

Privacy Policy for the United Homeowner Associations of Bloomfield Township, Inc.

Effective Date: June 1, 2025

The United Homeowner Associations of Bloomfield Township, Inc. (“UHOA,” “we,” “us,” or “our”) is committed to protecting the privacy of users (“you,” “your”) of our website, accessible at uhoa.org (the “Website”). This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit or interact with the Website. By using the Website, you agree to this Privacy Policy and our Terms and Conditions. If you do not agree, please do not use the Website. This policy applies to all users, including Full Members, Associate Members, non-members, and Bloomfield Township residents accessing non-protected content.

1. Information We Collect

We collect information to support UHOA’s mission of promoting vibrant neighborhoods and providing resources to member associations. The types of information we may collect include:

- **Personal Information:**
 - Names, email addresses, physical addresses, and phone numbers of member association representatives or alternates, provided during membership applications, event registrations, or inquiries.
 - Contact details for non-members or Bloomfield Township residents submitting inquiries or signing up for public events.
 - Payment information (e.g., credit card details) for dues or event fees, processed securely via third-party providers (e.g., Stripe, PayPal).
- **Non-Personal Information:**
 - Usage data, such as IP addresses, browser types, device information, pages visited, and time spent on the Website, collected via cookies or analytics tools (e.g., Google Analytics).
 - Aggregated data for statistical purposes (e.g., event attendance trends).
- **Member-Submitted Content:** Information provided for the member directory (e.g., representative roles), discussion forums, or digital library access, limited to authorized members.
- **Voluntary Information:** Feedback, survey responses, or communications sent to UHOA (e.g., via info@uhoa.org)

2. How We Collect Information

We collect information through:

- **Direct Input:** When you submit forms (e.g., membership applications, event RSVPs), create accounts, or contact us.

- **Automated Technologies:** Cookies, web beacons, and analytics tools track usage to improve Website functionality. You can manage cookie preferences via browser settings, though this may affect Website features.
- **Third Parties:** Payment processors or event platforms may provide transaction data. Non-members or residents may provide information via public forms or linked services (e.g., vendor websites for insurance discounts).
- **Member Interactions:** Representatives' details are collected during membership onboarding or updates to maintain accurate records.

3. How We Use Your Information

We use your information to:

- Manage membership, including processing dues, maintaining the member directory, and sending bulletin alerts or meeting notices.
- Facilitate events (e.g., seminars, round-table discussions) and provide access to member-only resources (e.g., digital library).
- Communicate with you about UHOA activities, community initiatives, or Website updates.
- Offer benefits, such as discounted Officer and Director Liability Insurance for Full Members.
- Improve the Website by analyzing usage data to enhance user experience and content.
- Comply with legal obligations, such as record-keeping for non-profit governance or tax purposes.
- Respond to inquiries from members, non-members, or Bloomfield Township residents accessing public content.

4. How We Share Your Information

We do not sell or rent your personal information. We may share information as follows:

- **With Member Associations:** Contact details of representatives are shared within the member directory, accessible only to authorized Full and Associate Members.
- **Service Providers:** Third-party vendors (e.g., payment processors, email platforms, analytics tools) process data on our behalf, bound by confidentiality agreements. Examples include Stripe for dues payments or Google Analytics for usage insights.
- **Legal Compliance:** We may disclose information if required by law, court order, or government request (e.g., IRS audits for non-profit status).

- Community Partners: Limited information (e.g., event attendance lists) may be shared with local government or vendors (e.g., insurance providers) to coordinate UHOA initiatives, with your consent where required.
- Public Content: Non-personal, aggregated data (e.g., event statistics) may be shared publicly to promote UHOA's community impact.

5. Data Security

We implement reasonable measures to protect your information, including:

- Secure hosting (currently AWS, per your setup, with potential transition to Wix/Hostinger).
- Encryption for payment transactions and member-only content (e.g., digital library access).
- Access controls to restrict member-only areas to authorized users with login credentials. However, no system is completely secure. We cannot guarantee absolute protection against breaches, and you use the Website at your own risk. Report suspected unauthorized access to info@uhoa.org.

6. Your Choices and Rights

- Access and Updates: Members can review or update their contact information by contacting the Membership Coordinator at info@uhoa.org. Non-members can request access to submitted data.
- Opt-Out: You may unsubscribe from non-essential communications (e.g., event alerts) via links in emails, though members will receive mandatory notices (e.g., meeting notifications).
- Cookies: Adjust browser settings to disable cookies, noting this may limit Website functionality.
- Do Not Track: The Website does not respond to Do Not Track signals, but we minimize tracking where possible.
- Michigan Residents: You may have rights under Michigan law to access or correct your data. Contact us to exercise these rights.

7. Children's Privacy

The Website is not intended for children under 13. We do not knowingly collect personal information from children, in compliance with the Children's Online Privacy Protection Act (COPPA). If we learn such data was collected, we will delete it promptly. Contact us if you believe a child's data was submitted.

8. Third-Party Links

The Website may link to third-party sites (e.g., insurance vendors, payment processors) not controlled by UHOA. We are not responsible for their privacy practices. Review their policies before providing information.

9. Data Retention

We retain personal information as long as necessary for UHOA's operations, including:

- Member data (e.g., contact details) for the duration of membership and up to one year after termination, unless required longer for legal purposes.
- Non-member or resident data (e.g., inquiry forms) for up to one year, unless you request deletion.
- Usage data for up to two years to analyze Website performance. We securely delete or anonymize data when no longer needed, per non-profit record-keeping standards.

10. International Users

The Website is hosted in the United States (currently AWS, with GoDaddy domain, ns35/ns36.domaincontrol.com). If you access it from outside the U.S., your data will be processed in the U.S., subject to U.S. laws, which may differ from your jurisdiction's privacy regulations.

11. Changes to This Privacy Policy

We may update this Privacy Policy to reflect changes in our practices or legal requirements. Members will be notified at least 30 days prior via email or Website posting. Non-members and residents should check the Website for updates. Continued use after changes constitutes acceptance.

12. Contact Us

For questions, concerns, or to exercise your privacy rights, contact:

- Email: info@uhoa.org
- Mail: United Homeowner Associations of Bloomfield Township, Inc., P.O. Box 7212, Bloomfield Hills, MI 48304-7212