

The following is not intended and should not be interpreted as a contract of any nature, either stated or implied. The Virginia Department of Housing and Community Development (DHCD) reserves the right to change these practices and procedures at any time without prior notice. Note that the following Policy only applies to Web pages on the DHCD Web site. Pages that appear after you click on a link may be controlled by a different agency or entity, whose practices are not under the DHCD's control.

### **Disclaimer**

Neither DHCD, nor any employee of DHCD warrants the accuracy, reliability, or timeliness of any information published by this system, nor endorses any content, viewpoints, products, or services linked from this system, and shall not be held liable for any losses caused by reliance on the accuracy, reliability, or timeliness of such information. Portions of such information may be incorrect or outdated. Any person or entity that relies on any information obtained from this system does so at his or her own risk.

Reference herein to any specific commercial products, processes, or services by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply its endorsement, recommendation, or favoring by DHCD or the Commonwealth of Virginia. The information and statements contained on this server shall not be used for the purposes of advertising, nor to imply the endorsement or recommendation of DHCD or the Commonwealth of Virginia.

The DHCD Web site has links to other Web sites. These include links to Web sites operated by other government agencies, nonprofit organizations, and private businesses. When you link to another site, you are no longer on the DHCD Web site and this Policy will not apply. When you link to another Web site, you are subject to the privacy policy of that new site. Reference on those Web sites to any specific commercial product, process, or service by trade name, trademark, or otherwise does not constitute or imply endorsement, recommendation, or favoring by DHCD.

Unauthorized attempts to modify any information stored on this system, to defeat or circumvent security features, or to utilize this system for other than its intended purposes are prohibited and may result in criminal prosecution.

### **Cookies**

"Cookies" are small files either stored on a server or sent back to a visiting computer. In certain applications user information is stored as "cookies", which are then sent back to and stored on the user's computer.

Some sections of the DHCD Web site may use cookies to customize the information presented to you.

## Copyright

The copyright to DHCD's Web site is owned by the Commonwealth of Virginia. Permission is granted to every person visiting DHCD's Web site to make fair use of the contents of DHCD's Web site. If you are in doubt about whether your use constitutes fair use, please send a request for explicit permission to copy the contents to [webmaster@DHCD.virginia.gov](mailto:webmaster@DHCD.virginia.gov).

## Linking Policy

This Web site contains hypertext links to external Web sites and pages containing information created and maintained by public and private organizations other than DHCD. DHCD, at its sole discretion, will determine which external Web sites are linked to. The inclusion of a hypertext link to an external Web site is not intended as an endorsement of any product or service offered or referenced on the linked Web site, the organizations sponsoring said Web site, or any views that might be expressed or referenced in the Web site.

Hypertext links to external Web sites and pages may be removed or replaced at the sole discretion of the DHCD at any time without notice.

If a hypertext link on the DHCD Web site is not working, please contact our Webmaster by emailing [webmaster@DHCD.virginia.gov](mailto:webmaster@DHCD.virginia.gov) or by using the contact information provided on the Contact Us Web page.

## Privacy Policy

### Information Collected and How It is Used

We endeavor to collect only the minimum amount of information needed to provide services. If you do nothing during your visit to the DHCD Web site but browse or download information, we automatically collect and store the following information about your visit:

- The Internet domain and IP address from which you accessed our site;
- The type of browser and operating system you used;
- The date and time you visited this site;
- The pages visited; and
- If you linked from another Web site, the address of that Web site.

The information collected is used to improve the content of our Web services and to help us understand how people are using our pages. We analyze our Web site logs to continually improve the value of the materials available on our site. The information in our Web logs is not personally viewable and no attempt is made to link it with the individuals that browse our Web site.

If, during your visit to DHCD, you send us an e-mail message, we will collect the e-mail address and contents of the message, including audio, video, and graphic information formats you send us. We use your e-mail address to respond appropriately. This may be to respond to you, to address issues you identify, to further improve our Web site, or to forward your message to another agency for appropriate action.

We do collect personal information directly from individuals who volunteer to subscribe to our services or participate in surveys. Collecting personal information is necessary in order for DHCD to deliver the services requested. We only collect, retain, and use personal information where we believe it is essential to administer our business and to provide products, services and other opportunities requested by our customers.

### **Restrictions on the disclosure of customer information**

We do not sell or rent our subscribers' information to any outside company or organization. We do not reveal specific information about subscribers or other personally identifiable data to unaffiliated third parties for their independent use, except if required to do so by the Virginia Freedom of Information Act or other law.

### **Protection of information via established security procedures**

We maintain security standards and procedures regarding unauthorized access to customer information to prevent unauthorized removal or alteration of data.

### **Web site security**

We maintain security standards and procedures regarding unauthorized access to ensure that this service remains available to all users, and to prevent unauthorized attempts to upload or change information, or otherwise cause damage. Information on individuals causing damage to the Web page will be traced and released to the appropriate legal bodies (such as the Virginia State Police) to investigate suspected or alleged criminal activity.

### **Public disclosure**

DHCD is subject to the requirements for administering information systems as established in the Government Data Collection and Dissemination Practices Act, Chapter 38 of Title 2.2 of the Code of Virginia. WebPages that appear after you click on a link may be controlled by a different agency or entity, whose practices are not under DHCD's control.

### **Freedom of Information Act (FOIA)**

For FOIA requests or inquires, please see our FOIA page.

### **Refund and Return Policy**

If you believe that you are due a refund of a DHCD product or fee, please give the event coordinator a call before the event. See your email receipt for the event coordinator contact information. You will need to give us:

- The name of the cardholder.
- The date of the transaction.
- Return the product (if applicable)

This policy applies to DHCD business conducted online and through the mail. It will be at the discretion of the event coordinator if any refund will be issued after the event date has pass.

If DHCD determines that you are indeed due a refund, a refund check will be issued and mailed to you, if you paid by check. If you paid by credit card, a chargeback will be made to the credit card used.

## Plug-ins

DHCD provides content in several formats that require plug-ins, or separate browser components, to properly view. All required plug-ins (except the non-trial version of WinZip) are free to use.

The Plug-ins used are:

- Microsoft Word documents (.doc) - Word Viewer
- Adobe Portable Document Format files (.pdf) - Adobe Acrobat Reader
- Microsoft Excel spreadsheets (.xls) - Excel Viewer
- Microsoft PowerPoint presentations (.ppt) - PowerPoint Viewer
- WinZip files (.zip) - WinZip
- Windows Media Videos (.wmv) - Windows Media Player

## Changes

DHCD reserves the right to change this policy and these practices and procedures at any time without prior notice.

Contact us

We welcome your comments. If you have any questions or concerns contact us at:

Virginia Department of Housing and Community Development

Main Street Centre

600 East Main Street, Suite 300

Richmond, VA 23219

or e-mail: [webmaster@dhcd.virginia.gov](mailto:webmaster@dhcd.virginia.gov).

Last updated July 2, 2012