

Client Intake Form

Date: _____

Client Name: _____

Date of Birth: _____

Reason for visit: _____

How were you referred to us? _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Primary Phone: _____ Email Address: _____

Demographics *(Please complete for statistical purposes only)*

Total Number of People in Household: _____

Total Annual Household Income: (Gross)	\$0-\$10,000 <input type="checkbox"/>	\$10,000-\$20,000 <input type="checkbox"/>	\$20,000-\$30,000 <input type="checkbox"/>	\$30,000-\$40,000 <input type="checkbox"/>	\$40,000-\$50,000 <input type="checkbox"/>	\$50,000-\$60,000 <input type="checkbox"/>	\$60,000-\$70,000 <input type="checkbox"/>	\$70,000-\$80,000 <input type="checkbox"/>
--	---------------------------------------	--	--	--	--	--	--	--

Marital Status: Single Married

Gender: Male Female

Race: African-American Asian Caucasian Hispanic
 Native American Other

Military Status: Active Duty Retired Veteran Non-applicable

Employment Status: Employed Unemployed Retired Receiving Disability

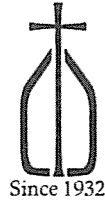
Emergency Contact Information

Primary Emergency Contact Name: _____

Phone Number: _____ Relationship to Client: _____

FINANCIAL & HOUSING COUNSELING DEPARTMENT

Additional Intake



Client Name: _____ Date: _____

Date of Birth: _____ SSN: _____

Client Demographics *(Please complete for statistical purposes only)*

Employer: _____

English Proficiency: Fluent Limited Chose Not to Respond

Education(Highest grade Completed):

Primary JR High High School/GED JR College

BA/BS Degree Graduate Level Chose Not to Respond

Spouse/Co-Applicant Demographics *(Please leave blank if not applicable)*

Name: _____ Date of Birth: _____

SSN: _____ Employer: _____

Gender: Male Female Relationship to Client: _____

Race: Black or A/A Asian White Hispanic

Native American Other Chose Not to Respond

Military Status: Active Retired Veteran Chose Not to Respond

Housing Information

Housing Location: Rural Area Not in Rural Area Chose Not to Respond

Owner Renter Housing Choice Voucher Client Yes No

Are you current in your payments? Yes No

For Mortgage Delinquency Only:

How long have you resided in your home? _____ How many months behind are you? _____

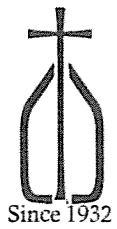
Mortgage Company: _____ Loan Number: _____

Type of Loan:

Conventional FHA VA VHDA Owner Financed

Are you involved in any type of Bankruptcy protection at this time? Yes No

Statement Regarding Handling Dangerous/Inappropriate Behaviors



Catholic Charities of Eastern Virginia does not utilize any practice involving point systems, level systems, time outs, or manual restraints. We do not provide any direct client service which necessitates the need for such practices. We do not operate any residential services, nor do we operate a therapeutic foster care program. Our clients are only seen on an outpatient basis, or as participants in classes. In the event that any client exhibits out of control behavior, our approach is to attempt to verbally calm the client, in a non-threatening manner, and to promote the safety and dignity of both client and staff members. When a client demonstrates an inability or unwillingness to control his/her behavior, we call the local police. It is our policy that no staff member is to physically engage any client in an attempt to control that client's behavior, nor are they allowed to use any restrictive behavior.

In the event an employee, student intern or volunteer encounters a client who presents inappropriate or dangerous behavior, the following guidelines are to be used:

- No clients shall be subjected to physical or verbal abuse.
- Inappropriate behavior should be responded to by ignoring the behavior in such a manner as not to endanger the safety of the client or worker. Appropriate behavior should be reinforced with positive responses.
- In the event the client is threatening to harm others or themselves, the police will be notified, and notification to the person being threatened if that person is not aware of the threat. Workers are not expected to place themselves in jeopardy. Workers should use prudence in withdrawing from the situation.

By signing below, I acknowledge that I have read the above statement and understand the Dangerous and Inappropriate Behavior Policy of Catholic Charities of Eastern Virginia. I also acknowledge that I have read, understand, and received a copy of the Financial and Housing Counseling Client Disclosures authorizing my consent for grant reporting, monitoring and compliance between CCEVA and funders.

