

HOUSING PARTNERSHIP

NeighborWorks®

HomeOwnership Center

2 East Blackwell Street, Dover, NJ 07801
Phone: 973-659-9222 | Fax: 973-659-9220
Website: www.housingpartnershipnj.org

Dear Future Homeowner,

Thank you for contacting the Housing Partnership and taking that first step towards homeownership! In order to provide you with the most efficient counseling session possible, please read below to understand the procedure for arranging a counseling session.

1. Complete the attached Intake Package in its entirety, and return it along with all required documents.
2. Provide LEGIBLE PHOTOCOPIES of all required documents listed on page two of the Intake Package.
3. We do not accept originals and we do not make copies.
4. This Intake Package is required prior to EVERY counseling session.
5. Counseling sessions WILL NOT be scheduled until your completed Intake Package has been received.
6. Due to high volume, we cannot accept walk-in appointments.
7. If your lender is requiring a Home Buyer Certificate, promptly submitting your Intake Package with the required documents, will expedite the process.

When your package is **complete**, please submit the **entire** package by:

- A. **Email** to intakes@hpnj.us

Your homeownership Specialist will contact you to confirm receipt of your package and schedule your virtual financial coaching session .

Our organization's mission is to help you achieve the dream of home ownership. We look forward to working with you!

Sincerely,

HomeOwnership Center Staff

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**BELOW ARE THE DOCUMENTS YOU MUST SUBMIT "PRIOR" TO YOUR APPOINTMENT
COPIES ONLY PLEASE!**

1. Completed and signed CREDIT AUTHORIZATION FORM
2. Completed Monthly Spending Plan
3. Copy of your driver's license – the copy must be legible
4. Copies of one months' worth of consecutive pay stubs for all working household members that will be on the mortgage (if paid weekly, we need 4 pay stubs or if paid bi-weekly, we need 2 pay stubs)
5. Copies of your **last 2 years W-2s** for all working household members that will be on the mortgage
6. Proof of any additional income such as court ordered Child Support/Alimony, SSI, Disability, etc.

7. **If Self-Employed provide , copies of your last 2 year's Tax Returns, including all pages and schedules**

I would like to schedule an _____ IN PERSON APPOINTMENT _____ ZOOM APPOINTMENT _____ PHONE APPOINTMENT

I/We verify that I/we have completed and provided the items listed above.

Signature (Applicant A)

Date

Signature (Applicant B)

Date

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AUTHORIZATION TO OBTAIN CONSUMER CREDIT REPORT

I authorize The Housing Partnership to obtain a consumer credit report on me. The Housing Partnership will use the consumer credit report to provide me with financial coaching and/or help me determine my readiness for homeownership. Upon my request, The Housing Partnership will provide me with the name and address of the Consumer Reporting Agency contacted to supply the report.

*I understand that credit inquiries have the potential to affect my credit score.

*I understand that this authorization is valid for 24 months.

 Print Name Signature Date

 Address Phone Number

 Social Security number Date of Birth

 Print Name Signature Date

 Address Phone Number

 Social Security number Date of Birth

PLEASE FILL IN BELOW			
Please indicate pay frequency for each job	Weekly	Bi-Weekly	Semi-Monthly
Applicant - Insert "Start Date" for Job 1:			
Applicant - Insert "Start Date" for Job 2:			
Co-Applicant - Insert "Start Date" for Job 1:			
Co-Applicant - Insert "Start Date" for Job 2:			
How many people live in your household?			
How much money do you have in savings today?			

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PRIVACY POLICY

The Housing Partnership 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 information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on this form. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at (973) 659-9220 and do so.

Release of your information to third parties

So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.

We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).

Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Client’s signature _____ Date_____

Client’s signature _____ Date_____

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Program Disclosure

About Us and Program Purpose: The Housing Partnership NeighborWorks Home Ownership Center is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, and non-delinquency post-purchase counseling. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

Counselor's Roles and Responsibilities

- Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.
- Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.
- Preparing a household budget that will help you manage your debt, expenses, and savings.
- Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal.
- Neither your counselor nor Housing Partnership employees, agents, or directors may provide legal advice.

Client's Roles and Responsibilities

- Completing the steps assigned to you in your Client Action Plan.
- Providing accurate information about your income, debts, expenses, credit, and employment.
- Attending meetings, returning calls, providing requested paperwork in a timely manner.
- Notifying Housing Partnership or your counselor when changing housing goal.
- Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended.
- Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

Termination of Services: Failure to work cooperatively with your housing counselor and/or Housing Partnership with result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.

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.

Client Signature _____ Date _____

Client Signature _____ Date _____

Counselor Signature _____ Date _____

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Your Monthly Spending Plan

In order to prepare for future home ownership, develop a monthly spending plan to help you save for a down payment

- | | |
|--|---|
| <ul style="list-style-type: none"> A. Review and document your sources of income B. List your housing expenses C. List your food expenses D. List your transportation expenses | <ul style="list-style-type: none"> E. List your health expenses F. List your personal and family expenses G. List your financial expenses H. List your other expenses |
|--|---|

PART A – MONTHLY Net Income (Take Home Pay)	Amount
1. Wages (take home pay): Wage earner 1	\$
Wage earner second job	\$
Wage earner 2	\$
2. Child Support (received)	\$
3. Alimony (received)	\$
4. Social Security/Pension/Annuities	\$
5. Unemployment/Disability	\$
6. Other	\$
PART A Total Net Income Add all entries & insert total ⇒	\$

