



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



**NATIONAL FOUNDATION
FOR DEBT MANAGEMENT**

Rental Counseling Intake with Disclosures

Date _____

Name _____ SS# _____ Date of Birth _____

Current Address _____ State _____ Zip _____

Last address (if less than 5 years) _____ State _____ Zip _____

Contact Phone Number _____ cell ___ home ___ Email address _____

Gender _____ Highest Education Level _____

Ethnicity: Hispanic ___ Non-Hispanic ___ Race _____

Is English your primary language? yes ___ no ___ If *no*, 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 _____

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*, 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

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



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

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

E-MAIL: help@cc-bc.com

14104 58TH STREET NORTH
CLEARWATER, FL 33760

APPROVED

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.

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 authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc). 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 and Budget Counseling and any credit reporting organization harmless in conjunction with this request. Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

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.

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

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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 I 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.

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

Client's signature _____ **Date** _____

Client's signature _____ **Date** _____

COVID 19 Rental Housing Counseling Action Plan #1

Prepare for Counseling:

- Complete Intake Form
- Complete Budget Form
- Complete Third Party Authorization (if necessary)

All COVID 19 Renters should: (you must do this immediately)

- Call your Landlord – Tell them that you will not able to pay
- Call all of your Creditors – Each may offer suspension of payment
- Call all of your utility Providers - Each may offer suspension of payment

Prepare for the possibility of having to relocate

- Improve Credit – Follow individualized Credit Action Plan
- Relocation Assistance is available

Prepare for the possibility of having to make up the missed rent

- Save funds from Stimulus check
- Save funds from Enhanced (+\$600) Unemployment Check
- Landlord Diversion/Eviction is available

Prepare for the possibility of Getting Rental Assistance (this is a possibility as NJ has a Declared Disaster)

- Check www.cc-bc.com for latest updates
- Listen to the local news for updates

Counselor: _____ Date: _____

Renter: _____ Date: _____

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