

Homeownership Workshop Intake Form

CUSTOMER

Please Print Clearly

Name:

First MI Last

Address Number of years

City State Zip Code

Home: () - Cell: () - Email address:

Gender (please circle): Male Female

Social Security Number DOB:

Head of Household Yes No, if no, Household Role: Spouse/ Partner/ Child Dependent/ Adult Dependent/ Other

Foreign Born U.S. Born (if foreign born, where?)

Immigration Status: Citizen/ Permanent Resident Preferred Language: English Spanish Other

Race (please circle):

- 1. White 2. Black or African America
3. American Indian/Alaskan Native 4. Asian
5. Native Hawaiian/Other Pacific Islander 6. American Indian/Alaskan Native
7. Asian 8. Other

Hispanic (please check) Yes No Limited English Proficiency: Yes No

Family Composition/Household Income (please select one): Family Size Annual Income

Marital Status (please circle): 1. Single 2. Married 3. Divorced 4. Separated 5. Widowed

Handicapped? Yes No

Education (please circle one):

- 1. Below High 2. High School Diploma or equivalent
3. Two-Year College 4. Bachelors Degree
5. Masters Degree 6. Above Masters Degree

Current Housing Arrangement (please circle):

Section 8 Voucher Yes No if yes, location
Public Housing Yes No if yes location
No Subsidy / market Rent Rural Area: Yes No

Are you a first Time Buyer (you do not currently own a home and have not owned a home in the past three years)? Yes No

Are you ready to buy? Yes No Credit Score Referral Source:



The Housing Authority of the City of Perth Amboy

AUTHORIZATION FOR THE RELEASE OF INFORMATION AND RECORDS

I, _____, hereby authorize the Housing Authority of Perth Amboy to obtain information including but not limited to records, reports, and correspondence. This release is made knowingly and voluntarily and may be accepted upon replications, fax, or copy form of same.

My consent to release this information shall expire 180 days from the date of my signature indicated below.

Release of Information To Obtain From:

Print Name of Agency

I am aware and understand what is indicated on the release and I authorize use or disclosure for the Housing Authority of the City of Perth Amboy to request the following information to verify eligibility for services.

_____ Education, Training or Trade Schools
(transcripts, enrollment, attendance,
tuition fees)

_____ Employment and Retention
follow-up.

_____ Legal Status

_____ Credit Bureaus and Collection Entities

_____ Homeownership Parties
Banks, Realtor Attorney, Inspector
Title companies)

_____ Welfare

_____ Medical (Referrals from education or

_____ Housing Authorities

_____ HUD

_____ Other:

Housing Authority Representative:

Name: _____

Title: _____

Telephone: _____

Fax: _____

Housing Authority of the City of Perth Amboy
881 Amboy Avenue
PO Box 390
Perth Amboy, NJ 08862

Print Name

Signature

Date

Housing Authority of the City of Perth Amboy

881 AMBOY AVENUE, P.O. BOX 390, PERTH AMBOY, NJ 08862

TELEPHONE: (732) 826-3110

FAX: (732) 826-3111

EDNA DOROTHY CARTY-DANIEL, Chairperson
REVEREND GREGORY PABON, Vice-Chairman
MIGUEL A. AROCHO
SHIRLEY JONES
REVEREND H. WAYNE BRADY
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DAVID BENYOLA

DOUGLAS G. DZEMA, P.H.M.
Executive Director

EDWARD TESTINO
Counsel

Housing Counseling Program Disclosure

The Housing Authority of the City of Perth Amboy values your trust and is committed to the delivery of high quality services and to the responsible management, use and protection of personal information. This disclosure describes our policy and commitment to you, and your housing counseling agreement.

Who We Are

The Housing Authority of the City of Perth Amboy is a Public Housing Authority providing safe, secure, affordable section 8 and public housing to low and moderate income families within the City of Perth Amboy. As a HUD certified housing counseling agency we provide, **free** one-on-one comprehensive housing counseling services to low and moderate income families within Middlesex and Union County. In addition, the following services are available; financial literacy which includes, credit and budgeting counseling. Group homeownership education workshops that prepare potential homebuyers with the tools necessary to complete a mortgage application. Assist homebuyers to identifying a reputable real estate agent to identify affordable properties to purchase. Provides action plans for long term pre-purchase home buyers with credit issues to become credit worthy. Provide financial assistance and referrals to individuals who require down payment and closing cost assistance. Provide rental counseling for individual in jeopardy of losing their housing. Provide home improvement counseling and alternative funding. Provide default and delinquency counseling. Provide follow-up post purchase counseling for homebuyers, including resolving/preventing mortgage delinquency workshops. Provide mortgage scam and loan modification assistance. All of the services listed above are free with the exception of our first time home buying group workshop. A fee of \$30* per family is required unless the customer is experiencing financial difficulty. A fee waiver form is available upon request to the Program Director.

Housing Counseling Agreement

By participating in our program, you are agreeing to receive counseling, education, information and application assistance, including computations, assessments and procurement of service in connection with your pursuit of a home purchase, qualifying for a mortgage loan or other homebuyer assistance program, obtaining better loan terms with your current mortgage loan, or preventing a home foreclosure. While you are welcomed and encouraged to do so, you are in no way obligated to use any other product or service offered by this agency, its affiliates or partners. The Perth Amboy Housing Authority will provide information on alternative services, programs and products at your request. Client should consider a variety of resources and options and upon evaluation select the resources that best meet their need.

Financial support for the Perth Amboy Housing Authority Housing Counseling Program is provided by The Department of Housing and Urban Development (HUD), Perth Amboy Redevelopment Team for Neighborhood Enterprise and Revitalization (PARTNER), Jewish Renaissance Foundation (JRF), PNC Bank, Wells Fargo Housing Foundation, and New Jersey Community Capital (NJCC). Attendance at our homebuyer education programs or participation in one-on-one counseling does not obligate you to receive any other services offered by the Authority or its partners.

Customer's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

*customers experiencing financial difficulty or a hardship can complete a fee waiver form and submit to the Program Director for consideration

TEN IMPORTANT QUESTIONS TO ASK YOUR HOME INSPECTOR

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

CAUTION—Your Action is Required Soon

U.S. Department of Housing
and Urban Development
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538
(exp. 06/30/2021)

For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

(Signed) Homebuyer

Date

(Signed) Homebuyer

Date

Public reporting burden for this collection is estimated at an average of 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB Internet page at <http://www.fhitehouse.gov/library/omb/OMBINFO.html>. If you do not have access to the Internet, you can call 1-800-827-4000 to get information on where to send comments or suggestions about this form.



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