

Application for the Purchase of a House



INSTRUCTIONS FOR COMPLETING THE APPLICATION

PAGES 2-4:	Applicant(s) Information
PAGE 5:	Schedule for the Homebuyer Education Program
PAGE 6:	Document Checklist
PAGE 7-19:	Credit Release Form & SJCS Client Disclosure Statement (Signatures Required)
PAGE 20:	Acknowledgment of receipt of information about Home Inspection, Fair Housing, Lead, and Homebuyer Assistance resources (Signature Required)

Once you have completed the application:

1. Please return it to our office and pay the fee for the program which includes class materials and credit report(s). **Make sure that the credit release form (disclosures p 1) is completed, signed, and dated.** Credit report(s) requires that you submit a copy of your Photo ID and Social Security Card.
 - One Applicant - \$65
 - Two Applicants - \$90
2. Once you have paid you will be given the start date for the classes.
3. When you have begun the classes please call the office to schedule an appointment with the housing counselor.

Client Number: _____



Applicant Information

Notes:

Education Attainment

Please Fill In the
Appropriate Box:

- Some High School ☐
 High School/ GED ☐
 Some College ☐
 Technical School ☐
 College/Bachelors ☐
 Master Degree ☐

Date: _____

Applicant: First Name Last Name Date of Birth

Co-Applicant: First Name Last Name Date of Birth

Street Address

City State Zip Code

Home Phone

Work Phone

Cell Phone

Preferred Language

E-Mail

How long have you lived at your present address? _____

Previous Address

City State Zip Code

How long did you live at your previous address? _____

Applicant Social Security #

Co-Applicant Social Security #

Are you Hispanic (circle one): YES NO

Are you a veteran (circle one): YES NO

Head of Household Information – Please circle one for each of the categories

Marital Status	Race	Ethnicity	Referral Type
Married	White		Billboard
Divorced	Black	Hispanic	Walk-In
Separated	Asian		Lender/Realtor
Single	American Indian	Non- Hispanic	Family/Friend
Widow	Pacific Islander		Agency:_____

Information for **ALL** other Members of Household:

Name	Birth Date	Social Security #

20 Church Street ♦ Camden, New Jersey 08105 ♦ 856-966-8117 ♦ FAX 856-342-7289

Rebuilding our neighborhood - home by home, family by family



Employment Information

Notes:

Applicant:

Present Employer _____ Your Position/Job Title _____

Address _____

Phone _____

Name of Supervisor _____

Date Started _____

Previous Employer _____

Your Position/Job Title _____

Address _____

Phone _____

Name of Supervisor _____

Date Start-End _____

If less than 2 years, please provide information for previous employment:

Co-Applicant:

Present Employer _____ Your Position/Job Title _____

Address _____

Phone _____

Name of Supervisor _____

Date Started _____

Previous Employer _____

Your Position/Job Title _____

Address _____

Phone _____

Name of Supervisor _____

Date Start-End _____

If less than 2 years, please provide information for previous employment:

Client Number: _____



Financial Information

Notes:

[illegible]

Applicant's Monthly Income

Employment	\$
Social Security/SSI	\$
Pension	\$
Child Support	\$
Public Assistance	\$
Unemployment	\$
Other	\$
TOTAL (Monthly Income)	\$_____

Co-Applicant's Monthly Income

Employment	\$
Social Security/SSI	\$
Pension	\$
Child Support	\$
Public Assistance	\$
Unemployment	\$
Other	\$
TOTAL (Monthly Income)	\$_____

Total Family Monthly Income: \$_____

Have you ever declared bankruptcy?

Yes No

If yes, Chapter (circle one):

7 or 13

If yes, Discharged? Yes No

Date of Discharge: _____

Reason for Bankruptcy:

Have you ever declared bankruptcy?

Yes No

If yes, Chapter (circle one):

7 or 13

If yes, Discharged? Yes No

Date of Discharge: _____

Reason for Bankruptcy:

HOMEBUYER EDUCATION PROGRAM

Those applicants wishing to purchase a Saint Joseph's Carpenter Society house are required to complete the Homebuyer Education Program classes.

