

RENTAL COUNSELING DOCUMENT CHECKLIST

- Below is a list of documents that your counselor will need in advance of your phone/virtual/in-person counseling appointment (you can drop it off, mail it or use another type of delivery service). We cannot print documents from emails.
- Please send everything that applies to you if it is not applicable, put N/A
- A key component of this counseling is to prepare a budget, as well as review your debt to income ratios. That's why so important to send the information below. A draft budget form is attached please fill in the plan column and the top income information.

1. Copy of at least one **credit report** from one of the 3 credit reporting agencies. These can be obtained at www.annualcreditreport.com or www.creditkarma.com. If coming for in-person counseling CJHRC can get your authorization and will do a soft pull tri-merge credit report which will also provide all three credit scores.
2. Copies of complete **Tax returns of recent 3 years**, both Federal (1040, not W-2 forms) and State. If you cannot locate your federal tax return, you can get a transcript online or calling to 1-800-908-9946. If you did not file a tax return for any of the required years, a notarized letter is required.
3. **Pay Stubs** for all household members (last 4 periods). If not working, copies of **unemployment compensation**.
4. Any other source of income: **Pension, Social Security, alimony, child support** (need copy of court decree), etc.
5. A **budget** must be completed prior to the counseling session (form attached)
6. Bank Statements (for the most previous 2 months checking and savings accounts)
7. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
8. Car Loan Statement (most recent) – if applicable
9. Car Insurance Statement (most recent)
10. Student loan statement – if applicable
11. Credit Card Statements (most recent)
12. Cell Phone Statement (most recent)
13. Medical Expense Statement (most recent not covered by insurance) – if applicable
14. School Tuition and/or Child Care Statement (most recent) – if applicable

Once you have all this information, please contact your CJHRC Housing Counselor at (908) 446-0036 or email CJHRC at 2cjhrc@gmail.com