEASE INFORMATION**

## A. Restore Repair Renew: Philadelphia Neighborhood Home Preservation Loan Program **Purpose & Services**

Restore Repair Renew: Philadelphia Neighborhood Home Preservation Loan Program (RRR) is a new innovative strategy developed by the Philadelphia Redevelopment Authority (PRA) to increase access to low-interest loans for low-, moderate, and middle-income City residents who own a home in need of essential repairs. The goals of the RRR are to:

- improve the livability and safety of homes with deferred maintenance issues;
- repair the city's aging housing stock so that it contributes positively to the long-term growth of our communities; and
- provide access to low-cost financing, financial counseling, educational materials, and technical assistance for potential borrowers. Specific services provided to individuals by PHMC under RRR, include:
  - o Determining program eligibility by collecting relevant information
  - o Conduct a home and home health assessment at the participant's residence
  - Provide a list of pre-qualified contractors
  - Assist with the development of a scope of work for needed repairs
  - o Provide information on lending agencies participating in the program
  - Refer to credit/financial counseling

PRA selected Public Health Management Corporation as one of three organizations to provide navigation and technical assistance for prospective borrowers.

Public Health Management Corporation is a Philadelphia-based non-profit organization that provides health and human services to over 300,000 individuals a year throughout the region.



#### B. Authorizing communication of your information

As part of this program, PHMC will need to communicate your information to prospective lending institutions to facilitate the borrowing process, and share your information with PRA and the City of Philadelphia for data collection purposes. In addition, your information may be available to the other parties listed below as part of the data collection and sharing mechanisms associated with this program. By signing this authorization form, you are agreeing to allow PHMC to share information relevant to you and your household (address, financial information, demographics, etc.) with the other service providers listed below. Your signature also permits us to maintain ongoing communication with those identified parties pertaining to your participation in this program.

#### c. Potential borrower acknowledgement and consent

(the "Authorizing Party") give consent/authorization to the entities listed below and their respective agents, employees and assigns, to share, disclose, analyze and discuss all documentation and information provided by the Authorizing Parties regarding my property and request for a home repair loan including, but not limited to, any loan application, any loan eligibility information and/or any loan documentation and other financial documentation (collectively, the "Information and Documentation") related to or provided under the program titled "Restore, Repair, Renew: Philadelphia Neighborhood Home Preservation Loan Program" (the "Program").

The Authorizing Party represents and warrants as follows: (a) the Authorizing Party has received a copy of this Privacy Consent for Disclosure of Information and Documentation at the time of signing, and (b) the Authorizing Party has had independent legal counsel review and explain this Privacy Consent for Disclosure of Information and Documentation or has specifically waived or declined this right.



The Authorizing Party authorizes the disclosure of all Information and Documentation to the following entities:

#### The Philadelphia Redevelopment Authority

The City of Philadelphia

Public Health Management Corporation, a Pennsylvania non-profit corporation

Philadelphia Council for Community Advancement, a Pennsylvania non-profit corporation

Consumer Credit Counseling Service of Delaware Valley d/b/a Clarifi, a Pennsylvania non-profit corporation

FINANTA, a Pennsylvania non-profit lending institution

Univest Bank and Trust Co., a Pennsylvania state chartered bank and trust company

IN WITNESSETH WHEREOF, the Authorizing Party has executed this Privacy Consent for Disclosure of Information and Documentation on the date identified below, intending to become legally bound hereby.

The Authorizing Party had agreed to participate in the Program and has willingly shared personal and household information in order to assess program eligibility and participate in the program.

Borrower's Name (Print)	Signature	Date
Telephone Number:	Email Address:	
Current Address:		