The Program is divided in 2 series, Financial Fitness and Homebuyer Education. Each series has 4 classes of 2 hours each, for a total of 16 hours for the program. Classes are offered in English & Spanish; schedules are below.

Those purchasing a home on their own or through another agency are required to complete the Homebuyer Education Program classes for the necessary certification.

The program is HUD-approved and accepted by financial institutions & local government agencies. Certification is provided upon completion of the program.

Fees for this education program:

- **One Person**
 - Financial Fitness and Homebuyer Education - \$55
- **Two People**
 - Financial Fitness and Homebuyer Education - \$80

Fees cover the costs of a credit report and the book used in class.

Payment is due before the start of either series of classes. Payments must be made in cash or money order; no other forms of payment are accepted. To register and pay for the classes please come to our office during normal business hours: Monday thru Friday, 9:00am to 5:00pm. Classes can also be paid for via PayPal on our website at: http://www.sjcscamden.org/homeowner_academy.html.

Location: St. Joseph's Carpenter Society
20 Church Street
Camden, NJ 08105
Phone: 856-966-8117

English classes

- Tuesday from 6:00 to 8:00 PM Financial Fitness
- Thursday from 6:00 to 8:00 PM Homebuyer Education

Spanish classes

- Monday from 6:00 to 8:00 PM Financial Fitness
- Wednesday from 6:00 to 8:00 PM Homebuyer Education

Classes are also available online. For more information please go to: <http://www.ehomeamerica.org/sjcs>

If you have any questions regarding the classes please contact Jim Roche: 856-966-8117, extension 232



Financial Information

Notes:

Document Checklist:

- Social Security Cards for all family members
- Birth Certificates for all family members
- Income verification for all family wage-earners (5 most recent pay-stubs)
- Three months most recent bank statements
- One picture ID (driver's license, resident alien card, passport, etc.)
- Two most recent tax returns with W2 forms
- Lease/letter from the landlord with their name, address, and phone number
- Marriage Certificate or Divorce Papers
- Bankruptcy documents if applicable
- Other income information (Letter of Disability, AFDC, Social Security, SSI, Pension, Child Support Order, etc.)
- Other, if applicable (work permit number, citizenship certificate, custody court order, etc.)

FYI: If you need to obtain copies of current or past tax returns, you can

- Call the IRS at 1-800-908-9946

OR

- Go online to <http://www.irs.gov/Individuals/Order-a-Transcript>

SAINT JOSEPH'S CARPENTER SOCIETY

Client Disclosures and Authorizations

02.19.2019



Client Number: _____

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.

ST. JOSEPH'S CARPENTER SOCIETY

20 CHURCH STREET
CAMDEN, NJ 08105

UNIVERSAL CREDIT SERVICES (CM)

201 MARPLE AVE. - P.O. BOX 187
CLIFTON HEIGHTS, PA 19018

CLIENT SIGNATURE AUTHORIZATION FORM

I/We hereby authorize ST. JOSEPH'S CARPENTER SOCIETY to verify my past and present employment earnings records, bank accounts, stockholdings, and any other asset balances that are needed to process my mortgage loan application. I/We further authorize ST. JOSEPH'S CARPENTER SOCIETY to order a consumer credit report and verify other credit information, including past and present mortgages, landlord references, and release or disclose personal health information. If client for whatever reason decides to drop out counseling/education program before receiving their credit report, the report may be mailed to them if they so indicate or destroyed.

ST. JOSEPH'S CARPENTER SOCIETY may also utilize the services of UNIVERSAL CREDIT SERVICES (CM) to further verify my personal credit information. It is understood that a copy of this form will also serve as authorization. This authorization expires 120 days from the date indicated below.

Privacy Act Notice: Your information will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FMHA).

Client Signature

Social Security No.

Date

Client Signature

Social Security No.

Date

St. Joseph's Carpenter Society - Client Disclosure Statement



Client Number: _____

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About Us and Program Purpose: Saint Joseph's Carpenter Society (SJCS) is a nonprofit, HUD-approved housing counseling agency. We provide education workshops and a housing counseling including pre-purchase and non-delinquency post-purchase. 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 each page and, sign, and date the final page.