(Client Signature)

(Date)

(Second Account holder signature if applicable)

(Date)

Financial & Housing Counseling Client Disclosures



About Us and Program Purpose

Catholic Charities of Eastern Virginia (CCEVA) is a nonprofit, HUD-approved comprehensive housing counseling agency, and provide the following services for free:

One-on-one housing counseling services: The goal of these services is to help clients take the necessary steps toward financial stability and attain housing goals they have set for themselves.

Financial Management/Budget Counseling: Our housing counselors work with clients to develop a budget/spending plan to understand their current financial situation, set goals with clients to ensure housing remains stable, and how to establish or increase savings and emergency funds. Counselors can review credit history information, educate clients so they can understand strategies to reduce debt; establish or re-establish credit; how to dispute errors on client's credit report; so that the client is able to achieve their goals.

Homeless Assistance: Work with homeless clients who are either ready or getting ready to move into permanent housing. We do a fiscal analysis to determine affordability, assess barriers, and set goals prior to move-in and work with the client to ensure goals are attainable and being met and that they are ready to remain stably housed. We refer clients to programs that may be able to assist with move-in costs, and continue to work with clients long-term to ensure stability once they do move in. **We are not able to find housing for clients** but can give referrals to agencies that help with this.

Rental Counseling: Assisting clients that are rent burdened or may be facing eviction. The topics covered include helping clients identify an affordable unit, rights and responsibilities of a tenant, counseling on household budgeting and goal setting. Fiscal management information to renters on tenant rights and fair housing issues, counseling on good rental practices, and connecting clients with community resources and fair housing tenants' rights and responsibilities.

Pre-Purchase/Homebuying: Clients receive comprehensive counseling, which covers the entire homebuying process from beginning to end. Counselors assist their clients with creating a sustainable budget/spending plan for their current household situation, and a clear action plan is developed to achieve the overall goal of homeownership. Clients also receive important material on home inspection, pre-foreclosure, and any other homeownership topics relevant to successfully maintaining a home.

Non-Delinquency Post-Purchase: Clients receive important material on how to properly maintain a home, refinance a home, and what to do in the event they fall behind in their payments. Clients are assessed for individual needs and are assisted with the tools and services to successfully maintain a home and prepare a new budget to capture spending changes now that they are homeowners.

Resolving or preventing mortgage delinquency or default counseling: Our housing counselors will assist homeowners by: Listening to the client's housing goals and how they want to proceed, reviewing the homeowner's financial situation by building a budget/spending plan for current household situation, reviewing mortgage information and evaluating which loss mitigation options may be available. Helping the homeowner prepare a loss mitigation application to their mortgage servicer, providing tips to avoid potential foreclosure scams.

Disaster Preparedness Counseling: Includes disaster preparedness education and housing counseling that occur before a disaster. It can be a group education or one-on-one counseling, or both. The education and housing counseling provides clients with the tools and information necessary to prepare and implement a home and family emergency preparedness plan. A plan could include family information, communication plan, important papers, financial information, and an emergency kit.

Disaster Recovery Case Management: CCEVA will meet with clients in person, over the phone, or via zoom. Counselor will assess housing, financial, and other issues caused by the disaster, discuss the best resources for assistance, connect clients with local resources that can provide additional assistance and support, help communicate with lenders, insurance companies, and government agencies, help with necessary paperwork and applications that may be needed as well as helping with appeals, and will continue to follow up with client throughout the recovery process.

Group education workshops: The goal of these classes is to help families take the necessary steps toward financial stability and attain housing goals they have set for themselves.

Financial, Budgeting, and Credit Workshops: Participants learn about budgeting, budgeting in times of financial crisis, how to adjust budgets to ensure there are funds to put towards savings, preparing for the unexpected so housing remains secure, and how to reach future housing goals. Financial planning on how to prepare for the future. The importance of good credit, how to understand credit reports, how to improve credit, how to handle incorrect information on a credit report, how credit affects loan options and goals.

Predatory Lending (loan scam or other fraud prevention): workshop to learn how you can protect yourself and your home from predatory lenders, preventing identity theft, recognizing scams, and what to do if fall victim to these crimes.

Rental and Fair Housing: workshops on tenant rights, responsibilities, and resources as they relate to leasing, maintenance, landlord-tenant law, and evictions.

Fair Housing, Pre-Purchase/Homebuyer education: Educate participants to prepare for a successful home buying experience.

Non-delinquency post-purchase: Help to maintain housing and sustainability.

Resolving or preventing delinquency: Educate clients on foreclosure mitigation and avoidance options.

