



Dear Renter,

Thank you for contacting Hudson County Housing Resource Center (HRC) for rental housing counseling. Housing counseling consists of one-on-one sessions to help you with the following:

Finding a unit

- Determine affordable rent.
- Find an affordable unit.
- Find rental assistance for market rate rents.
- Be alert for violations of fair housing laws.
- Be alert for scams.

Signing a Lease

- Understand the lease.
- Understand lead-based paint disclosure.
- Security Deposit.

Being a Renter

- Know tenant responsibilities.
- Know tenant rights.
- Discuss rental insurance.
- Maintain the rental unit.

Planning for a stable future

- Develop a long-term financial plan.
- Access available resources.

It is important to note that housing counseling is not legal advice, and it does not place you into an affordable housing unit nor issue you a housing voucher.

Depending on the situation, housing counseling may also include landlord/tenant mediation, landlord grievances and Fair Housing Laws. If you are eligible for rental assistance or require additional services, you will be provided with housing and non-housing available resources.

To assist you, please be sure to complete and submit the following forms included in this packet:

- Housing Counseling Forms
- Monthly Household Spending Plan
- Housing Counseling Disclosure Form
- Housing Counseling Agreement
- Privacy Policy

You may submit your complete packet by

- Email to info@hudsonhrc.org
- Fax to 201-795-1091
- Mail to 830 Bergen Ave., Suite 1A, Jersey City, NJ 07306

If we do not receive the completed forms, we will not be able to schedule you for an in-person, virtual or telephone appointment with a housing counselor.

If you have any questions related to the forms and how to get started with housing counseling, please call 201-795-5615 ext. 205 or send an email to info@hudsonhrc.org with Housing Counseling in the subject line.

FOR INTERNAL USE

Date Received: _____ Case #: _____ Counselor Name: _____

Please print clearly and complete the required information as accurate as possible.

CLIENT 1	CLIENT 2
<p>Name: _____</p> <p>Phone: _____</p> <p>Email: _____</p> <p>Address: _____</p> <p>City/ST/Zip: _____</p> <p>Date of Birth: _____ (MM/DD/YY)</p> <p>Gender (please select): <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other</p> <p>Race (please select): <input type="checkbox"/> White/Caucasian <input type="checkbox"/> Black/African American <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Other Multiple Race</p> <p>Ethnicity (please select): Hispanic <input type="checkbox"/> Yes <input type="checkbox"/> No <i>You should select both a "Race" category and a "yes" or "no" for Hispanic origin.</i></p> <p>Marital Status (please select): <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed</p> <p>Education (please select): <input type="checkbox"/> Below High School <input type="checkbox"/> High School Diploma/GED <input type="checkbox"/> Two-Year College <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> Other Certificate</p> <p>Handicapped (please select)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>U.S. Veteran (please select)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>English Proficiency: <input type="checkbox"/> Limited English <input type="checkbox"/> Not Limited</p>	<p>Name: _____</p> <p>Phone: _____</p> <p>Email: _____</p> <p>Address: _____</p> <p>City/ST/Zip: _____</p> <p>Date of Birth: _____ (MM/DD/YY)</p> <p>Gender (please select): <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other</p> <p>Race (please select): <input type="checkbox"/> White/Caucasian <input type="checkbox"/> Black/African American <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Other Multiple Race</p> <p>Ethnicity (please select): Hispanic <input type="checkbox"/> Yes <input type="checkbox"/> No <i>You should select both a "Race" category and a "yes" or "no" for Hispanic origin.</i></p> <p>Marital Status (please select): <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed</p> <p>Education (please select): <input type="checkbox"/> Below High School <input type="checkbox"/> High School Diploma/GED <input type="checkbox"/> Two-Year College <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> Other Certificate</p> <p>Handicapped (please select)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>U.S. Veteran (please select)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>English Proficiency: <input type="checkbox"/> Limited English <input type="checkbox"/> Not Limited</p>

HOUSEHOLD INFORMATION

Current Housing Arrangement (please select):

- Rent Homeless Living with friend/family and not paying rent

Household Type (please select the most accurate):

- Single Adult Female headed, single parent Male headed, single parent Married with dependents
 Married without dependents Two or more unrelated adults Other, explain: _____

Annual Family/Household Income: \$ _____

Family/Household Size: _____ **How many dependents?** _____ **How many adults?** _____

Referred to by (please select all that apply):

- Walk-in Local Agency HUD Website Social Media Friend Other: _____

Please print clearly.

