



Conflict of Interest

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Michelle Brewster
Richel Calma

As a HUD approved Housing Counseling Agency the San Francisco Housing Development Corporation is required to fully disclose of any and all actual and potential conflicts of interest.

The San Francisco Housing Development Corporation prohibits the solicitation and acceptance of gifts or gratuities by officers, employees, contractors, volunteers, and agents for their personal benefit.

A conflict of interest would arise if the director, employee, officer, contractor volunteer or agent of a participating agency or the spouse child or business partner of any individual holding these positions of trust or any organization in which these persons serves as an employee (other than SFHDC), or with future employment, has a direct interest in the client by virtue of their role. Some examples include, as the client’s landlord, real estate agent, broker, creditor, mortgage broker, loan originator, insurance broker, and title officer.

- A. Violation of this code will be subject to disciplinary action which could include immediate termination.
- B. The San Francisco Housing Development Corporation is an official adopter of the National Industry Standards for Homeownership Education and Counseling, and each employee signs the Code of Ethics and Conduct upon hire. The code is also included in the San Francisco Housing Development Corporation Articles of Incorporation.
- C. This code is applicable to all the San Francisco Housing Development Corporation programs and transactions.

By signing below I understand that the San Francisco Housing Development Corporation shall not engage in activities that create a real or apparent conflict of interest.

Client

Client