Client and Counselor Roles and Responsibilities:

Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.	Completing the steps assigned to you in your Client Action Plan.
Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.	Providing accurate information about your income, debts, expenses, credit, and employment.
Preparing a household budget that will help you manage your debt, expenses, and savings.	Attending meetings, returning calls, providing requested paperwork in a timely manner.
Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal.	Notifying SJCS or your counselor when changing housing goal.
SJCS employees, volunteers, agents, or directors may not provide legal advice.	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 SJCS with result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.

Agency Conduct: No SJCS 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,

_____/____ Client Initials



Client Number: _____

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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: St. Joseph's Carpenter Society is a nonprofit organization with a mission to improve the quality of life of the people of the City of Camden and its surrounding communities by promoting affordable housing and neighborhood development. Through our initiatives, we encourage people to take charge of their lives and become active community members. To meet our mission, we offer the following products and services (if funding is available):

- Home Improvement Grant Program (*myHome*);
- Pre-Purchase Homebuyer Education workshops;
- Pre-Purchase One-on-One counseling;
- Home Maintenance Training program;
- Post- Purchase workshops;
- Lead Paint Remediation Grants;
- Façade Improvement;
- Units for Rent;
- Homes for Sale.

These products are available to any client that requests it; however, we do not steer or expect any of our clients to utilize these products beyond their initial service.

Saint Joseph's Carpenter Society has financial affiliation or professional affiliations with Bank of America Charitable Foundation, Campbell Soup Foundation, Citizens Bank Foundation, City of Camden HOME Program, Housing and Community Development Network of New Jersey, Cooper Hospital Foundation , Haines Family Foundation, Investor Savings Bank Charitable Foundation, M & T Bank, M & T Bank Charitable Foundation, NeighborWorks America, New Jersey Department of Community Affairs, New Jersey Housing and Mortgage Finance Agency, PNC Foundation, William G Rohrer Charitable Foundation, ROMA Bank Community Foundation, Santander Bank Foundation, the Taylor Family Foundation, The United States Department of Housing and Urban Development (HUD), Wells Fargo Foundation, Wells Fargo Regional Foundation, and W.W. Smith Charitable Trust, BB&T Bank, Fulton Bank and Fulton Forward Foundation, TD Bank and TD Charitable Foundation, NJ Realtors, Beneficial Bank, PSE&G.

As a housing counseling program participant, you are not obligated to use the products and services of St. Joseph's Carpenter Society or our industry partners.

_____/____ Client Initials



Client Number: _____

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Alternative Services, Programs, and Products & Client Freedom of Choice: SJCS has a first-time homebuyer program. However, you are not obligated to participate in this or other SJCS programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Administration (FHA) for first-time homebuyer loan programs, Parkside Business & Community in Partnership 1487 Kenwood Ave, Camden, 08103 (856) 964-0440, for-sale housing, pre-purchase counseling, homebuyer education workshops and Neighborhood Housing Services of Camden, Inc., 601 - 603 Clinton Street Camden, NJ 08103, (856) 541-0720, Fair Housing Pre-Purchase Education Workshops, Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Predatory Lending Education Workshops. **You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.**

Referrals and Community Resources: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by SJCS and its exclusive partners and affiliates.

Errors and Omissions and Disclaimer of Liability: I/we agree SJCS, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in SJCS counseling; and I hereby release and waive all claims of action against SJCS and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, SJCS, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with SJCS grantors such as HUD or NeighborWorks America. I/we acknowledge that I/we received, reviewed, and agree to SJCS's Program Disclosures

_____/____ Client Initials



Client Number: _____

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Client Statement

I have read the disclosure statements on pages 2-4, and understand that I am under no obligation or steered toward using any of the mentioned products or services beyond my initial service provided by Saint Joseph's Carpenter Society.

Client Signature Date

Client Signature Date



Client Number: _____

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Privacy Policy and Practices of St. Joseph's Carpenter Society

SJCS respects your privacy. We know it is important to keep your non-public personal information confidential. You have our assurance that SJCS will do our best to handle your non-public personal information (defined below) with discretion and care.

