

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

www.perthamboyha.org

EDNA DOROTHY CARTY-DANIEL, Chairperson
DAVID BENYOLA, Vice-Chairman
MIGUEL A. AROCHO
SHIRLEY JONES
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FERNANDO A. GONZALEZ
GREGORY PABON

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

EDWARD TESTINO
Counsel

Dear Applicant:

Thank you for your interest in the Housing Authority of the City of Perth Amboy Housing Counseling Program. We are excited that you selected us to assist you with your housing counseling needs.

Our homeownership program is a community-based program for low and moderate income families seeking the opportunity to purchase a home. We are a HUD Certified Housing Counseling Agency with two certified housing counselors whose mission is to provide you with the information necessary to select the best partners in the home buying process and ultimately obtain the best financing possible and a home you can afford. The program provides the following services:

- 🏠 Provides credit, budgeting and homeownership workshops for program participants.
- 🏠 Prepares potential homebuyers with the tools necessary to complete a mortgage application.
- 🏠 Assist homebuyers in identifying a reputable real estate agent to identify affordable properties to purchase.
- 🏠 Provides action plans for long term clients with credit issues to become credit worthy.
- 🏠 Provides financial assistance and referrals to individuals who require down payment and closing cost assistance.
- 🏠 Provides and sponsors community meetings to inform low and moderate income families about our home buying program.
- 🏠 Provide home improvement counseling and alternative funding for individuals who already own a home.
- 🏠 Provide follow-up counseling for first time homebuyers.
- 🏠 Provide default and delinquency resolution counseling (crisis counseling)
- 🏠 Provide foreclosure prevention workshops

Group and one-on-one counseling is provided in English and Spanish at our office located at 881 Amboy Avenue, in Perth Amboy, NJ. Counseling sessions are free of charge. There is a minimal fee to obtain your credit reports with scores and for workshop materials.

Please complete the Customer Intake Form and mail to Eugenia E. Hill at the address listed above. Once reviewed a certified counselor will schedule and appointment to meet with you in person, via phone or via a virtual platform.

The Housing Authority of the City of Perth Amboy provides housing counseling services to all individuals. We do not discriminate based on disability, race, color, national origin, religion, sex, and familial status. We look forward to helping you accomplish your goals!

Sincerely,
Eugenia E. Hill, CHC
Homeownership Program Director



Housing Authority of the City of Perth Amboy, 881 Amboy Avenue, Perth Amboy, NJ 08861

Customer Intake Form

CUSTOMER

Please Print Clearly

Name: _____
First MI Last

Street _____

City _____ State _____ Zip Code _____ Number of years _____

Home: (____) _____ - _____ Work: (____) _____ - _____ Email: _____

Fax: (____) _____ - _____ Pager: (____) _____ - _____ Mobile/Cell (____) _____ - _____

Please contact me at home cell work email _____ / _____ / _____
Social Security Number Birth Date

Race (please circle):

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

Ethnicity (please select "yes" or "no" for Hispanic Origin. You should select both a "Race" category and a "yes" or "no" for Hispanic origin:)

Hispanic: Yes _____ No _____ Preferred Language _____ Spanish _____ English _____

Immigrant Status (please select one):

- 1. You are U.S. born and 1 or both of your parents are foreign born
- 2. You are U.S. born but 1 or both grandparents foreign born
- 3. You are foreign born _____ Citizen _____ Permanent Resident _____
- 4. You, your parents and grandparents are all U.S. born

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

Gender (please circle): Male _____ Female _____

Handicapped? Yes _____ No _____

Current Housing Arrangement (please circle):

- 1. Rent
- 2. Homeless
- 3. Homeowner with mortgage
- 4. Living with family member and not paying rent
- 5. Homeowner with mortgage paid off

I currently have a Section 8 Voucher I live in Public Housing I have no assistance

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

Household Type (please select the most accurate)?