Disaster preparation workshops: Educate clients on how to prepare for a disaster, help clients create a disaster plan, what documents should be close at hand, what to be aware of during a disaster, how to stay safe and remain safe once the disaster passes, how to avoid scammers, and how to get help for recovery. This class will talk about the importance of insurance, proof of home ownership, and knowing your rights as a renter.

We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. When accessing our services, if you need assistance due to language barriers, mobility impairments, visual or hearing impairments, or other disabilities, please let us know so we can provide necessary accommodations.

Agency Conduct

No employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships

CCEVA has financial affiliation with HUD, NeighborWorks America, Virginia Housing, CCUSA, the United Way, and various foundations and lenders. We receive funding from a variety of sources including contributions, federal, state, and private grants, program fees, and fair share payments. As a housing counseling program participant, you are not obligated to use the products and services of CCEVA or our industry partners.

Privacy Disclosure Information

CCEVA is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. Your concerns are highly personal in nature and all information shared both orally and in writing will be managed within legal and ethical considerations. Your "non-public personal information" such as debts, income, living expenses and financial circumstances, will be provided to others only with your verbal or written consent or when our staff has been served by a valid subpoena. We may use anonymous aggregated case file information for the purpose of evaluating services, gathering valuable research information, or designing future programs. Only authorized staff have access to confidential information within their department (or respective to their particular job assignments within that department). All staff access and use only the minimum amount of information necessary to accomplish their job duties. Extreme care is taken to ensure all clients' right to privacy and confidentiality. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information. All case notes and client files are maintained in an onsite locked facility for 3 years from the date the case file is closed.

Fee Disclosures

CCEVA offers a wide range of services. Clients are not obligated to receive, purchase, or utilize any other services offered by CCEVA in order to receive services from the Financial and Housing Counseling Department.

Budget, Credit, and Financial Counseling is offered at **NO** cost.

Home Purchase Counseling is offered at **NO** cost.

Foreclosure Prevention Counseling is offered at **NO** cost.

Educational materials and workshops are offered at **NO** cost.

Credit Report Fees – The following fees apply when obtaining a client's credit report and score.

- \$13.60 individual or \$27.20 joint for one credit bureau
- \$23.60 individual or \$47.20 joint for two credit bureaus (Equifax, Experian)
- \$33.50 individual or \$67.00 joint for three credit bureaus (Equifax, Experian, TransUnion)

Payable by cash, money order, cashier's check or credit card.

Financial Assistance Program Disclosures

- CCEVA makes no promise of financial assistance and a completed application for assistance does not guarantee any funding. A funding committee will review all applications and have final approving authority. Applications are processed on a first-come, first-served basis. Funding sources vary and may be limited.
- Payment is made directly to the landlord, mortgagee, utility company, or creditor, never to the applicant.
- The applicant must reside in the property as their primary residence; bills must be in the applicant's name.
- The approved payment (combined with contributions from the applicant and other organizations providing financial assistance) must cure the delinquency.
- The cause of the delinquency must be temporary and beyond the applicant's control. The applicant must have the ability to maintain self-sufficiency after assistance is awarded.
- Applicants receiving financial assistance must wait 18 months before being eligible to reapply.

Alternative Services, Programs, and Products & Client Freedom of Choice

You are not obligated to participate in Catholic Charities of Eastern Virginia programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including Virginia Housing for first-time homebuyer education and housing counseling resources, the Center for Child and Family Services for credit counseling, United Way for financial assistance. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs. A list of referrals and community resources available to meet a variety of needs will be provided to you upon request.

Client Rights

We pledge that our clients have the right to the following:

- Prompt counseling services for managing money based on their financial situation.
- 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 our agency at any time.
- To ask questions and to have concerns addressed.
- To use only those services offered through our agency that they feel will serve their needs.

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 want to make a complaint, we ask that you follow these guidelines.

1. Try to resolve the issue with the staff member involved.
2. If Step One is not possible or the issue is not resolved to your satisfaction, write, or call the Program Director at 12829 Jefferson Avenue, Newport News, VA 23608, (757) 875-0060.
3. Agency may request a meeting with you (phone or face to face) or seek more information from a staff person. The agency will respond within 15 days.
4. If your issue is still unresolved, you may appeal in writing to the CEO, 1132 Pickett Road, Norfolk, VA 23502. You will receive a decision within 15 days.