SJCS is committed to keeping your information secure. SJCS restricts access to non-public personal information about you to those employees who need to know that information to provide services to you. Non-public personal information is information about you not known publicly that we obtain in connection with providing affordable housing services to you (such as your social security number or credit history). Non-public personal information does not include information available from public sources, such as telephone directories or government records. Once any and all amassed documents with non-public personal information are not needed any longer or are deemed unnecessary, these documents are to be destroyed appropriately.

Information we collect

To assist you in obtaining affordable housing, SJCS collects and uses publicly available information as well as non-public personal information. We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive during personal interviews;
- Information we receive from personal and employment references;
- Information we receive from personal documents such as a social security card, driver's license, government identification, court order or decree, tax return, W-2, 1099 or pay-stub; and
- Information we receive from a consumer reporting agency.

Information we disclose

We may disclose the following kinds of personal information about you:

- Information we received from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

_____/____ Client Initials



Client Number: _____

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To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgages; and
- Others, such as nonprofit organizations involved in community development, but only for review, auditing, research and oversight purposes.
- US Department of Housing and Urban Development (HUD)
- NeighborWorks America

If you prefer that we not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). A Privacy Choices Form will be provided to you to opt out upon receipt of written request. Please send request to:

St. Joseph's Carpenter Society
20 Church Street
Camden, NJ 08105
ATTN: Director of Counseling

We may also disclose personal information about you to third parties as permitted by law. ***Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.***

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

I/we acknowledge the receipt of a copy of the Privacy Policy and Practices (pages 6 – 7) of St. Joseph's Carpenter Society.

Client Signature

Date

Client Signature

Date



Client Number: _____

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.

Privacy Choices Form

OPT-OUT: I request that SJCS make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I **understand that SJCS will NOT be able to answer any questions from my creditors.** I understand that I may change my decision any time by contacting SJCS.

Name: _____

Signature: _____

Address: _____

City: _____ State: _____ Zip Code: _____

RELEASE: I hereby authorize SJCS to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I **acknowledge that I have read and understand the above privacy practices and disclosures.**

Name: _____

Signature: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Please allow approximately 30 days from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.



Client Number: _____

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**St. Joseph's Carpenter Society
20 Church Street
Camden, NJ 08105
Referral Housing Counseling**

1. Jersey Counseling and Housing Development
1844 S Broadway Camden NJ 08104
Ph: 856-541-1000 Website: Na
Fair Housing Pre-Purchase Education Workshops
Financial Management/Budget Counseling
Mortgage Delinquency and Default Resolution Counseling
Non-Delinquency Post Purchase Workshops
Pre-purchase counseling
Pre-Purchase Homebuyer Education Workshops
Rental Housing Counseling
2. Neighborhood Housing Services of Camden
601-603 Clinton Street Camden NJ 08103
Ph: 856-541-8440 Website: nhscamden@comcast.org
Fair Housing Pre-Purchase Education Workshops
Financial Management Budget Counseling
Home Improvement and Rehabilitation Counseling
Mortgage Delinquency and Default Resolution Counseling
Non-Delinquency Post Purchase Workshops
Pre-Purchase Counseling
Pre-Purchase Homebuyer Education Workshops
Predatory Lending Workshops
3. Parkside Business And Community in Partnership INC
1487 Kenwood Avenue Camden New Jersey 08103
Ph: 856-964-0440-15 Website: www.pbcip.org/what_to_expect.html
Financial Management/Budget Counseling
Pre-Purchase Counseling
Pre-Purchase Homebuyer Education Workshops

Other Housing Counseling Services Maybe looked up at:
https://www.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=NJ



Client Number: _____

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**St. Joseph's Carpenter Society
20 Church Street
Camden, NJ 08105
Community Resources and Services**