1. Female headed single parent household 2. Male headed single parent household 3. Single adult
4. Two or more unrelated adults 5. Married with children 6. Married without children 7. Other

Family/Household Size: _____ How many dependents (other than those listed by any co-borrower)? _____

What ages are they? _____

Are there non-dependents who will be living in the home? Yes No If yes, list below:

Relationship Age Relationship Age

Annual Family or Household Income: \$ _____

Education (please circle one):

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

Referred to by (please circle all that apply):

Print Advertisement Bank Government TV Realtor
Staff/Board member Walk-In Friend Radio Newspaper Article

If you were referred by a bank, which one? _____

If referred by another source not listed above, which one? _____

CO-APPLICANT

Name: _____
First MI Last

Street _____

City _____ State _____ Zip Code _____
Home: (____) _____ - _____ Work: (____) _____ - _____ Email: _____

Social Security Number _____ Birth Date ____/____/____

Race (please circle):

1. White 2. Black or African American 3. American Indian/Alaskan Native
4. Asian 5. Native Hawaiian/Other Pacific Islander
6. American Indian/Alaskan Native and White 7. Asian and White 8. Black/African American and White
9. American Indian/Alaskan Native and Black 10. Other

Ethnicity (please select "yes" or "no" for Hispanic Origin. You should select both a "Race" category and a "yes" or "no" for Hispanic origin:

Hispanic: Yes No

Immigrant Status (please select one):

1. You are U.S. born and 1 or both of your parents are foreign born
2. You are U.S. born but 1 or both grandparents are foreign born
3. You are foreign born
4. You, your parents and grandparents are all U.S. born

Marital Status (please circle): Single Married Divorced Separated Widowed

Gender (please circle): Male Female

Handicapped? Yes No

Education (please circle one):

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

Relationship to Customer (please circle): Spouse Daughter Son Sister Brother Girlfriend
Boyfriend Mother Father Other: _____

CUSTOMER EMPLOYMENT — Last 2 Years *Please Print Clearly*

Primary Employer: _____

Title _____ Hire Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (____) _____ - _____

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ _____

Is this amount paid _____ hourly _____ weekly _____ every two weeks _____ twice a month _____ monthly?

Previous Employer: _____

Title _____ Length of Employment _____

Street _____ City _____ State _____ Zip Code _____

Phone: (____) _____ - _____

Part-Time or Full-Time (Please Circle)

Continue listing previous employers on a separate sheet of paper.

Secondary Employer (for applicant working two jobs): _____

Title _____ Hire Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (____) _____ - _____

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ _____

Is this amount paid _____ hourly _____ weekly _____ every two weeks _____ twice a month _____ monthly?

CO-APPLICANT EMPLOYMENT — Last 2 Years

Primary Employer: _____

Title _____ Hire Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (____) _____ - _____

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ _____

Is this amount paid _____ hourly _____ weekly _____ every two weeks _____ twice a month _____ monthly?

Previous Employer: _____

Title _____ Length of Employment _____

Street _____ City _____ State _____ Zip Code _____

Phone: (____) _____ - _____

Part-Time or Full-Time (Please Circle)

Continue listing previous employers on a separate sheet of paper.

Secondary Employer: (for applicant working two jobs): _____

Title _____ Hire Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (____) _____ - _____

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ _____

Is this amount paid _____ hourly _____ weekly _____ every two weeks _____ twice a month _____ monthly?

INCOME *Please Print Clearly*

Type of Income	<i>CUSTOMER</i> Monthly Amount	<i>CO-APPLICANT</i> Monthly Amount
Salary		
Alimony/Child Support		
Rental Income		
Social Security		
Pension Income		
Public Assistance		
Self-employment Income		
Dependent SSI Income		
Disability Income		
Other Employment		

	<i>CUSTOMER</i>	<i>CO-APPLICANT</i>
Can you document your child support/alimony income? If yes, how long will it continue?	Yes _____ No _____	Yes _____ No _____
If your child or a family member receives SSI, how many more years will the payments continue?	Yes _____ No _____	Yes _____ No _____
If you receive disability income, is it for a permanent disability?	Yes _____ No _____	Yes _____ No _____
Regarding other employment, have you worked in this field for two years or more?	Yes _____ No _____	Yes _____ No _____

LIABILITIES/DEBT

Please list any debts you have, including credit cards, auto loans, student loans, and child-care expenses. Do NOT include rent or utilities.

Paid To	Current Balance	Monthly Payment	Who's Debt? C=Customer, A=Co-Applicant B=Both
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Please use additional sheets if necessary.

