Notice and Consent to the Release of Information

**Instructions to Owner/Management Agent**

* + 1. Give the documents listed below to the applicants/tenants to review and sign (Notice and Consent forms only). Staple or clip them together in one package in the order listed.
  1. Fact Sheet describing credit bureau(s)\* rent reporting efforts and
  2. Notice and Consent to the Release of Information.
  3. Authorization to Obtain Consumer Credit
     1. Verbally inform the applicant/ tenant that:
  4. If they choose, they may take these forms home with them to read or to discuss with a third party of their choice and to return to sign them on a date they have worked out with you, and
  5. If they have a disability that prevents them from reading and/ or signing any consent, that you, the Owner/Management Agent, are required to provide reasonable accommodations.
     1. The Owner/Management Agent should give the applicant/ tenant a copy of the Fact Sheet(s) and Notice and Consent form after obtaining the required signature(s) of the applicant/ tenant. Also, the Owner/Management Agent should give the applicant/tenant an additional, signed consent form upon his/her request.
     2. Before participating in the Rent Reporting program, the Owner/Management Agent should consult its counsel regarding any local or state laws that may be applicable and any additional program requirements that may govern.

Instructions to Applicant/Tenant

This packet contains information regarding the release of your personally identifiable information\* and rental payment history to Experian RentBureau and Experian, TransUnion, and Equifax.

* + 1. Read this material which explains:
  1. What “rental payment reporting” is and how it affects your Experian RentBureau and Experian, TransUnion, and Equifax credit report
  2. The purpose of this release of information and why we are required to obtain this release of information from you, and
  3. Other customer protections.
  4. Sign on page four (4) that:
  5. You have read this form, or
  6. [Name of O/MA] has explained it to you, and
  7. You consent to the release of information for the purposes and uses described. This data will be transmitted to the credit bureaus solely for credit building purposes. The data will be kept secure and will not be sold to any agency.

\*Examples of Personally Identifiable Information include but are not limited to your name, address, social security number, date of birth, or other information that can be used on its own or with other information to identify you. See the enclosed FAQ for more information about what type of information may be furnished by us along with your rental payment history to Experian RentBureau and Experian, TransUnion, and Equifax.

Notice and Consent for the   
Release of Information

Experian RentBureau and Experian, P.O. Box 9530. Allen, TX 75013

TransUnion, P.O. Box 6790. Fullerton, CA 92834

Equifax, P.O. Box 740241. Atlanta, GA 30374

Notice To Tenant: You do not have to sign this form when it is given to you. You may take the form home with you to read or discuss with a third party of your choice and return to sign the consent on a date you have worked out with the housing owner/manager.

Purpose: In signing this Notice and Consent for Release of Information (this “Consent Form”), you are authorizing the Owner/Management Agent (the “O/A”) to disclose your personally identifiable information and rental payment information to Experian RentBureau and Experian, TransUnion, and Equifax.

Authority for Prohibiting the Release of Personally Identifiable Information Without Applicant’s/Tenant’s Consent: Section 6 of the Housing Act of 1937, the Privacy Act of 1974, 5 U.S.C. § 552a (Privacy Act), The Freedom of Information Act (FOIA), 5 U.S.C. § 552, and Section 208 of The E-Government Act are the primary federal statutes that limit the disclosure of information about public housing residents and recipients of assistance under the Housing Choice Voucher program. In addition, under 48 CFR Subpart 1524.1 and 24 CFR 5.212, HUD grant recipients and contractors must comply with the Privacy Act and all other provisions of Federal, State and local law with respect to the collection, maintenance, use and dissemination of personally identifiable information. These Federal laws require that personally identifiable information be safeguarded and protected against disclosure, absent an exception under the Privacy Act or the consent of the applicant or tenant.

Who Must Sign the Consent Form: In order for the O/A to report your rental payment information to Experian RentBureau and Experian, TransUnion, Equifax, each person who signs the lease to your unit must sign this Consent Form if they want their data reported. This Consent Form is applicable to applicants and tenants of HUD-funded or assisted properties.

**Penalties for Misuse of Your Personally Identifiable Information:** The Privacy Act provides, in pertinent part: (a) any person who knowingly and willfully requests or obtains any covered record concerning an individual under false pretenses shall be guilty of a misdemeanor and fined not more than $5,000 (5 U.S.C. 552a(i)(3)); and (b) a person who falsely or fraudulently attempts to obtain records under the Privacy Act may also be subject to prosecution under such other criminal statutes as 18 U.S.C. 494, 495 and 1001.

Consent: I have read and understand the information contained in this Consent Form regarding the purposes and uses of my personally identifiable information, and I consent to the release of my personally identifiable information for these purposes and uses.

Name of Applicant or Tenant (Print)

\_\_\_

Signature of Applicant or Tenant Date

Consent: I have read and understand the purpose of this Consent Form and its uses, and I understand that misuse of the information to be released under this Consent Form may lead to personal and/or criminal penalties to me.

Name of Project Owner or his/her representative Title

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Signature of Project Owner or his/her representative Date

*Para información en español, visite* [*www.consumerfinance.gov/learnmore*](http://www.consumerfinance.gov/learnmore) *o escribe al Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

**A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to** [**www.consumerfinance.gov/learnmore**](http://www.consumerfinance.gov/learnmore) **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

* **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

* **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  + a person has taken adverse action against you because of information in your credit report;
  + you are the victim of identity theft and place a fraud alert in your file;
  + your file contains inaccurate information as a result of fraud;
  + you are on public assistance;
  + you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

* **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

* **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
* **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

* **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

* **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

* **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) .

* **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

* **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

* **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) .

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

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| **TYPE OF BUSINESS:** | **CONTACT:** |
| 1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates  b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB | a. Consumer Financial Protection Bureau  1700 G. Street N.W.  Washington, DC 20552  b. Federal Trade Commission: Consumer Response Center – FCRA  Washington, DC 20580  (877) 382-4357 |
| 2. To the extent not included in item 1 above:  a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks  b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act  c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations  d. Federal Credit Unions | a. Office of the Comptroller of the Currency Customer Assistance Group  1301 McKinney Street, Suite 3450  Houston, TX 77010-9050  b. Federal Reserve Consumer Help Center  P.O. Box. 1200  Minneapolis, MN 55480  c. FDIC Consumer Response Center 1100 Walnut Street, Box #11  Kansas City, MO 64106  d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO)  1775 Duke Street  Alexandria, VA 22314 |
| 3. Air carriers | Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation  1200 New Jersey Avenue, S.E.  Washington, DC 20423 |
| 4. Creditors Subject to the Surface Transportation Board | Office of Proceedings, Surface Transportation Board Department of Transportation  395 E Street, S.W.  Washington, DC 20423 |
| 5. Creditors Subject to the Packers and Stockyards Act, 1921 | Nearest Packers and Stockyards Administration area supervisor |
| 6. Small Business Investment Companies | Associate Deputy Administrator for Capital Access United States Small Business Administration  409 Third Street, S.W., 8th Floor  Washington, DC 20549 |
| 7. Brokers and Dealers | Securities and Exchange Commission  100 F Street, N.E.  Washington, DC 20549 |
| 8. Federal Land Banks, Federal Lank Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration  1501 Farm Credit Drive  McLean, VA 22102-5090 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357 |