



Rental Counseling Intake

Date _____

Name _____ SS# _____

Current Address _____

Contact Phone Number _____ cell ___ home ___

Email address _____ Date of birth _____

Gender _____ Highest Education Level _____

Ethnicity: Hispanic ___ Non-Hispanic ___ Race _____

Is English your primary language? yes ___ no ___

If *no*, please identify your primary language _____

Employment:

employed ___ unemployed ___ retired ___ self-employed ___ disability ___

Marital Status:

Single ___ Married ___ Divorced ___ Widowed ___ Separated ___

Household Size:

#of children {0-17 yrs old} _____

#of adults {18+} _____

Total# in household _____

Gross Annual Household Income _____

A Non-Profit, Multi-State Licensed, Bonded, Consumer Education and Financial Counseling Agency

299 S SHORE RD, US RTE 9 S
MARMORA, NEW JERSEY 08223

14104 58TH STREET NORTH
CLEARWATER, FL 33760



APPROVED

PH: (888) 738-8233 (609) 390-9652

FX: (888) 738-8234 (609) 390-9653

E-MAIL: help@cc-bc.com

Partner's Name _____

SS# _____ Date of birth _____

Gender _____ Highest Education Level _____

Ethnicity: Hispanic _____ Non-Hispanic _____ Race _____

Is English your primary language? yes _____ no _____

If no, please identify your primary language _____

Employment:

employed ___ unemployed ___ retired ___ self-employed ___ disability ___

Privacy Policy

Consumer Credit and Budget Counseling doing business as National Foundation for Debt Management (NFDM) respects your privacy. We recognize the importance of protecting the privacy of personal identifying information that may be submitted to us for analysis and review. It is the policy of NFDM to ensure that all client information will be held in the strictest of confidence.

You may be asked for information in order to complete the requested housing counseling, or evaluation. Any and all information collected by us, either through our web site, via mail, fax or E-Mail, from the telephone, as a result of face-to-face counseling, or from any other source including a credit report (if you have authorized NFDM to obtain the report in connection with your counseling), will be kept strictly confidential. Such information will not be sold, reused, rented, loaned or otherwise disclosed. Such information will only be shared with the client's authorization. (See Attached Privacy Policy)

Personal information collected is stored in secure operating environments that are not accessible to the public. Such is the case of credit card and bank account numbers and any other identifying information. Any information you give us will be treated with the utmost care, and will not be used in any ways that you have-not consented to in writing or verbally. NFDM is committed to data security.

Client Rights:

We pledge that our clients have the right:

- To prompt counseling services for homeownership and/or managing money, based upon their financial situation
- To treatment with dignity and respect
- To be actively involved in a comprehensive assessment of their financial situation, including an appropriate action plan
- To express dissatisfaction through a Complaint Resolution Process
- To discontinue their relationship with NFDM at any time
- To ask questions and have their concerns addressed

Complaint Resolution Process:

We are committed to providing you with high quality professional services. However, if you are not satisfied with the services provided, or if you wish to file a complaint, we ask that you follow these guidelines:

Step 1. Try to resolve the issue with the staff member involved, giving him or her specific information about your complaint.

Step 2. If "Step 1." is not possible, or the issue is not resolved to your satisfaction, write or call Judy

Sorensen (at 14104 58th St N, Clearwater FL 33760 (888)738-5153)

Step 3. NFDM may request a meeting with you (phone or face-to-face) or seek more information from the staff person. In any event, NFDM will respond with 15 days.

Step 4. If your issue is still unresolved, you may appeal in writing directly to the President or Executive Director, at the address above. After additional fact finding, you will receive a concluding decision within 15 days.

Conflict of Interest:

A "conflict of interest" is a situation where a choice must be made between one's individual personal interest (financial or otherwise) and the best interest of the client, NFDM, Laws, Grants, Contracts, Regulations, Policies, and Procedures. NFDM adheres to a high standard of ethical conduct in governance and operations. It is Company policy that members of the company Board of Trustees, company personnel, and/or consultants will not have or give the appearance of conflicts of interest, and they will not use their relationship with NFDM for personal gain. Trustees, personnel and paid consultants are prohibited from having direct or in.direct financial interest in the assets, leases, business transactions, or professional services of the organization and they take unfair advantage of any professional relationship or exploit others to further their personal, religious, political, or business interests.

A Non-Profit, Multi-State Licensed, Bonded, Consumer Education and Financial Counseling Agency

299 S SHORE RD, US RTE 9 S
MARMORA, NEW JERSEY 08223

14104 58TH STREET NORTH
CLEARWATER, FL 33760



PH: (888) 738-8233 (609) 390-9652

Fx: (888) 738-8234 (609) 390-9653

E-MAIL: help@cc-bc.com

Any potential conflicts of interest (such as a counseling agency providing low-cost loans), will be disclosed to clients in a written disclosure document. They will inform clients when a real or potential conflict of interest arises and take all necessary steps to resolve the issue in a manner that makes the clients' interests primary and protects clients' interests. In some cases, protecting clients' interests may require termination of the professional relationship with proper referral of the client.

To his end, clients are not required to purchase any products or use other services or products offered by Consumer Credit and Budget Counseling, Inc. or any of its associates or partners and can accept or reject any recommended client responsibilities or actions and the right to accept or reject any referrals offered by Consumer Credit and Budget Counseling.