4. South Jersey Legal Services
Camden County Office
745 Market St. Camden New Jersey
Camden, NJ 08102
856-964-2010
Fax: 856-338-9227
SJLSC@lsnj.org
Legal representation, Advocacy
5. Volunteers of America Delaware Valley
235 White Horse Pike
Collingswood NJ 08107
856-854-4660
Emergency Housing, Home for the Brave, Community Housing and Supportive Services, Affordable and Senior Housing, Addiction Treatment, Re-Entry Services, Behavior Health Programs
6. Hispanic Family Center of South Jersey
35-47 S. 29TH St.
Camden NJ 08105
Ph: 856-541-6985
Fax: 856-662-4489
Addiction Services, Adult Education, Counseling, Domestic Violence Advocacy, Family Services, Health Education
7. Josephs House
555 Atlantic Avenue
Camden NJ 08104
856-246-1087
Emergency Shelter, Onsite Meals For guest



SAINT JOSEPH'S CARPENTER SOCIETY PHOTO RELEASE FORM

I hereby allow Saint Joseph's Carpenter Society ("SJCS") permission to use my likeness in a photograph, video, or other digital media in any and all of its publications, including web-based publications, without payment or other consideration.

I understand and agree that all photos will become the property of Saint Joseph's Carpenter Society will not be returned.

I hereby irrevocably authorize Saint Joseph's Carpenter Society to edit, alter, copy, exhibit, publish, or distribute these photos for any lawful purpose. In addition, I waive any right to inspect or approve the finished product wherein my likeness appears. Additionally, I waive any right to royalties or other compensation arising or related to the use of the photo.

I hereby hold harmless, release, and forever discharge Saint Joseph's Carpenter Society from all claims, demands, and causes of action which I, my heirs, representatives, executors, administrators, or any other persons acting on my behalf or on behalf of my estate have or may have by reason of this authorization.

BY SIGNING BELOW I HAVE READ AND UNDERSTAND THE ABOVE PHOTO RELEASE. I AFFIRM THAT I AM AT LEAST 18 YEARS OF AGE, OR, IF I AM UNDER 18 YEARS OF AGE, I HAVE OBTAINED THE REQUIRED CONSENT OF MY PARENTS/GUARDIANS AS EVIDENCED BY THEIR SIGNATURES BELOW.

OPT-OUT: I do not authorize SJCS to edit, alter, copy, exhibit, publish, or distribute these photos in any manner.

Print Name

Signature

Date

RELEASE: I hereby irrevocably authorize Saint Joseph's Carpenter Society to edit, alter, copy, exhibit, publish, or distribute these photos for any lawful purpose.

Print Name

Signature

Date

If under 18, a parent or legal guardian must ALSO sign

Individually and as Parent and/
Legal Guardian

Date

Rebuilding homes, empowering futures.

20 Church St, Camden NJ 08105 • info@sjcscamden.org • 856.966.8117 • www.sjcscamden.org





Acknowledgement of Received Counseling Handouts

I/we acknowledge that I/we have received a copy of the following:

- Disclosure Form
- “For Your Protection: Get a Home Inspection” Form 92564
- Ten Important Questions to Ask a Home Inspector
- Information on Fair Housing
- Information on how to protect your family from lead
- Document Checklist
- Homebuyer Academy
- Referral Housing Services
- Homebuyer Assistance Resources

Applicant Signature

Date

Co-applicant Signature

Date



For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified 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 or replaced; and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot 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.

Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.



Appendix B

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.

Information from: U.S. Department of Housing and Urban Development
[http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sth/insp/insnfagq_07/2015 Ten Important Questions to Ask Your Home Inspector](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sth/insp/insnfagq_07/2015_Ten_Important_Questions_to_Ask_Your_Home_Inspector)

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.

Information from: U.S. Department of Housing and Urban Development
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sth/insp/inspfaq_07/2015

WHERE TO MAIL YOUR FORM OR INQUIRE ABOUT YOUR CLAIM

For Connecticut, Maine, Massachusetts, New
Hampshire, Rhode Island, and Vermont:
BOSTON REGIONAL OFFICE