Program and Service Information Disclosures

- I authorize CCEVA to share information specific to my financial situation to other agencies and funders as necessary for compliance, monitoring, and grant reporting requirements.
- I understand that CCEVA will provide a comprehensive credit and housing counseling interview and a written Action Plan with recommendations and referrals for handling my finances.
- I understand that CCEVA's role is to provide education and counseling on my housing options as they relate to my present financial situation: counselors are not authorized to provide legal advice.
- I agree to hold CCEVA, its employees, agents, and volunteers harmless from any claim, suit, action, or demand of my creditors, myself or any other person resulting from advice or counseling.
- I acknowledge that the information I have provided is accurate to the best of my knowledge.
- I authorize CCEVA to provide information gained from this transaction to others who are legally entitled to receive it.
- As a condition of Grant Funding, I authorize CCEVA to:
 - Submit client level information to HUD, VHDA, and the NeighborWorks Data Collection Systems for HUD, Virginia Housing, and Neighborworks (HSCP) grants,
 - Open files to be reviewed for program monitoring, compliance, and grant oversight,
 - Retrieve and review client credit information and records, including credit reports, two additional times between intake and 3 years following file closing, and to conduct follow-up with clients.

I have read and received a copy of this disclosure.

_____	_____	_____
Primary Printed Name	Signature	Date

_____	_____	_____
Co-App Printed Name	Signature	Date

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

_____	_____
Counselor Signature	Date



FINANCIAL & HOUSING COUNSELING DEPARTMENT

Authorization to Release and Obtain Information

I, _____, do hereby authorize Catholic Charities of Eastern Virginia's Representative, _____ to obtain and release information concerning my account with _____

Contact Information

Client Name: _____

Client address: _____ (Street Address) _____ (Apt)
_____ (City) _____ (State) _____ (Zip Code)

Phone Number: _____ Email: _____

Client Account #: _____

(Client Signature) (Date) (Second Account holder signature if applicable) Date

(Witness Signature) (Date)

This signed authorization is valid until _____
(Not to exceed 180 days from date of consent)

Catholic Charities of Eastern Virginia Financial & Housing Counseling Department

Chesapeake Office
3804 Poplar Hill Road,
Suite A
Chesapeake, VA 23321
Phone: (757) 484-0703
Fax: (757) 484-1096

Newport News Office
12829 Jefferson Avenue,
Suite 101
Newport News, VA 23608
Phone: (757) 875-0060
Fax: (757) 877-7883



CREDIT REPORT AUTHORIZATION FORM

By my signature below I, _____, authorize *Catholic Charities of Eastern Virginia* to obtain a copy of my Consumer Credit Report.

This authorization is valid for purposes of providing financial counseling and setting goals regarding debt repayment or any other lawful purpose covered under the Fair Credit Reporting Act (FCRA).

This authorization shall be valid in original or copy form.

Applicant's Name: _____

Social Security Number: _____ Date of Birth: _____

Provide Addresses for the Last 7 Years

Current Street Address: _____ City: _____

State: _____ Zip: _____ Start Date: _____

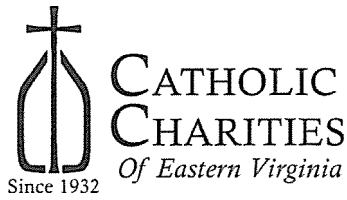
Prior Street Address: _____ City: _____

State: _____ Zip: _____ Start Date: _____ End Date: _____

Prior Street Address: _____ City: _____

State: _____ Zip: _____ Start Date: _____ End Date: _____

Signature: _____ Date: _____



Authorization to Obtain & Utilize Electronic Signatures

Catholic Charities of Eastern Virginia Financial & Housing Counseling Department utilizes an on-line platform as a method of collecting electronic signatures from clients obtaining services virtually who are unable to provide physical signatures for documents contained in the Housing Counseling Program's Intake Packet along with any documents associated with counseling processes. This includes all documents contained in the Intake Packet.

I/WE, do hereby certify that my electronic signature for Catholic Charities of Eastern Virginia's Housing Counseling Intake Packet and Counseling Documents, is the equivalent of a traditional handwritten signature.

Name: _____
Signature _____ Date _____

Name: _____
Signature _____ Date _____

For appointments held via zoom, I give permission to the HUD Certified Housing Counselor to sign my name to both the Action Plan and Spending Plan that is developed during our appointment to reflect my situation and goals. I understand that a copy of both will be placed in my file and will be emailed to me as well.

Name: _____
Signature _____ Date _____

Name: _____
Signature _____ Date _____