

PUTNAM COUNTY HOUSING CORPORATION
11 SEMINARY HILL ROAD
CARMEL, NEW YORK – 10512

HOME BUYER INTAKE FORM

Applicant

Name: _____
Address: _____
_____ Zip _____
Home Phone: _____
Work Phone: _____
Cell Phone: _____
Date of Birth: _____
Soc. Security #: _____
E-Mail: _____
Marital Status: _____
Currently You: *Own Rent*
If Rent, How long _____
Housing Payment: \$ _____
Are you receiving Sect. 8: *Yes No*
Self-Employed: *Yes No*
Employer: _____
Employer Address: _____

Position: _____
Years Employed: _____ Hire date _____
Annual Gross Income: \$ _____
Source(s): _____

Co-Applicant

Name: _____
Address: _____
_____ Zip _____
Home Phone: _____
Work Phone: _____
Cell Phone: _____
Date of Birth: _____
Soc. Security #: _____
E-Mail: _____
Currently You: *Own Rent*
If Rent, How long _____
Housing Payment: \$ _____
Are you receiving Sect. 8: *Yes No*
Self-Employed: *Yes No*
Employer: _____
Employer Address: _____

Position: _____
Years Employed: _____ Hire date _____
Annual Gross Income: \$ _____
Source(s): _____

1. Total number of family members in household: _____
- 1a. Total additional income from household members over the age of 18 \$ _____ (Required)
2. Total number of family members in household under the age of 18 _____ (# of persons)
3. What amount do you currently have for down payment: \$ _____ (Estimate)
4. Have you or your Co-Applicant/Spouse owned a home within the last three (3) years of the date of this application? YES NO
- 4a. If "YES", explain the circumstances under which you no longer own a home: _____

5. Are you currently on the note and mortgage of deed of a property with someone else?
 YES NO

** The following questions are being asked for statistical purposes. Your answer will not affect, in any way, your enrollment for our programs:

7. Household Type:

8. Applicant: Female / Male Co-Applicant: Female / Male

9. ** App Race (Head of Household):

White Black or African American Hispanic Asian Black or African American & White Hispanic & Black or African American Other Multi Racial

10. Active Military: YES NO Veteran: YES NO
 Language: _____ Education level: _____

11. Are you a U.S. Citizen(s)? YES NO

12. Please list your monthly debt / liabilities:

Company	Balance Owed	Minimum Monthly Required Payment	Status of Account

13. Have you ever been sued for a non-payment of a debt, had a garnishee against your wages or filed Bankruptcy? YES NO

Please explain: _____

14. Have you seen your credit report in the last 90 days? If not, when? _____
 Credit Score _____

15. Do you have any outstanding unpaid collection/charge off accounts? _____

16. How did you hear about us? TV / RADIO (PLEASE SPECIFY CHANNEL/DATE): _____

HUD PRINT MEDIA: _____ FRIEND/RELATIVE LENDER
 OTHER: (PLEASE SPECIFY): _____

Signature _____ Date _____

*Please be advised this is NOT an application to apply for financing or grant assistance. This is used for registration and demographics purposes only.

PUTNAM COUNTY HOUSING CORPORATION
Privacy Policy

Putnam County Housing Corporation 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 "non-public 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. We may also use anonymous aggregated case file information for the purpose of evaluation our services, gathering valuable research information and designing future programs.

Types of information that we may gather about you:

1. Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets and income;
2. 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
3. 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.
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 contact us.

Release of your information to third parties:

1. 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.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law.
3. 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.

I understand that my name and telephone number will not be shared with other parties, but that other information gathered may be used for research, program or policy development, or other legitimate purposes by the New York State Office of the Attorney General and parties with which it contracts (such as the Center for New York City Neighborhoods and Empire Justice Center), or other relevant funders.

CLIENT'S NAME (Print) _____ CLIENT'S NAME (Print) _____

SIGNATURE _____ SIGNATURE _____

DATE _____ DATE _____

PUTNAM COUNTY HOUSING CORPORATION
OPT-OUT ELECTION FORM
HOUSING COUNSELING PRIVACY DISCLOSURE

1. I understand that Putnam County Housing Corporation (PCHC) provides Housing Counseling with funding from U.S. Department of Housing and Urban Development (HUD) and other state and federal agencies.
2. I understand as a part of funding requirements, some of my personal information will be shared with program administrators or their evaluators.
3. I acknowledge that I have received a copy of Putnam County Housing Corporation's Privacy Policy. I have elected to **OPT-OUT** of disclosures of my nonpublic personal information to third parties.

Client Name _____ Client Name _____

Signature _____ Signature _____

Date _____ Date _____

*****Sign this page only if you are Opting out*****

**Putnam County Housing Corporation
Comprehensive Housing Counseling Program Disclosure**

I/We understand that the purpose of the housing counseling program is to provide one-on-one counseling to assist me/us with our counseling needs. The counselor will analyze my/our financial situation, identify those barriers preventing me/us from resolving our current situation, and develop a plan to remove those barriers. I/We further understand that it will not be the responsibility of the counselor to fix the problem for me/us but rather to provide guidance and education to empower me/us in fixing those issues.