Fair Housing Office

U.S. Department of Housing and Urban Development

Thomas P. O'Neill Jr. Federal Building

10 Causeway Street, Room 321

Boston, MA 02222-1092

Telephone (617) 994-8300 or 1-800-827-5005

Fax (617) 565-7313 • TTY (617) 565-5453

E-mail: Complaints_office_01@hud.gov

For New Jersey, New York, and the Caribbean:
NEW YORK REGIONAL OFFICE

Fair Housing Office

U.S. Department of Housing and Urban Development

26 Federal Plaza, Room 3532

New York, NY 10278-0068

Telephone (212) 542-7519 or 1-800-496-4294

Fax (212) 264-9829 • TTY (212) 264-0927

E-mail: Complaints_office_02@hud.gov

For Delaware, District of Columbia, Maryland,
Pennsylvania, Virginia, and West Virginia:
PHILADELPHIA REGIONAL OFFICE

Fair Housing Office

U.S. Department of Housing and Urban Development

The Wanamaker Building

100 Penn Square East

Philadelphia, PA 19107-9344

Telephone (215) 861-7646 or 1-888-799-2085

Fax (215) 656-3449 • TTY (215) 656-3450

E-mail: Complaints_office_03@hud.gov

For Alabama, Florida, Georgia, Kentucky, Mississippi,
North Carolina, South Carolina, and Tennessee:
ATLANTA REGIONAL OFFICE

Fair Housing Office

U.S. Department of Housing and Urban Development

Five Points Plaza

40 Marietta Street, 16th Floor

Atlanta, GA 30303-2808

Telephone (404) 331-5140 or 1-800-440-8091 x2493

Fax (404) 331-1021 • TTY (404) 730-2654

E-mail: Complaints_office_04@hud.gov

For Illinois, Indiana, Michigan, Minnesota, Ohio, and
Wisconsin:
CHICAGO REGIONAL OFFICE

Fair Housing Office

U.S. Department of Housing and Urban Development

Ralph H. Metcalfe Federal Building

77 West Jackson Boulevard, Room 2101

Chicago, IL 60604-3507

Telephone 1-800-765-9372

Fax (312) 886-2837 • TTY (312) 353-7143

E-mail: Complaints_office_05@hud.gov

For Arkansas, Louisiana, New Mexico, Oklahoma, &
Texas:
FORT WORTH REGIONAL OFFICE

Fair Housing Office

U.S. Dept. of Housing and Urban Development

801 Cherry Street

Suite 2500, Unit #45

Fort Worth, TX 76102-6803

Telephone (817) 978-5900 or 1-888-560-8913

Fax (817) 978-5876/5851 • TTY (817) 978-5595

E-mail: Complaints_office_06@hud.gov

For Iowa, Kansas, Missouri and Nebraska:
KANSAS CITY REGIONAL OFFICE

Fair Housing Office

U.S. Department of Housing and Urban Development

Gateway Tower II

400 State Avenue, Room 200, 4th Floor

Kansas City, KS 66101-2406

Telephone (913) 551-6958 or 1-800-743-5323

Fax (913) 551-6856 • TTY (913) 551-6972

E-mail: Complaints_office_07@hud.gov

For Colorado, Montana, North Dakota, South Dakota,
Utah, and Wyoming:
DENVER REGIONAL OFFICE

Fair Housing Office

U.S. Department of Housing and Urban Development

1670 Broadway

Denver, CO 80202-4801

Telephone (303) 672-5437 or 1-800-877-7353

Fax (303) 672-5026 • TTY (303) 672-5248

E-mail: Complaints_office_08@hud.gov

For Arizona, California, Hawaii, and Nevada:
SAN FRANCISCO REGIONAL OFFICE

Fair Housing Office

U.S. Department of Housing and Urban Development

600 Harrison Street, Third Floor

San Francisco, CA 94107-1387

Telephone 1-800-347-3739

Fax (415) 489-6558 • TTY (415) 489-6564

E-mail: Complaints_office_09@hud.gov

For Alaska, Idaho, Oregon, and Washington:
SEATTLE REGIONAL OFFICE

Fair Housing Office

U.S. Department of Housing and Urban Development

Seattle Federal Office Building

909 First Avenue, Room 205

Seattle, WA 98104-1000

Telephone (206) 220-5170 or 1-800-877-0246

Fax (206) 220-5447 • TTY (206) 220-5185

E-mail: Complaints_office_10@hud.gov

*If after contacting the local office nearest you, you still
have questions – you may contact HUD further at:*