	CUSTOMER		CO-APPLICANT	
Have your payments been made on time?	Yes	No	Yes	No
Are you currently in Chapter 13 bankruptcy?	Yes	No	Yes	No
If yes, when did it begin? _____				
If yes, when will it be paid out? _____				
If yes, how much is the payment? _____				
Have you had a Chapter 7 bankruptcy?	Yes	No	Yes	No
If yes, when was it discharged? _____				

LIQUID FUNDS/SAVINGS/INVESTMENTS

Please Print Clearly

Please list the approximate value of the following:

	CUSTOMER	CO-APPLICANT
Checking account (Name of Bank)		
Savings account (Name of Bank)		
Cash		
CDs		
Securities (stocks, bonds, etc.)		
Retirement account		
Other Liquid Funds		

Are you about to receive additional funds (e.g., tax refunds, property sales, etc.)? (circle) Yes No
 If yes, how much? \$ _____

SERVICES REQUESTING **Check All That Apply**

	<i>CUSTOMER</i>	<i>CO-APPLICANT</i>
Financial Management/Budgeting		
Credit Repair		
First Time Homebuyers Education		
Post-Purchase		
Mortgage Delinquency and Default Counseling		
Other (Please be specific)		

ADDITIONAL INFORMATION

	<i>CUSTOMER</i>		<i>CO-APPLICANT</i>	
<i>Have you owned a home in the last three (3) years?</i>	<i>Yes</i>	<i>No</i>	<i>Yes</i>	<i>No</i>
<i>Are you a Veteran?</i>	<i>Yes</i>	<i>No</i>	<i>Yes</i>	<i>No</i>
<i>Do you have a contract on a house at this time?</i>	<i>Yes</i>	<i>No</i>		
<i>Are you currently working with a real-estate agent?</i>	<i>Yes</i>	<i>No</i>		
<i>Most convenient time for an individual appointment?</i>	___ <i>AM</i>	___ <i>PM</i>		

AUTHORIZATION

I authorize the Housing Counseling Agency to:

- (a) Pull my/our credit report to review my/our credit file for housing counseling in connection with my pursuit on a loan to purchase real property;
- (b) Pull my/our credit report and review my/our credit file for informational inquiry purposes; and
- (c) Obtain a copy of the HUD-1 Settlement Statement, Appraisal, and Real Estate Note(s) when I purchase a home, from the lender who made me/us a loan and/or the title company that closed the loan.
- (d) Share my information with HUD if requested for Agency performance reviews to ensure program compliance.

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

Customer

Date

Co-Applicant

Date



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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.

Services Offered

The Housing Authority of the City of Perth Amboy is 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. Our agency is currently approved to provide the following Counseling services: Pre-purchase Counseling, Non-Delinquency Post Purchase Counseling, Mortgage Delinquency and Default Resolution Counseling, Financial Management/Budget Counseling, Rental Counseling, Homebuyer Education Workshop, Non-Delinquency Post Purchase Workshop and Financial Literacy Workshop. All of the services listed above are free with the exception of our home buyer education workshop. A fee of \$30* per person or \$40* per couple is required unless the customer is experiencing financial difficulty. A fee waiver form is available upon request to the Program Director.

Relationship with Industry Partners

Our agency has financial support or exclusive relationships, or both, with specific industry partners including, 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, Fulton Bank, M&T Bank, Santander Bank, and New Jersey Community Capital (NJCC).

No Client Obligation

There is no obligation to receive, purchase, or use any product or services offered by this agency or any services of its industry partners or another 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. Client should consider a variety of resources and options and upon evaluation select the resources that best meet their need.

I have read and received a copy of this disclosure

Customer's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

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

Agency Representative Signature: _____ Date: _____

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



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

REGISTRY CHECK

TO: Registry-Fax: 1-800-866-7344

FROM: The Housing Authority of City of Perth Amboy

Fax: (732) 826-3111

Account # N4796

We are requesting the following reports

- Registry check (Housing Search)
- Transunion Credit Report
- Wanted Fugitive Check
- Criminal Check
- TRW Credit Report
- CBI/Equifax Credit Rep
- Credit Gram
- Social Search

Please fill in required information. Read all terms carefully and sign below

Landlord's Name: Housing Authority of the City of Perth Amboy

Applicant's Name: _____

Social Security # _____ DOB _____

Present Address: _____

Previous Address: _____

Driver's License # _____

I hereby authorize The Housing Authority of the City of Perth Amboy to obtain information it deems desirable in the processing of my application including: credit reports, civil or criminal actions, rental history, employment/salary details, police and vehicle records and any other relevant information. I also release The Housing Authority, its employees and agents from all liability for any damage whatsoever incurred in furnishing or obtaining such information. The applicant hereby waives any claim for damages by reason of non-acceptance of this application, which the Housing Authority or its agent may reject.

Signature: _____

Print Name: _____ DATE _____

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.whitehouse.gov/library/omb/OMBINVC.html> - HUD If desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.



HUD-92564-CN (expiration)

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.