PART B - MONTHLY Housing Expenses (Present Spending)	Current	Reduced Amount
1. Rent	\$	\$
2. Renter’s insurance	\$	\$
3. Utilities(like electricity and gas)	\$	\$
4. Internet, cable, and phones	\$	\$
5. Other housing expenses (like repairs)	\$	\$
PART B Total Housing Expenses Add all entries & insert total ⇒	\$	\$

PART C - MONTHLY Food Expenses	Current	Reduced Amount
1. Groceries and household supplies	\$	\$
2. Meals out /coffee	\$	\$
3. Lunches to work/school	\$	\$
Part C Total Food Expenses	\$	\$

PART D- Monthly Transportation Expenses	Current	Reduced Amount
1. Public Transportation/Tolls/EZ Pass/Taxi/Uber	\$	\$
2. Gas for car	\$	\$
3. Car Maintenance (like oil changes, tune ups, tires)	\$	\$
4. Car Insurance	\$	\$
5. Car Loan/Lease	\$	\$
Part D Total Transportation Expenses	\$	\$

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PART E – MONTHLY Health Expenses	Current	Reduced Amount
1. Medicine	\$	\$
2. Health Insurance (out of pocket-deductible)	\$	\$
3. Other health expenses (like doctors' appointments, contacts, eyeglasses)	\$	\$
PART E Monthly Health Expenses	\$	\$

PART F - MONTHLY Personal and Family Expenses	Current	Reduced Amount
1. Child Care / Summer Camp	\$	\$
2. Child Support (Paid)	\$	\$
3. Alimony (Paid)	\$	\$
4. Dues/Memberships (like gym or professional licenses)	\$	\$
5. Money given or sent to family	\$	\$
6. Clothing and shoes	\$	\$
7. Laundry/Dry Cleaning/Alterations	\$	\$
8. Donations to church or charities	\$	\$
9. Entertainment (like movies, daytrips, vacations, cigarettes, alcohol)	\$	\$
10. Other personal or family expenses (like beauty care, haircuts)	\$	\$
11. Gifts/birthday parties/special occasions	\$	\$
12. Life Insurance	\$	\$
PART F Monthly Personal and Family Expenses	\$	\$

PART G – MONTHLY Financial Expenses	Minimum Payment	Total Amount Owed
1. Charge Cards (Like VISA, DISCOVER, MASTER CARD, AMEX)	\$	\$
2. Student Loans	\$	\$
3. Personal Loans	\$	\$
4. Store Credit Cards	\$	\$
5. Collections	\$	\$
PART G Monthly Financial Expenses	\$	\$

PART H – OTHER MONTHLY EXPENSES	Current	Reduced Amount
1. School cost (supplies, tuition, student loans, school trips)	\$	\$
2. Prepaid Cards and phone cards	\$	\$
3. Other expenses	\$	\$
PART H Other Monthly Expenses	\$	\$

TOTAL INCOME: (Total part A)	—	TOTAL EXPENSES: (Total Part B-H)	=	AMOUNT YOU CAN SAVE:
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Disclosure to Client for HUD Housing Counseling Services

Housing Partnership NeighborWorks Homeownership Center

Offers the following services:

Our agency provides the following HUD one-on-one housing counseling services:

rental topics; pre-purchase/homebuying; non-delinquency post-purchase; home maintenance and financial management for homeowners; and resolving or preventing mortgage delinquency or default counseling.

Our agency also provides the following services and group education workshops:

Educational workshops about financial literacy; predatory lending, loan scam, or other fraud prevention; fair housing; homelessness prevention; rental; pre-purchase/homebuyer education; non-delinquency post-purchase; resolving or preventing delinquency.

Relationships with Industry Partners:

Our agency has financial or exclusive relationships, or both, with specific industry partners, including the following lenders: Bank of America, Chase, Columbia Bank, First Hope Mortgages, Fulton Mortgage Company, Garden Savings Federal Credit Union, HSBC Bank USA, Lakeland Bank, M&T Bank, Peapack-Gladstone Bank, PNC Mortgage, Santander Bank, Spencer Savings Bank,, TD Bank and Valley Bank.

As well as local realtors; New Jersey Housing Mortgage Finance Agency; HUD, and U.S. Department of Agriculture Rural Housing Service.

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 Name: _____ Client Signature: _____

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

Counselor Name: _____ Counselor Signature: _____

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REQUEST FOR CERTIFICATE – Certificates will only be released after one-on-one session and return of signed action plan

Please complete ALL items in order to secure a CERTIFICATE OF COMPLETION

Name (s): _____

Total # of individuals who will be living in home _____ and # under age 18 _____

Address and town of your new home: _____

Closing date: _____ Phone: _____

Lender where you got your mortgage: _____

Loan Officer Name & EMAIL: _____

Is this a FHA Loan? _____ Is this a VA Loan? _____

Type of Loan (ex., fixed, variable, etc): _____ Term (ex., 15, 30 years): _____

Interest Rate: _____ Down Payment: _____ Points _____

Price of Home: _____ Condo or Association Fee: _____

Amount Financed: _____ Yearly taxes: _____

Will you be paying Private Mortgage Insurance? Yes No How Much? _____

Is your home Energy Star Rated? Yes No Don't know

Any Grant Money Received? _____ Amount _____ Source _____

Your credit score: _____ (type) merged, Experian, Equifax, TransUnion _____

Was this home a short sale or foreclosure? Yes No

Please email my certificate to: _____ Please fax certificate to: _____

_____ Attention: _____

I _____ (print name) authorize my lender, _____, to provide my credit score to the Housing Partnership. I also authorize my lender to provide the above information regarding my home purchase to the Housing Partnership, 2 East Blackwell St., Dover, NJ.

Signature

Date

Signature (co-applicant)

Date