U.S. Dept. of Housing and Urban Development

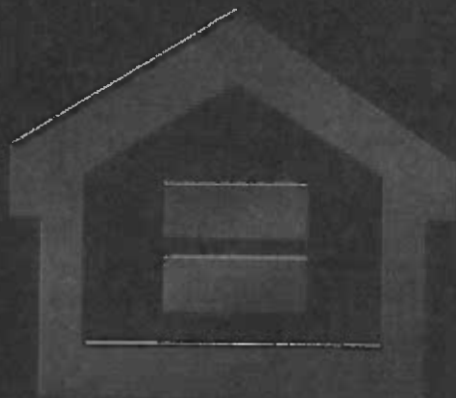
Office of Fair Housing and Equal Opportunity

451 7th Street, S.W., Room 5204

Washington, DC 20410-2000

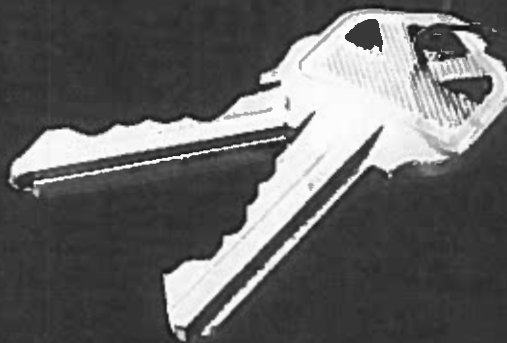
Telephone 1-800-669-9777

Fax (202) 708-1425 • TTY 1-800-927-9275



Are You a Victim of
HOUSING
DISCRIMINATION?

*If you have been denied
your housing rights...you
may have experienced
unlawful discrimination.* **FAIR HOUSING
is Your Right!**



U.S. Department of Housing and Urban Development

1540



To file electronically, visit: www.hud.gov/fairhousing • Hotline: 1-800-669-9777

Are You A Victim Of HOUSING DISCRIMINATION?

The American Dream of having a safe and decent place to call 'home' reflects our shared belief that in this nation, opportunity and success are within everyone's reach. Under our Fair Housing laws, every person is assured the opportunity to build a better life in the home or apartment of their choice — regardless of their race, color, religion, sex, national origin, family status or disability.

How Do You Recognize HOUSING DISCRIMINATION?

Under the Fair Housing Act, it is Against the Law to:

- Refuse to rent to you or sell you housing
- Tell you housing is unavailable when in fact it is available
- Show you apartments or homes only in certain neighborhoods
- Set different terms, conditions, or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Advertise housing to preferred groups of people only
- Refuse to provide you with information regarding mortgage loans, deny you a mortgage loan, or impose different terms or conditions on a mortgage loan
- Deny you property insurance
- Conduct property appraisals in a discriminatory manner
- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if it may be necessary for you to fully use the housing. (Where reasonable, a landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if it may be necessary for you to use the housing on an equal basis with nondisabled persons
- Fail to design and construct housing in an accessible manner
- Harass, coerce, intimidate, or interfere with anyone exercising or assisting someone else with his/her fair housing rights



It is Unlawful to Discriminate in Housing Based on These Factors...

- Race
- Color
- National origin
- Religion
- Sex
- Familial status (families with children under the age of 18, or who are expecting a child)
- Disability

If You Believe Your Rights Have Been Violated...

- HUD or a State or local fair housing agency is ready to help you file a complaint.
- After your information is received, HUD or a State or local fair housing agency will contact you to discuss the concerns you raise.

Keep this information for your records.

Date you mailed your information to HUD: _____/_____/_____

Address to which you sent the information: _____

Office _____

Telephone _____

Street _____

City _____

State _____

Zip Code _____

If you have not heard from HUD or a State or local fair housing agency within three weeks from the date you mailed this form, you may call to inquire about the status of your complaint. See address and telephone listings on back page.

HOUSING DISCRIMINATION INFORMATION

U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

Instructions: (Please type or print) Read this form carefully. Try to answer all questions. If you do not know the answer or a question does not apply to you, leave the space blank. **You have one year from the date of the alleged discrimination to file a complaint.** Your form should be signed and dated.