INCOME TYPE	CLIENT 1 MONTHLY AMOUNT	CLIENT 2 MONTHLY AMOUNT
Employment I		
Employment II		
Self-Employment		
Social Security Benefits		
Retirement Pension		
Alimony/Child Support		
Public Assistance		
Other:		

CLIENT 1: Employment Status: Employed Not Employed

CLIENT 2: Employment Status: Employed Not Employed

MONTHLY HOUSEHOLD SPENDING PLAN (BUDGET)

A budget is a spending plan that includes everything you will spend and stay within your income. There are many reasons to have a budget. A budget can help you build financial independence, and set you on the right path to achieve your financial goals, spend within your means, save for retirement or build an emergency funds, and help you analyze your spending habits.

Name:
Address:
Phone#/Email:

Monthly Income	Employment I	
	Employment II	
	Social Security	
	Retirement Pension	
	Alimony/Child Support	
	Public Assistance	
	Other	
	TOTAL INCOME:	

TOTAL HOUSEHOLD INCOME:	
TOTAL HOUSEHOLD EXPENSES:	
SURPLUS (DEFICIT):	

Client 1 – Signature

Client 2 - Signature

Housing Counselor

Monthly Expenses	Auto Insurance	
	Auto Loan Payment	
	Auto Repairs/Maintenance	
	Gasoline	
	Cable TV/Internet	
	Cell Phone/Landline	
	Child Care	
	Clothing	
	Credit Card Min Payment	
	Credit Collections	
	Dining	
	Food and Groceries	
	Housing Payment	
	Loans	
	Medical Bills	
	Public Transportation	
	Savings/Emergency Fund	
	Utilities: Gas/Electric	
	Water/Sewer	
	Miscellaneous	
TOTAL EXPENSES:		

Disclosure to Client for HUD Housing Counseling Services

Services Offered:

Our agency is a HUD-approved housing counseling agency providing rental housing counseling.

Rental counseling – Rental counseling is one-on-one counseling provided by a HUD-Certified Housing Counselor. The counselor will educate, provide necessary information for community programs, help tenants understand their rights and responsibilities as renters, particularly on matters relating to residential lease agreements, security deposits, annual rent increases, repairs, illegal entry and evictions.

The organization also developed and manages a rental property. HCHRC has developed a multifamily residential community for low to moderate low income families in West New York, NJ. Additionally, HCHRC is a grantee for the City of Jersey, Tenant Based Rental Assistance (voucher), program which provides rental assistance to persons who are disabled and low-income.

Relationships with Industry Partners: Our agency has financial or exclusive relationships, or both, with specific industry partners, including Bank of America, BCB Bank, U.S. Department of Housing and Urban Development (HUD), NJ Homeless Management Information System (HMIS), City of Jersey City Division of Community Development, County of Hudson Division of Community Development, and New Jersey Department of Community Affairs.

No Client Obligation: There is no obligation to receive, purchase, or use any product or service offered by this agency or any services of its industry partners or other party in exchange for your receiving HUD housing counseling services.

Alternatives: As a condition of our services, and in alignment with meeting our counseling goals, and in compliance with HUD’s Housing Counseling Program requirements, we may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

I have read and received a copy of this disclosure.

Client Signature: _____

Date: _____

This disclosure was conveyed verbally via a virtual/telephonic session.

Counselor Signature: _____

Date: _____

Housing Counseling Agreement

- I understand that Hudson County Housing Resource Center (HCHRC) is a HUD approved, nonprofit housing counseling agency.
- I understand that the Housing Counseling Program, is a division of the Hudson County Housing Resource Center (HCHRC), which provides free and confidential rental housing counseling services.
- I understand that I will receive a written Client Action Plan consisting of housing goals and recommendations.
- I understand that I may be referred to 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.
- I understand that a HUD Certified Housing Counselor may answer questions and provide information about rental housing, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
- I understand that in the event that I am dissatisfied, I can request a copy of the Complaint Resolution Process, a copy of which is available upon request.
- I understand that HCHRC provides information and education on rental counseling, and I further understand that the housing counseling I receive from HCHRC in no way obligates me to follow any of their recommendation.
- I acknowledge that I have received a copy of the Privacy Policy.

Client Signature

Date

HUD Certified Housing Counselor

Date

Privacy Policy

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

Hudson County Housing Resource Center (HCHRC) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publically available information, such as your demographic data such as your race and ethnicity.
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts.

What personal information does Hudson County Housing Resource Center collect about you?

We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally.
- Information about your transactions with us, our affiliates, or others.

What categories of information do we disclose and to whom?

We may disclose the following personal information to Federal, State, and nonprofit partners for program review, monitoring, auditing, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, contact number or email address, assets, expenses and income.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.
- We may also disclose personal information about you to third parties as permitted by law.

How is your personal information secured?

We restrict access to your nonpublic personal information to HCHRC employees who need to know information in order to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

Client Signature

HUD Certified Housing Counselor