

Privacy Policy—April 2025

The West Virginia Housing Development Fund (“WVHDF” or “the Fund”) is committed to respecting your privacy and personal information. This Privacy Policy (“Policy”) explains how we may collect certain personal information from you, the user, through our website and other interactions with Fund staff and how we may use that information.

When you, the website user, submit forms, inquiries, or other communications to the West Virginia Housing Development Fund through our website or email, you consent to the collection and processing of information as described in this Policy. Submitting your information to us is voluntary. Therefore, if you do not consent to the use of your information as described in this Policy, please do not use the website to submit information. You may call our customer service line at 800-933-9843 during regular business hours to speak with a member of staff about your question or issue.

Please note this Policy may be edited, changed, or updated over time. The “effective date” at the beginning of the document indicates when it was last revised and approved. Any changes to the Policy become effective when the revised Policy is posted. Your use of the website or voluntary submission of personal information following Policy revisions indicates you agree to the updated terms.

Personal Information

Personal information, as defined by this Policy, means any information that could be used, alone or in combination with other information, to identify you.

We may collect personal information you voluntarily provide through messages sent to Fund email accounts, forms you complete and submit on the Fund’s website, and comments posted to Fund social media channels. Providing personal information to the Fund through our website is always optional.

Use of Personal Information

If you choose to share your personal information with us, we may enter that information into our databases and/or share your information with third parties (for example, lending partners) in an effort to better serve you. These third parties work on our behalf and are obligated to keep any customer information we share with them confidential and secure. We do not sell users’ personal information collected through this website.

It is important to understand that website users are **never** required to share their personal information with us through our website. You are always welcome to contact our Customer Service department by calling 800-933-9843 during regular business hours.

Information We Collect

The West Virginia Housing Development Fund may collect all or some of the following information from visitors who use or download information from our website. Much of the information collected is used to help Fund staff better understand how users interact with the website, to help us identify and monitor trends, and ultimately to provide a better experience for users. This information is not identifiable and is automatically collected and stored by the website:

- Domain from which you access the site
- Date and time your visit(s) occurred
- Internet Protocol (IP) address used to access the site
- Browser and operating system used (example: Safari, Microsoft Edge, Google Chrome, etc.), including browser version
- Pages viewed
- Files viewed and/or downloaded, along with time and date of access
- Length of time users were on a particular webpage

Cookies

Cookies are small text files websites placed on a computer's hard drive to collect information about your activities on that website. A website using cookies can only access the Cookies it has sent to you—it cannot access cookies sent to you by other websites. Cookies can also be stored on your computer's browser so the website can recognize you on subsequent visits. These cookies are often used to save login information.

The Fund's website uses cookies to track information, and we may use third-party website integrations, such as Google Analytics, that track cookies.

Security

Although the West Virginia Housing Development Fund has security measures in place to keep your information secure and confidential, we cannot guarantee that all transmissions to and from the Fund are secure. Emails and other submissions may be intercepted. Please call our Customer Service department at 800-933-9843 if your communication includes information you do not wish to submit electronically.

Third-Party Websites

The Fund website contains links to external websites that are not hosted, maintained, or controlled by the Fund. These links are meant to provide additional or helpful information. We are not responsible for the content posted to these websites or for how these websites

collect, store, or use your data. This Privacy Policy does not apply to third-party websites, including social media platforms. These external websites may have their own Privacy Policies that define how your information is used. You should review these policies before providing your personal information.

Disclaimer and Changes to this Policy

All West Virginia Housing Development Fund websites are intended to provide information to the public. We do our best to ensure the website is updated as more current information becomes available. However, some information found on the website may be outdated or incorrect. The West Virginia Housing Development Fund will not be held liable for improper or incorrect use of information found on our websites.

This Policy may change or be updated as regulations, legal recommendations, and technology advance. We reserve the right to amend this Privacy Policy at any time. We will change the revised date at the top of this Policy when changes are made effective. Website users are responsible for checking this page for updates.

Unless otherwise stated, information collected through Fund websites under this current Policy will remain subject to the terms of this Policy. If material changes are made to the Privacy Policy, we will provide additional notice, such as a statement on the home page of the website, before changes go into effect. After changes take effect, all new information we collect will be subject to the updated Policy.

Contact Information

For questions about website privacy, please contact
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Charleston, WV 25304
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