Online Privacy Policy and Terms of Use

Housing Authority of the County of San Joaquin

Last updated: November 2026

1. Introduction

The Housing Authority of the County of San Joaquin ("HACSJ," "we," "us") is a public agency that administers affordable housing and rental assistance programs funded through federal, state, and local sources, including the U.S. Department of Housing and Urban Development (HUD). We operate www.hacsj.org, www.hacsjonline.org, our official social media pages, and related online services (together, the "Website"). This Policy explains what information we collect through the Website, how we use and share it, how long we keep it, and the choices you have. It also sets out the Terms of Use that apply when you use the Website.

By using the Website, you agree to this Policy. If you do not agree, please do not use the Website.

2. Information We Collect

Information you give us. We collect personal information only when you choose to provide it — for example, when you submit an application, recertification, or other housing program document; create or use an online account; make a payment; or contact us. Information you provide must be accurate and complete, and you should tell us when it changes.

Information collected automatically. When you visit the Website, we automatically collect limited technical information, such as your IP address, browser and device type, operating system, language settings, referring pages, and the pages you view and when. This information does not by itself identify you. We use it to keep the Website secure and working properly and for internal reporting.

Browsing anonymously. You can view the public areas of the Website without providing any personal information.

3. Cookies and Do Not Track

The Website uses cookies — small files stored by your browser — to make the site work and to improve your experience. You can set your browser to refuse cookies or to alert you when they are sent, but some parts of the Website may not work properly without them.

The Website does not currently respond differently to browser "Do Not Track" signals.

4. How We Use Your Information

We use the information we collect to:

- Process applications, recertifications, and other program requests, and verify the information you provide
- Create and manage your online account
- Process and manage payments
- Send you notices and information about our programs, services, and changes to our policies
- Respond to your questions and requests for feedback
- Improve the Website and our services
- Protect the Website, our programs, and our users, including detecting and preventing fraud
- Meet our legal and regulatory obligations, including the requirements of HUD and our other federal, state, and local funding agencies

5. How We Share Your Information

We do not sell, rent, or trade your personal information. We share it only as follows:

- **Service providers.** With vendors and contractors who perform services for us — such as payment processing, hosting, email delivery, data analysis, background screening, and customer service — and who need the information to do that work.
- **Affiliates.** With Delta Community Developers Corporation (DCDC) and other entities that HACSJ controls or is under common control with, which must handle your information consistent with this Policy.

- **Legal and program requirements.** With HUD and other federal, state, and local agencies that fund or oversee our programs, or as otherwise required or permitted by law, regulation, court order, or legal process.
- **With your consent.** With others when you have given us permission. You may withdraw your consent at any time; withdrawal does not affect sharing that occurred before it.

We do not disclose credit card information except to the payment processor needed to complete your transaction.

6. How Long We Keep Information

We keep personal information only as long as needed for the purposes described in this Policy, or longer when required or permitted by law, such as for program, audit, accounting, or tax requirements.

7. How We Protect Information

We use reasonable administrative, technical, and physical safeguards to protect personal information from unauthorized access, use, alteration, disclosure, or destruction. No method of transmission or storage is completely secure, and we cannot guarantee absolute security.

8. Your Choices and Rights

You may ask to review or correct the personal information you have provided to us. You may decline to provide information, though we may then be unable to process an application, account, or request. To make a request, contact us using the information in Section 13.

9. Public Areas and Third-Party Sites

Information you post in public areas of the Website, including our social media pages, may be seen by others and distributed outside the Website.

The Website may link to sites and services operated by third parties. We do not control those sites and are not responsible for their content or privacy practices. Information you give to a third party is governed by that party's policies, not this one. Please review their

policies before sharing information with them.

10. Minors

The Website is intended for adults. By using it, you confirm that you are at least 18 years old or are the parent or guardian of a minor using it with your consent. If we learn we have collected personal information from someone under 18 without that consent, we will close the related account and take reasonable steps to delete the information. If you believe this has happened, please contact us.

11. Changes to This Policy

We may update this Policy at any time. The "Last updated" date at the top shows when it was last revised. Changes take effect when posted, so please review this Policy periodically.

12. Terms of Use

Use of content. Website content may not be reproduced or distributed for commercial purposes without HACSJ's written permission. The HACSJ and DCDC names and logos are trademarks of HACSJ. Other names on the Website belong to their respective owners and are used for identification only.

Disclaimer. THE WEBSITE AND ITS CONTENT ARE PROVIDED "AS IS." HACSJ DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. HACSJ DOES NOT WARRANT THAT WEBSITE INFORMATION IS ACCURATE OR COMPLETE AND IS NOT RESPONSIBLE FOR THE CONTENT OF ANY LINKED SITE.

Limitation of liability. TO THE FULLEST EXTENT PERMITTED BY LAW, HACSJ AND ITS AFFILIATES ARE NOT LIABLE FOR ANY INDIRECT, SPECIAL, OR CONSEQUENTIAL DAMAGES — INCLUDING LOST PROFITS OR LOST, DAMAGED, OR INFECTED DATA — ARISING FROM USE OR MISUSE OF THE WEBSITE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Governing law. These terms are governed by the laws of the State of California and applicable federal law.

13. Contact Us

Questions about this Policy or requests about your personal information:

Housing Authority of the County of San Joaquin 2575 Grand Canal Boulevard, Suite 100 Stockton, CA 95207 Phone: (209) 460-5000 · TTY: 711 or (800) 855-7100 Email: rc_portal@hacsj.org

14. Definitions

- **Affiliates** — Delta Community Developers Corporation (DCDC) and other entities HACSJ controls or is under common control with.
- **Cookies** — small files a website stores in your browser, used during a visit or on later visits.
- **IP address** — the numeric address that identifies a device on the internet.
- **Members** — current participants in, and applicants for, programs administered by HACSJ and its Affiliates.
- **Personal information** — information that identifies you, as described in California Business and Professions Code section 22577, such as your name, address, email address, phone number, or Social Security number.
- **User** — anyone who accesses the Website, including visitors, applicants, and Members.