Funders include U.S. Department of Housing and Urban Development, New York State Attorney General’s Office, the New York State Division of Housing and Community Renewal and the State of New York Mortgage Agency.

Putnam County Housing Corporation offers the following services and has financial relationships with following industry partners:

- HUD Housing Choice Voucher Program (Section 8)
- HUD Comprehensive Housing Counseling Program
- NYS Attorney General’s Home Ownership Protection Program (HOPP)
- NYS Mortgage Assistance Program (NYS-MAP)
- Project Reinvest: Financial Capability Program
- SONYMA/NCC Restart Program
- Family Self-Sufficiency Program (FSS)
- USDA Rural 502 Direct Loan Packager
- Federal Home Loan Bank (FHLB) First Home Club with local partners: Tompkins Mahopac Bank; M & T Bank; PCSB Bank; and Hudson Valley Federal Credit Union.
- Senior Housing at Lakeview Senior Apartments
- Senior Housing at Gleneida Court Senior Apartments
- Senior Housing at Gleneida Senior Apartments
- Senior Housing at Mahopac Hills

I/We understand that Putnam County Housing Corporation provides information and education on alternative services, programs and products. I/We further understand that we are not obligated to receive any other services offered by the organization or its exclusive partners.

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Borrower: AUTHORIZATION TO RELEASE INFORMATION

Dear Sir or Madam:

I/We are working with the Putnam County Housing Corporation in Carmel, New York (a HUD certified counseling agency) (PCHC). I/We hereby authorize you to release any and all information concerning our account to the PCHC at their request. I/We further authorize you to discuss our case with Margherita Diaz, Joan Fish or Patrick Synan.

You may release additional information to the PCHC in the future without further authorization.

Signature

Signature

Print

Print

Date

Date



Buying Owning and a Home MONTHLY BUDGET WORKSHEET

Find this and other resources at <http://www.freddiemac.com/calculators>

Budget for the month of:

-
- Complete all fields that apply.
- Track your monthly expenses for at least two months with this worksheet to see where you are spending your money.
- Fields with an * are not monthly bills but expenses likely to occur throughout the year. Budget and save a set amount for each that might apply to you so you have the extra money to pay these bills.
- If your budget is tight, skimp on entertainment, eating out vacation, etc. Do not skimp on your personal savings account, except as a last resort.
- If you are having trouble, consider making an appointment with a credit counselor. Bring this worksheet so the counselor can see where your money is going.

Category	Monthly Budget	Monthly Actual	Difference	Notes
Income				
Monthly Pay (after taxes)				
Alimony or child support received				
Other Income				
Total Monthly Income				
Expenses: Housing				
Mortgage or Rent				
Real Estate Property Tax				
Personal Property Tax				
Homeowner's Or Renter's Insurance				
Homeowner's Association Condo Fees				
Total Housing Expenses				
Expenses: Utilities				
Electric				
Gas/Heating Oil				
Water/Sewage				
Telephone				
Trash Collection				
Cable TV				
Internet Provider				
Cell Phone				



Buying Owning and a Home MONTHLY BUDGET WORKSHEET

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Category	Monthly Budget	Monthly Actual	Difference	Notes
Expenses: Health/Medical				
*Expenses that you can budget for, so you have money saved to pay for unplanned or annual bills.				
Medical Insurance				
Dentist/Dental Insurance				
Doctor/Lab*/ Therapist*				
Orthodontist*				
Eyeglasses/Ophthalmologist*				
Hospital/Emergency*				
Medicines*				
Other				
Total Health/Medical Expenses				
Expenses: Transportation				
*Expenses you can budget for, so you have money saved to pay for unplanned or annual bills.				
Car Payments				
Car Insurance				
Car Maintenance/Repair*				
Mass Transit Costs				
Gas				
Parking/Tolls				
Tags/Inspection*				
Total Transportation Expenses				
Expenses: Credit Cards, Loans, Other Expenses				
*Expenses you can budget for, so you have money saved to pay for unplanned or annual bills.				
Credit Card: Balance:				
Credit Card: Balance:				
Credit Card: Balance:				
Student Loans				
Legal Fees				
Alimony or Child Support Paid				
Total Credit Card/Loan/Other Exp.				



Buying Owning and a Home MONTHLY BUDGET WORKSHEET

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Category	Monthly Budget	Monthly Actual	Difference	Notes
Expenses: Food and Entertainment				
Groceries/Meals Out				
Entertainment (movies, etc.)				
Total Food and Entertainment				
Expenses: Children				
Child Care				
School Tuition/Supplies				
Lunch Money				
Lessons/Sports				
New Clothing/Personal Grooming				
Other				
Total Children Expenses				
Expenses: Personal				
Dry Cleaning/Laundry				
Personal Grooming				
New Clothing				
Total Personal Expenses				
Expenses: Savings/Large Expenses				
"Expenses you can budget for, so you have money saved to pay for unplanned or annual bills."				
Personal Savings amt going into an acct each month?				
Gifts (holiday, birthday)*				
House Maintenance/Repairs*				
Furniture*				
Church/Charity*				
Vacation*				
Total Savings/Large Expenses				
Total Monthly Income				
Total Monthly Expenses				
Difference				