Your Name _____
Your Address _____
City _____ State _____ Zip Code _____
Best time to call _____ Your Daytime Phone No. _____
Evening Phone No. _____

Who else can we call if we cannot reach you?

Contact's Name _____ Best time to call _____
Daytime Phone No. _____ Evening Phone No. _____
Contact's Name _____ Best time to call _____
Daytime Phone No. _____ Evening Phone No. _____

1) What happened to you?

How were you discriminated against?

For example: were you refused an opportunity to rent or buy housing? Denied a loan? Told that housing was not available when in fact it was? Treated differently from others seeking housing?

State briefly what happened.

2) Why do you think you are a victim of housing discrimination?

Is it because of your:

• race • color • religion • sex • national origin • familial status (families with children under 18) • disability?

For example: were you denied housing because of your race? Were you denied a mortgage loan because of your religion? Or turned down for an apartment because you have children?

Briefly explain why you think your housing rights were denied and circle the factor(s) listed above that you believe apply.

3) Who do you believe discriminated against you?

For example: Was it a landlord, owner, bank, real estate agent, broker, company, or organization? Identify who you believe discriminated against you.

Name _____

Address _____

4) Where did the alleged act of discrimination occur?

For example: Was it a rental unit? Single family home? Public or Assisted Housing? A Mobile Home?

Did it occur at a bank or other lending institution? Provide the address.

Address _____

City _____

State _____

Zip Code _____

5) When did the last act of discrimination occur?

Enter the date

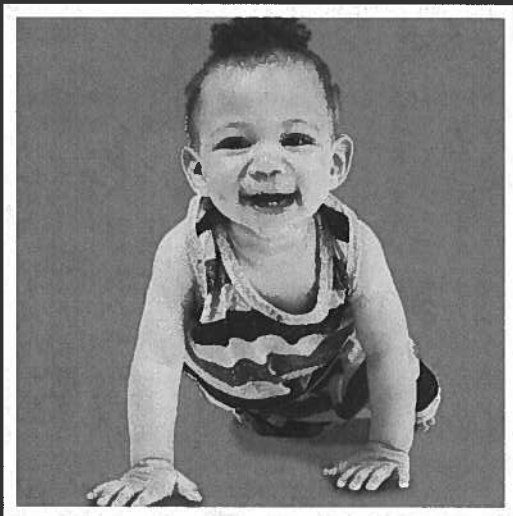
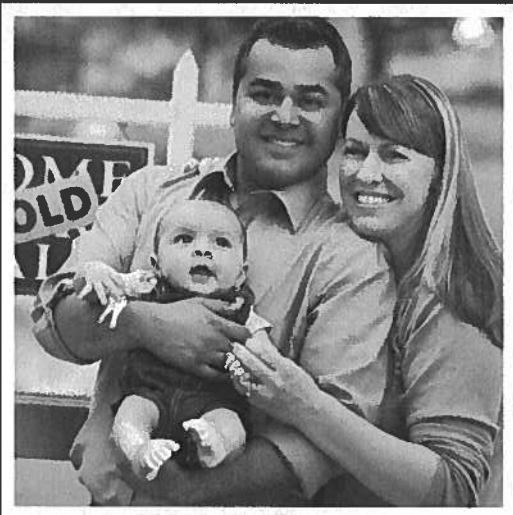
Is the alleged discrimination continuing or ongoing?

Yes _____ No _____

Signature _____

Date _____

Send this form to HUD or to the fair housing agency nearest you. If you are unable to complete this form, you may call that office directly. See address and telephone listings on back page.



Protect Your Family From Lead in Your Home



United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil off shoes before entering your house.

For More Information

The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/safewater and hud.gov/lead, or call **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/lead for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/safewater, or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

Homebuyers Assistance Resources

- City of Camden First Time Homebuyer Program (856) 757-7323
- Camden County First Time Homebuyer Program (856) 751-2242
- Gloucester County First Time Homebuyer Program (856) 307-6650
- HomeSeeker Program (NJHMFA) (609) 278-7540
- Camden County OEO – IDA (856) 962-6911
- United Way – IDA (215) 665-2510



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