Other Policies:

Consumer Credit and Budget Counseling does not practice, condone, facilitate, or collaborate with any form of discrimination on the basis of race, ethnicity, national origin, sex, sexual orientation, age, marital status, political belief, religion, or mental or physical disability.

Consumer Credit and Budget Counseling will not participate in, condone, or be associated with dishonesty, fraud, or deception.

Consumer Credit and Budget Counseling offers a number of services to our clients, however, you are not obligated to receive, purchase or utilize any these other services offered by CCBC, or its exclusive partners, in order to receive housing counseling services.

Housing Counseling Services:

1. Pre-Purchase Counseling and education
2. Online Pre-Purchase Homebuyer Education
3. Mortgage Delinquency/Default Counseling
4. Reverse Mortgage Counseling
5. Rental Housing Counseling
6. Homeless Counseling

Financial and Budget Counseling Services

1. Credit Counseling
2. Budget Counseling

I acknowledge that I have received, reviewed, and understand, NFDM's Disclosures for Housing Services.

Client's Signature _____ Date _____

Client's Signature _____ Date _____



**CONSUMER
CREDIT & BUDGET
COUNSELING**
www.cc-bc.com



**NATIONAL FOUNDATION
FOR DEBT MANAGEMENT**

Credit Report Authorization and Release

Authorization is hereby granted to Consumer Credit and Budget Counseling to obtain a credit report through a credit reporting agency. My signature below either "wet" or electronic authorizes the credit reporting agency to obtain information regarding my employment, savings account, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, ect.). Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above mentioned information.

Applicants' hereby request a copy of the credit report obtained with any possible derogatory information, and holds Consumer Credit the Budget Counseling and any credit reporting organization harmless in conjunction with this request. Any reproduction of this credit report authorization and release make by reliable means (for example, photocopy or facsimile) is considered original.

Name _____ SS# _____

Partner's Name _____ SS# _____

Current Address _____

City _____ State _____ Zip _____

Previous address if less than 5 years:

Previous Address _____

City _____ State _____ Zip _____

Client's Signature _____ Date _____

Partner's Signature _____ Date _____

A Non-Profit, Multi-State Licensed, Bonded, Consumer Education and Financial Counseling Agency

299 S SHORE RD, US RTE 9 S
MARMORA, NEW JERSEY 08223

14104 58TH STREET NORTH
CLEARWATER, FL 33760



PH: (888) 738-8233 (609) 390-9652

Fx: (888) 738-8234 (609) 390-9653

E-MAIL: help@cc-bc.com

Rental Counseling Authorization - NJ HMFA & HUD

1. I understand that Consumer Credit and Budget Counseling d/b/a National Foundation for Debt Management (CCBC-NFDM) provides Rental Counseling and Coaching after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that CCBC-NFDM receives funds through the New Jersey Housing Finance and Mortgage Agency (NJHMFA) program and, as such, is required to share some of my personal information with NJHMFA program administrators or their agents for purposes of program monitoring, compliance and evaluation.
3. I understand that NFDM receives funds through the Department of Housing and Urban Development (HUD) and, as such, is required to share some of my personal information with HUD program administrators or their agents for purposes of program monitoring, compliance and evaluation.
4. I give permission for NJHMFA program administrators, HUD program administrators and/or their agents to follow-up with me between now and September 30, 2023 for the purposes of program evaluation.
5. I acknowledge that I have received a copy of CCBC-NFDM Privacy Policy.
6. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
7. A counselor may answer questions and provide information, but not give legal advice. If want legal advice, I will be referred for appropriate assistance.
8. I understand that CCBC-NFDM provides information and education on numerous loan products and housing programs and I further understand that the Rental housing counseling I receive from CCBC-NFDM in no way obligates me to choose any of these particular loan products or housing programs.

Client's signature _____ Date _____

Client's signature _____ Date _____

FACTS

WHAT DOES Consumer Credit and Budget Counseling, Inc. ("CC&BC") dba National Foundation for Debt Management ("NFDm") DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Bank Account numbers
- Budget and Income information as well as Credit Report data
- Credit Card balances and Credit Card account numbers.

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share client's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons CC&BC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

For our everyday business purposes-

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

For our marketing purposes-

to offer our products and services to you

For joint marketing with other financial companies

For our affiliates' everyday business purposes-

information about your transactions and experiences

For our affiliates' everyday business purposes-

information about your creditworthiness

For non-affiliates to market to you

	Does CC&BC share?	Can you limit this sharing?
For our everyday business purposes-	Yes	No
For our marketing purposes-	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-	Yes	No
For our affiliates' everyday business purposes-	Yes	No
For non-affiliates to market to you	No	Yes

Questions?

Call 888-738-8233 or go to www.nfdm.org

Who we are

Who is providing this notice?

Consumer Credit and Budget Counseling Inc. ("CC&BC") dba National Foundation for Debt Management ("NFDMA")

What we do

How does CC&BC protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does CC&BC collect my personal information?

We collect your personal information, for example, when you

- Enroll in our programs or during a counseling session
- Enroll in our classes or during an education program
- Seek our advice on options to handle your debt situation.

Housing Counseling including Foreclosure Counseling, Bankruptcy Counseling and Education, Budget and Credit Counseling

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

-

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

-

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

-

Other important information